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## LIVING UP TO THE MEANS.

From the Three Experiments of Living.  
Could Frank and Jane have foreseen their present degree of affluence, when they first set out in life, they would have considered it little less than a miracle. But, like every thing else that is gradually attained, it now excited no wonder in their minds. There was still a striking simplicity in Jane's manners and appearance, a consciousness of happiness, and a refinement of feeling, that intercourse with the world too often blunts.

When her children were fairly in bed, and the domestic duties of the day over, — when her husband laid aside his day-book and ledger, — when the fire burnt brightly, and her little worktable stood by her side, — when Frank ventured to pull off his boots, and lay half reclined on the sofa, — then came the hour of conversation. Then Jane loved to talk over the past and the present, and sum up their stores of happiness. Sometimes she requested her husband to read aloud; but he never got through a page, without her interrupting him, to point out something congenial, or something in contrast with their situation; and the book was thrown aside, as far less interesting than their own conversation. Perhaps there was a little too much of egotism, and a little too much of vanity, in all that they were in the habit of thinking about to each other.

"I do positively believe," said Jane, "that the happiest people in the world, even my dear husband, are the ungratified. I am sure I envy no one."

"Not even your early friend, Susan Colby?"

"How can you always bring that up, Frank? To be sure, I did feel a little resentful, when I accidentally met her, all passed out, and she asked me to go to her husband's English goods store with out a key. I knew that Mr. Colby had set out as he did, with little or nothing, and had become affluent, while we were struggling for a living. I confess, I did wish our ships would arrive, and that I could, like her, step into my husband's store, and order the shop boy to measure me of a costly dress."

"Yes, I remember the morning very well," said Frank, laughing. "You certainly came home quite out of humor, and cast most indignant glances at my gaiters, and pill-boxes."

"You make the most of that business," said Jane; "the truth is, I never but once felt the humiliation of poverty, and that was when I went to beg cold meat and broken bread of our landlady for poor Mr. Colby's half-starved children."

"I never remember feeling desperate poor but once," said Frank, "and that was when I paid our first quarter's rent, and had but three and one penny in my pocket, to pay the second."

"I was by reminiscences like these, that their present enjoyment was heightened. Uncle Joshua often called on his young relatives; but their removal had lessened the distance; and he began to feel the infirmities of advancing life. Jane observed, that he often pressed his hand upon his heart, — and in her inquiries he said, 'a pain, — but it's gone.'"

The house they rented was larger than they thought necessary; yet as the rent was reasonable, and the situation good, they concluded it was best to take it. The whole of it need not be furnished. A large room might be left for the children's play room, and another over it for a storeroom. A little experience, however, convinced them, that they wanted a bed; and, as Jane said, "they could furnish these two rooms from the interest of her legacy."

They soon found that the size of the house required an additional domestic. It had seemed to have attained new importance by its size and situation. Mr. Hart, on this occasion, acknowledged Jane as an acquaintance, and made a morning visit, sporting her camel's hair shawl, which, to use her own phrase, "looked still fresh and lovely." She had never remembered to reimburse Jane for her subscription.

It was really astonishing how fast the Fultons became known. People in the first society, as it is termed, began to ask who they were? Those who called, professed themselves delighted with Jane's "sweet, humble manner," and determined to "patronize her." As yet, however, they had only reached the magic circle of genteel society; they had not stepped over it. They had no heart-burtings when their opposite neighbor gave a splendid ball, and did not invite them; and yet, Jane said, "on her children's account, she was glad to have a different circle of friends from what she formerly had. The Watsons, her uncle's friends, were very clever people, but not such as she wished her children to be intimate with. It is true, Mrs. Watson

never visited, and the acquaintance had not been kept up after her marriage; but her uncle thought all the world of them, — which, she confessed, she did not."

Poor Jane! The enemy had begun to sow his tares; and pride and ambition were springing up in her heart. Dr. Fulton undoubtedly derived some advantage from their change of residence, — and, while Jane exulted for her children, he exulted for his profession; his patients were more able to pay, and he began to have a *vis* among the opulent.

Mr. Bradish, with his millions, had the good fortune, for Frank, to be taken dangerously ill of a fever, when Dr. F. was absent, and Dr. Fulton was sent for. From this time, he became one of their family physicians.

With all this increase of consequence, their habits were much the same. The happiness and improvement of the children was the great object. If they were extravagant, it was in schools. Even Mr. Bradish could not be more particular than Dr. Fulton, in the excellence of the schools to which he sent his children. Accordingly, they were sent to those which had the highest reputation, — as their improvement was the first wish of their parents. The neighborhood into which they had moved was a fashionable one; and our city has not yet attained the happy eminence of not knowing who lives in the same block of buildings with us. Most of these left a card; and now and then a wandering invitation reached them, for a ball; but it was subject to no discussion. Frank wrote a regret, when a leisure moment came, — for Jane was little in the habit of using her pen; and to those who are not, even answering a note is a work of magnitude. Their next door neighbors were the Reeds, — and Mrs. Reed and Jane soon became familiar friends. It was the first really stylish family into which Jane had become initiated. It certainly opened a new world to her. She saw forms and ceremonies used, of which she had no conception. She feared that napkins and silver forks were essential to her dinner table, — that Mrs. Reed could not use a steel fork; — consequently, other people could not. In these and various other things, Jane became an apt scholar. The consequence was, that their expenses gradually increased. Yet there were luxuries for which Jane could only sigh; for she felt that they were far beyond her; — for instance, Brussels carpets and pier-glasses, and, above all, a centre-lamp.

"How rich the Reeds must be!" said she, one evening, when they returned from a visit they had been making there. "You are mistaken," said Frank; "Mr. Reed's income is but very little more than ours." "Not more than ours?" said Jane; "then how can he afford to furnish his house so elegantly?" "I protest I don't know," said Frank; "but he says his wife is an excellent manager. I wish, Jane, you would find out how they contrive the matter, and perhaps we can take a leaf out of their book."

Mrs. Reed had all the little vanity of being able to make a *show* on small means, and when Jane humbly asked advice and direction, willing'y granted it. "In the first place," said she, "I set it down as a rule, from the first, that the only way we could get forward in the world, was to live in genteel style, and put the best foot foremost. You would be astonished, had you seen ourselves, to know how little we have to spend; but then, I have a great deal of contrivance. What wages do you give your servants?" "To Jane's information, she replied, "You give too much. By the by, I can recommend an excellent seamstress to you, who will sew for twelve cents a day. But, my dear Mrs. Fulton, you must not wear that shabby bonnet; and, excuse me, you do want a new pelisse tremendously. It really is not doing justice to your husband, when he has such a run of business, and such a handsome income, to dress in this manner."

"I do not know how it is," said Jane; "but we spend a great deal more than we used to; we send our children to expensive schools."

"That is entirely a mistake. I don't send mine to any; it is my system. They get such vulgar habits, associating with the lower classes! I educate them myself."

"But do they learn as well as at school?"

"How can a woman of your sense ask that question! As if a mother could not teach her children better than strangers! Take my advice, and save all the money you are paying for them; it is just throwing it away. Educate them yourself. Rousseau approves of it."

"But you are out a good deal; who instructs them while you are gone?" "I leave them lessons, and they are recited to the chamber-maid. When Fanny is sixteen, I intend she shall go to

one of these fashionable schools, just for the name of it."

"Really," said Jane, "I could not undertake to instruct my children. My own education was not thorough enough."

"Nonsense! You can read, and that is all that is necessary. What do those people do, who keep such expensive schools? They instruct from books; and you can do the same."

Though Jane did not entirely adopt Mrs. Reed's ideas, she thought, with her, that they were paying an enormous sum for schools; and both she and Frank agreed, as demands for money increased, that they might just as well go to cheaper schools. The penalties of living beyond the means, most generally fall upon the children of the family; not that parents love them less than other apprentices, but because deficiencies here are more easily kept out of sight. We speak not of dress or food, but of education.

Many declaim on the expense of schools, who forget that teachers are qualified by devoting the best part of their lives to the subject; that the education of children cannot be taken up like hair-dressing, merely for a living; but that, to be successful, it must be founded upon higher and nobler motives, and deserves a compensation equivalent to the preparation and importance of the object. Mrs. Reed thought otherwise, when she found how little trouble it was to educate her children, with her chamber-maid for an assistant. Her indignation rose proportionably against expensive schools, and she called the heads of these nothing but pickpockets, and exulted at her own wisdom in keeping clear of them. Those who saw not the interior, spoke of her as a most wonderful woman, "amidst all her visiting and occupations, to find time to educate her children."

Perhaps there is no class of men less liable to extravagance than physicians. Their gains are slow and laborious, and they toil for daily bread from hour to hour. No large sum comes in, like a lawyer's fee, for a few words of advice; and no lucky speculations on coffee, or dig, or cotton, raise him, like a merchant, from moderate means to sudden affluence. But the seeds of luxury and extravagance may be scattered every where, and even the very security that Frank felt in his profession, and in his own moderate desires, had, perhaps, made him less vigilant.

Though Jane did not entirely rest to Mrs. Reed's opinions as to teachers and schools, on many other subjects, she yielded implicit deference. The sequence was, that, from a simple up-street woman, she soon became a fashionable lady, be-gotting and blondded *à-la-mode*, still, even to her own surprise, a fine, stylish-looking woman. Frank, who had hitherto only appreciated his wife's virtues and amiable qualities, began now to pride himself on her elegance. The moment this sort of pride takes possession of a husband, he delights to hang his idol with finery and trinkets. How much of honest, faithful affection and esteem mingles with this tribute, depends on the character; in the present instance, there was an uncommon degree of affection. For many years, they had been all the world to each other, — had struggled through a degree of penury, — had enjoyed a comparative affluence meekly and thankfully, — and even now, Jane sometimes doubted whether their enlarged income had increased their happiness. She still, however, continued her charities; and one day, when she applied to her husband for a sum to give away, was surprised, when he replied, "really, Jane, I cannot afford such a donation."

"Not afford it!" exclaimed she; "why, it is no more than we have given for several years." "But our expenses have greatly increased."

"And so has our income," said Jane, triumphantly.

Frank looked thoughtful, and shook his head.

"Well," said Jane, cheerfully, "we have been talking about getting a centre-table; now suppose we give that up, and devote the money to charity."

"As you please," said Frank, coldly. Jane was silent for a moment, and then said,

"No, dear, it is not as I please, but as you please."

"A centre-table was your own proposal," said Frank.

"I know it; but I should not have thought of it, if Mrs. Reed had not said it was necessary."

"Mrs. Reed seems to have become your oracle, with all her folly. Then it was only because she said so, that we were to have a centre-table?" "No, Frank, not entirely; I thought it would be very convenient; and then it gives a room such a sociable look; besides, as we have a centre lamp!"

"I don't see how that helps your ar-

gument; the table don't hang to the lamp, does it?"

"No; and I begin to think it is of no consequence. Indeed, I should never have thought of it, if it had not been for Mrs. Reed."

"Mrs. Reed again!" exclaimed Frank, peevishly. "I really think that woman's acquaintance is a curse."

Jane made no reply, but her eyes filled with tears.

"Since you are so unwilling to give up either the centre-table or your donation, you shall have both," said Frank; "so pray go and select one with your friend."

"Can you think me so unreasonable?" replied Jane. "There was a pathos in her voice that restored her husband to his good nature."

"Unreasonable! no, Jane, I never thought you so for a moment; but I do think Mrs. Reed is very officious."

"You must remember," said Jane, ingenuously, "how often I apply to her for information about things of which I am as ignorant as a child. When I ask you, you say, 'Ask Mrs. Reed; she knows all about it.' It is a knowledge she has about what I have not, that gives her any influence with me, or makes her my oracle."

"You could not think I was serious when I called her *your oracle*. I was merely jesting."

"Let me ask you, then," said Jane, affectionately, "not to jest with me any more. You have done it often lately, and it makes me very unhappy."

"Nonsense! It gives a piquancy to domestic *lettres-à-dites*, which are apt to be a little dull."

"We did not use to find them so."

"Well, Jane, you must remember that now my time and thoughts are constantly occupied; and besides that, as we have only an income sufficient for our own expenses, it is a little vexatious, to have you ask me for money to give away. All our expenses are greatly increased."

"Would it not be better to try to reduce them? My uncle brought me up with a horror of getting into debt."

"I have the same feeling, Jane; and it is possible embarrassment, not actual, that troubles me, and makes me sometimes a little peevish."

"Ah," said Jane, "that is the history of your jesting."

Frank laughed.

"Let us give up the centre-table," said Jane.

"No; I think we do want that. As to the donation, it does not appear to me that if we are called upon to give money, if there is one class of men that do more than another for the poor, it is physicians. I am sure, I should be worth an independent fortune, if I had been paid for all my attendance on the poor."

"Do you think, then, what you have done exempts you from doing?"

"Certainly not. I am waiting still to get what I am sent for. And if I give them a portion of time and labor, I do my part."

"It seems to me," said Jane, "that every body may reason in the same way. The clergyman may say, if he gives his spiritual advice and instruction, he has done enough. Even a lawyer may be willing to give his professional services; and if the poor do not want them, he is not the less charitable. I don't see but their main assistance must come from butchers and bakers."

"Perhaps it would be better for them if they had none."

"My dear Frank, don't begin to jest again," said Jane, half afraid of what would next come. "I have not answered Mrs. Reed's invitation for this evening; therefore, we will decline it."

"Decline it!" replied Frank. "Why should we?"

"Had we not better break off our acquaintance? You said it was a curse?"

"You are in a strange humor, Jane, this morning. I should be extremely sorry that you should do any thing so rude. Mrs. Reed certainly has knowledge that is valuable to us. I don't wish you to give up your intercourse with her. But I beg you always to exert your own excellent judgment, and not let her have any influence over your mind, without first weighing the subject."

As if she could have constant intercourse with any one, without being influenced by their habits and opinions! Frank had set Jane a task beyond her strength. The centre-table was purchased, and then an elegant centre-vase.

But Mrs. Reed was not the only fashionable lady that had taken up Jane. There was Mrs. Bradish, whose husband was said to be worth a million, and had a right to spend what he pleased. Nothing could be more flattering than her attentions. It would seem as if wealth diffused some of its golden glare among the lookers on. Else, why is so much deference paid to it? I vainly say, philosophically, it is dress; or experimental-

ly, it benefiteth not us. Still the rich have their humble imitators, and mammon its worshippers. Frank became the companion of the wealthy, and it was necessary that he should not disgrace his intimates by a penurious style of living. He and Jane were invited to dinners and *soirees*. Such constant invitations must be returned; and they began to make entertainments. Hitherto, the little Misses Fultons had kept their seats at the dinner-table; but their dinner was at a most inconvenient hour to accommodate them. It interfered, with morning calls; and it was determined the children should dine wholly in the nursery.

Jane thought it a singular piece of good fortune, that she should be taken up by three such friends as Mrs. Reed, Mrs. Bradish, and Mrs. Hart. The first knew every thing and every body; the second was rich enough to make ducks and drakes of her money; and the last was the mirror of fashion and dress. It might be rationally asked, what benefit she derived from this triple alliance! But it was a question she never asked herself.

With all this, however, she was obliged unwillingly to feel that neither her happiness nor her comfort was increased.

To be continued.

## TOWN MAKING.

The following amusing anecdote is extracted from a forcible article of the New York Evening Post, designed to arrest the late prevalent rage for speculation:

A traveller, once, in the West, on setting out early one morning from the place where he had passed the night, consulted his map of the country, and finding that a very considerable town, called Venice, or Verona, or Vienna, or by the name of some other European city beginning with a V, occupied a point on his road but some twelve or fifteen miles off, concluded to journey as far as that place before breakfast. Another equally extensive town, bearing a sounding name, was laid down at a convenient distance for his afternoon stage; and there he proposed halting for the night. He continued to travel at a good round pace until the sun had attained a great height in the heavens, and until he computed that he had accomplished more than twice or thrice the distance which he proposed to himself in the outset. His stomach had long since warned him that it was time to halt, and his horse gave indications which plainly showed that he was of the same opinion. Still he saw no town before him, even of the humblest kind, much less such a magnificent one as his map had prepared him to look for. At length meeting a solitary woodchopper emerging from the forest, he accosted him, and inquired how far it was to Vienna. "Vienna!" exclaimed the man; "why, you passed it five and twenty miles back. Did you notice a stick of hewn lumber and a blazed tree beside the road? That was Vienna." The dismayed traveller then inquired how far it was to the other place, at which he designed passing the night. "Why, you are right on that place now," returned the man; "it begins just the other side of you ravine, and runs down to a clump of girdled trees which you will see about a mile further on the road." "And are there no houses built?" faltered the traveller. "Oh, no; no houses whatsoever," returned the woodman; "they hewed and hauled the logs for a blacksmith's shop, but, before they raised it, the town lots were all disposed of in the Eastern states; and every thing has been left just as you now see it ever since."

Scene in a Bank.—An Irishman entered one of our banks yesterday, and throwing down a \$5 bill—"Will you be kind enough, Mister, jest to give me the specie for that same bit of a bill!"

"No sr."

"What! can't you be after paying such a small sum as that, at all at all!"

"We have suspended paying specie altogether!"

"Suspended, have you? And is this the institution, sure, that cannot pay an honest man five dollars, that you have had a man parading about with a loaded musket, all the long winter through, to keep off thieves? If you had a pig, or any thing valuable to protect, 'twould all have been right enough; but such a poor, miserable concern as this is, sure. Oh! botheration to you, and the like of you!"

New Orleans Picayune.

The Wheel of Fortune.—The celebrated Jacob Barker, for many years one of the most eminent merchants and bankers of the city of New York, now resides in the city of New Orleans, where he follows the practice of the law. Mr. Barker is a native of Massachusetts, and for many years was a sailor.

A man that breaks his word, bids others to be false to him.