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SAINT ANDREWS, NEW BRUNSWICK, THURSDAY MORNING, APRIL 20, 1843.

[17s. 6d. sent by Mail]

Outlay vs. Income, OR, A LESSON TO NEW BEGINNERS.

BY K. FLAGSTAFF.

"I will a round unvarnished tale deliver"
In one of the flourishing villages in the
western section of the state of Pennsylvania,
some nine years since, lived a young gentle-
man and his wife, a happy couple, surround-
ed by all the comforts that the profits of a
thriving country business could afford, and
the blessing of a beautiful little prattler a boy
who had just arrived at that age between in-
fancy and childhood, when the mother's
delights in repeating his childish expressions
and telling over his many little tricks; and
the father proud in the consciousness of hav-
ing such a boy for his son.

Henry Wilcox was the son of a respectable
farmer of Y—, and who, after giving him
an education suitable for a mercantile life, set
him up in business in the little village above
referred to, rather than educating him for one
of the learned professions.

He had married the daughter of a shrewd
old farmer when he had attained his twenty-
third year; and when our story opens, had
been engaged in the traffic of merchandise
for about two years. He was doing a small
little business, and at the end of each year
he was able to show a nett gain of some five
hundred dollars. This he thought was doing
a fair business, (as his ambition was not over-
great,) and he was happy in the enjoyment of
it and a happy home.

In the month of July, 1834, a young mer-
chant of Philadelphia, with whom Wilcox
was intimate, called at his store on his way
to the west on a collecting tour; and after
the first blush of greeting passed off, the con-
versation naturally turned upon the prospects
of the two young merchants. Henry related
to his friend William Howell the state of his
business, and thought from the prospect there
would be a steady increase in his business &
profits.

Before, however, we record the answer of
his friend, permit us to give a brief history of
William Howell. He was the son of a wealthy
merchant of Philadelphia, who, having
amassed a large fortune, vacated his place in
the counting room, to be filled by his son.

With such glowing prospects before him,
as his father's immense business presented;
and he having the whole control, and being
the only recipient of the profits that might
accrue therefrom, young Howell thought that
the road to wealth was free and unobstructed
for him, and it needed only a scratch of a pen
to bring dollars rolling in his feet. His high
hopes and expectations were in a measure
realized; for at the end of his first year's
business, his ledger showed that the nett pro-
fits amounted to something over 20,000 dol-
lars. He accordingly married one of the
beauties of the city, and furnished his house in
the most costly and extravagant manner. His
coach and four were the admiration of the
startled multitude, as they passed along
Chestnut street; and in a short time the dress
of Mrs. Howell was a pattern, from which all
those who wished to cope with the town was
fashioned. Indeed, so entirely had she suc-
ceeded in being the only one to start a fu-
sion, that the mantua makers and milliners
were contending for the prize whenever she
wanted a new dress or bonnet, that they
might on blazing placards state "they were
the manufacturers of Mrs. Howell's bonnet,
and the pattern was still at her rooms." This
of course drew many inquisitive ladies, and
becoming envious of the article, because
"the charming Mrs. Howell" had invented
the style, and purchase came "exactly like
it."

But to return. Howell, after writing sev-
eral dunning letters to his customers after
the "six months after, date" had expired, without
receiving answers with the *quid pro quo* in-
closed, concluded to take a trip to the west
in answer to the double purpose of collecting &
to appease his thirst for travel and pleasure.
He went some distance out of his way to
see his friend Wilcox, whom he had not
seen since they left school several years pre-
vious, and but seldom heard from him. And
when Wilcox stated to him the amount of
his nett gains for the last year, he broke out
into a sneering laugh.

Why, my dear fellow, can you be satisfied
with so paltry a pittance as that? After spend-
ing your best days in selling a few dollars' worth
of goods to Tom, Dick and Harry, per-
haps, having to wait half a life time before
you get your money on them, and then only
be able to say, I am worth four or five thou-
sand dollars!

Is that not better, Howell, than selling 20
times the amount and trusting them to all
parts of the country where it is impossible to
keep an eye on them, and then, perhaps, lose
all!

Ha, ha, ha! returned his friend, It is well
you put that "perhaps," in there. Why, as
you have been so frank to tell me what you
have made this year, let me tell you what I
have done. I have been in business but 12
months, and have made, actually made 20
thousand dollars! and the goods, have been

sold to some of the best men in the country,
too. There is no trouble in selling goods in a
city; you have only to mark your goods at a
good profit, and there will be plenty to buy.
But here, you have to stand from morning till
night measuring tape, and then not sell more
than 20 dollars—Fugh! I did not think when
we were schoolmates you could bring your
mind to so small a business.

Really, William, returned Wilcox, smiling
you have been doing so extensive a business
that you cannot see that I am as happy with
my five hundred, as many are with their
thousands.

Oh, as to that, if you have ambition—why
I grant you that you may enjoy yourself—the
loafers with two pence in his pocket feels
happy sometimes—but you are not the man
to live contented long in this way; and with
so handsome a wife you might carry Philadel-
phia with you. Now, Harry, I've always
had a partiality for you, and I tell you what
it is; if you can manage to raise some ten
thousand dollars and come to Philadelphia,
and go into partnership with me, I'll guarantee
we'll do a smashing business.

I am greatly obliged to you, William, for
your generous offer; but, continued he, laugh-
ing, and you affirm it might prove a smash-
ing business?

You are always ready with a side pun, re-
turned his companion, but I could do any
amount we pleased, and at good profits;—
however, think about it, and when I return
be prepared to give me an answer. And bid-
ding him farewell, Howell left his friend to
pursue his journey.

The offer thrown out to him by Howell
threw him into a fever for fortune and dis-
tinction; and sitting down to consider over
the matter, he mused as follows:

Howell is a generous, noble-hearted fellow
to offer me so good an opportunity for wealth.
I should not be doing justice to myself if I
did not embrace it. He is right; I cannot
be long contented here, I never thought of it
before; it is really a small pittance for a
whole year's service, as he said—I'll speak
to Ellen and hear what she thinks of the
plan; and then endeavour to raise the sum
he said would be necessary.

We will not detain the conversation which
passed between himself and wife, but suffice
it to say that she was satisfied, as she always
had been, whenever Henry proposed any-
thing to their advantage; and after consid-
ering the difficulty, he succeeded in obtaining
from his father and father-in-law the requisite
amount; and when Howell returned they
entered into partnership to commence on the
first of January succeeding.

We will pass over the intervening time of
the closing up of the country store, and then
remove to the city, and bring our readers at
once to the period when they were fairly
started in the enterprise.

That spring was an unusually good one
for the mercantile trade; and there were
more goods sold than had been for many
years previous. The firm of Howell and
Wilcox had gained notoriety for the large
amount which they had sold; as the extra-
vagance of Howell increasing in a ratio com-
mensurate with his business, led many old
and sage persons to predict his future down-
fall. But as we are always prone to look
upon the bright side of the picture, will abide
our time and wait for the issue of events.

Mrs. Wilcox had been raised in the coun-
try—never knew what a city life was, and
after being in Philadelphia a few weeks, and
seeing the varied forms and fashions, her
eyes became dazzled with the brightness,
and she longed to join and be one of the ac-
tors in this drama of fashion.

In the first place, her dresses were entirely
too plain and out of fashion. They did not
set on her as they should, the reason being
obvious that a city mantua-maker had not
constructed them. Her bonnet, too, was not
trimmed or shaped in accordance with the
latest style, and she felt as though she must
be noticed as she passed through the streets
for her unfashionable attire.

In order to remedy this serious evil, she
one morning called on Mrs. Howell and un-
burdened her heart to that devotee of fashion.
After patiently hearing her through that lady
replied—

I have frequently thought, my dear friend,
that your attire was not exactly suitable for
your standing in society; but refrained from
speaking about it lest you should think me
presumptuous; and an really glad that you
have yourself noticed it for it will give me
pleasure to introduce you to some of the
very best dress makers in the city.

Mrs. Howell having ordered her coach the
two ladies repaired to the "store of Mrs. D—"
and after looking at the various styles of bon-
nets, &c., in her show room, one similar to
that worn by Mrs. Howell was ordered, to
cost fourteen dollars. The price being very
moderate, as the lady averred; she having
sold none previous under sixteen dollars.
Then a mantilla—which had just been intro-
duced into the fashionable circles—was or-
dered, with various other articles necessary
to fit Mrs. Wilcox for her standing in soci-
ety.

After they were sent home, Mrs. Wilcox

showed them to her husband and asked his
opinion.—He thought they were very hand-
some, and would undoubtedly improve her
appearance; but the bill, which was seventy-
five dollars, he thought rather two much—
but as it was the first outlay of his wife to
any considerable extent, he refrained from
making any objection.

But since Mrs. Howell's advice had been
solicited upon one object, she thought she
was duly authorized to use it upon all and
every occasion. She therefore, soon after-
wards, called upon Mrs. Wilcox, and intima-
ted that their furniture was not as fashion-
able as it should be, and concluded by say-
ing—

I was speaking to Mr. Howell about it the
other evening, and he said, there was a young
man who had just started in business and
would make furniture very cheap; and he
advised me to speak to you about it. I saw
some of his chairs the other day, and really
they so much pleased me that if our's were
not so new, I should certainly buy a set just
to patronize him; and then his outcoms and
loungers are so beautiful, that they have
been universally admired. Mrs. Phillips has
ordered some and so has Mrs. Brown.—Then
Mr. Woolgatherer has some of the most
splendid Brussels and Turkey carpets that I
ever laid my eyes on, and so cheap that—

Yes, but Mrs. Howell, interrupted her friend
Henry has just gone into business, and the
furniture of my two rooms would cost sev-
eral hundred dollars. I should like to have
them, but think we had better defer it until
he sees how he succeeds.

Oh, as to that, Mrs. Wilcox, you may al-
low your affairs. James told me yesterday,
that they were doing an immense business,
larger in fact than any other firm; and I
know that Mr. Wilcox could not object for
the articles can be bought so cheap.

It is almost needless to add that after sev-
eral solicitations on the part of Howell and
his wife, Wilcox was at last prevailed upon
to look at the articles in question. He was
so much pleased, and knowing that his wife
to have them, that he ordered a complete suit
for his parlours.

The very genteel but ordinary chairs and
sofa were removed, to give place to more
fashionable and expensive decorations; and
the common ingrain carpeting, which has
been considered elegant in the country, was
taken up, and the more fascinating Brussels
laid in its place. In short, article after ar-
ticle must be purchased to correspond with the
furniture; and in a very short time Mrs. Wil-
cox's rooms would be with any in the city
for the coolness of the furniture. But we
cannot stop here. Now that Mrs. Wilcox
had been pleased upon the road to fashion
and distinction, her desires were almost un-
limited; and of course, in order to perfect her
in that most useful branch of modern educa-
tion, a piano must be purchased. Then the
rooms must be decorated with pictures from
the hands of the most eminent artists of Eu-
rope; and full length portraits of themselves
must also be placed in the room, at the ear-
nest solicitation of Mrs. Howell, in order that
they would be in accordance with their
standing in society.

We will not detain the reader's attention
longer, by informing him of the many, very
many articles which were purchased; after-
wards for his own observation will have
been sufficient guarantee that we have not
coloured the least this simple narrative of
every day life in a day city—but at once pro-
ceed to bring our history to a close.

The firm of Howell and Wilcox had been
in existence a little over two years, and was
considered one of the strongest and wealth-
iest firms in Philadelphia—and this brings us
to the spring of '37. And now, in the com-
mercial world, does not remember that spring
—so destructive to this rich minded and bor-
nough class of citizens!—The chief cities
in the union were, comparatively, paralyzed
by the pressure in the financial market. One
by one of the oldest and most wealthy houses
in the cities of New York, Philadelphia,
and Baltimore sank into the grave of insolv-
ency.

But we will enter into no details here,
they are too well known to require any re-
capitulation. Would that the mantle of ob-
livion might shroud them forever from the
memory of man!

The fourteenth day of May, 1737, was the
day, which, in modern times, "tried men's
souls."—And that day was the day on which
the high hopes the ambition, and the future
prospects of these two young merchants were
blasted—never to be restored!

They failed for a large amount, and, on
examination of their books, it was found that
their expenses and losses had far exceeded
the profits.—Had the amount which had been
uselessly expended, been reserved for this
period, by economy and not by long desires
after the superfluous splendour of a signifi-
cant acquaintance, might have sustained them
in that hour of peril. Nor was this all.
They had involved their respective, fathers
with themselves for so large a sum that they
also became bankrupts, thus rendering sev-
eral worthy families destitute by extravagance.

After they were sent home, Mrs. Wilcox

You who began in a small way, rest satis-
fied! Do not be led from our purpose by
vain hopes for wealth and distinction, and if
you have but small returns, you have the con-
solation of knowing that in the end you are
richer, and have not involved others in ruin.

ST. ANDREWS
METEOROLOGICAL REGISTER.
from 13th March 1843, to 13th April, 1843.
(both inclusive)

March	Barom at	Ther. at	Wind at	
1843	A.M.	P.M.	A.M.	P.M.
Tuesday 20	29.73	29.86	23	N.W. S.W. L.N.
Wednesday 21	29.97	29.92	14	26 N.W. N.W.
Thursday 22	29.50	29.50	24	30 E. N.E.
Friday 23	29.22	29.33	30	31 v. b. N.N.W.
Saturday 24	29.61	29.50	24	28 N.W. N.
Sunday 25	30.00	29.00	24	32 N.W. N.
Monday 26	30.00	29.93	30	34 E.N. S.E.
Tuesday 27	29.37	29.13	28	29 N.E. W.N.W.
Wednesday 28	29.25	29.40	28	23 W. N.W.
Thursday 29	29.20	29.02	34	34 W. S.
Friday 30	29.00	29.04	34	34 w. s. w. S.W.
Saturday 31	29.25	29.32	34	34 N.E. N. by W.
Sunday 1	29.21	29.50	37	27 N.W. S.S.W.
Monday 2	29.66	29.31	30	25 N.W. S.W.

REMARKS &c.

A.M. Fresh, fine, clear. P.M. Fresh, fine,

clear.

A.M. Strong, clear. P.M. Fresh, fine, par-

moderate.

A.M. Light, cloudy. P.M. Mod. overcast

heavy snow.

A.M. Strong, heavy snow. P.M. Fresh

heavy snow.

A.M. Strong, heavy snow. P.M. Mod.

cloudy.

A.M. Mod. cloudy. P.M. Light, calm,

cloudy.

A.M. Light, overcast. P.M. Moderate,

cloudy.

A.M. Strong gale, snow. P.M. Fresh,

cloudy, par. mod.

A.M. Fresh, cloudy, fine. P.M. Mon. fine,

clear.

A.M. Light, very cloudy. P.M. Light,

cloudy, par. clear.

A.M. Light, fine, clear. P.M. Mod. fine,

cloudy.

A.M. Mod. overcast. P.M. Moderate,

cloudy.

A.M. Light, fine, clear. P.M. Mod. fine,

cloudy.

A.M. Light, fine, clear. P.M. Light, fine,

clear.

Thursday 13th, this morning the Thermo-

meter stood at 23°—Barometer 29.92

CHINA.

The ship Charleston arrived at New York

on the 31st March, bringing advices 12 days

later than were received by the last Overland

Mail.

The Canton (Macao) Press of Nov. 10th

says that the Chinese had commenced re-

building the Bogue forts, but desisted on

receiving a message from the captain of the

British ships of war, that the rebuilding could

not be permitted until the ratifications of the

treaty had been exchanged.

Letters from Chusan represented the state

of matters there as favourable. At Koolung-

so the troops were suffering dreadfully from

sickness. Every man one letter says, had

the fever, officers and all, and 61 had been

buried since July.

The vicinity of Macao was infested by rob-

bers. A proclamation from "the gentry and

people of villages contiguous to Canton" had

been extensively circulated, protesting a-

gainst the admission of foreigners with their

families.

The same paper says that letters from Can-

ton represented the feelings of the Chinese as

unfriendly to foreigners, and a report that

the latter were to be allowed to establish

themselves on the Island of Houan, opposite

the city, had excited much jealousy. The

Chinese said that even should the Empe-

ror grant such permission they would oppose

it.

Some ladies and gentlemen walking in the

back streets of Canton had been mobbed and

had to take refuge in shops. A popular tu-

mult had been excited also by a Memilla sail-

or wounding a Chinaman slightly in a scuf-

fle, and then taking shelter in the old compa-

ny hong, the gate of which was shut against

his pursuers.

Wasps in a Ball Room. On Tuesday

evening, the 29th ult., as two young men,

who had been taking a wasp's nest, were re-

turning to Chesterfield, on approaching the

town they were attracted to a house by the

sounds of rejoicing. It proved to be a dwell-

ing where festivities in celebration of mar-

riage were taking place; and, claiming some

acquaintance with the inmates the young men

joined the festive throng. The wasp's nest,

which was found in a handkerchief, was

placed in a corner of the room, unknown to

the company, and the dance commenced. In

a short time the two young men alluded to

took their departure, leaving (whether inten-

tionally or not, does not appear) the nest in

the room. The dance continued, when lo!

one of the females made an unequal sort of

movement, and a precipitate retreat from the
house, her husband following closely at her
heels, anxious to learn the cause of his wife's
extraordinary conduct. Scarcely had the first
lady left the house when a second, and a third,
and a fourth of the female guests exhibited
similar equivocal symptoms, followed by sup-
pressed shrieks and bewildered looks. The
male members of the company looked anx-
iously and inquiringly at the ladies, who in
return, skipped about the room with won-
derful agility. Suddenly the men became
afflicted and a very exciting, but at the same
time very comical scene ensued, to attempt
to depict which, would a hopeless task;
it may be imagined but certainly cannot
be described. The cause of this derange-
ment of the festive circle was, however,
soon apparent. The fiddler, who was
sightless, feeling something very sharp on
his cheek dropped his instrument and appli-
ed his hand with great force, bringing to the
earth one of the monsters that had been a
source of annoyance. Suffice it to say, some
of the wasps had escaped from confinement,
and, in revenge for the punishment they en-
dured, had crept about the legs of the dan-
cers, and inflicted their stinging. [D. Ryshke
Chronicle.

Poverty and Despair!—The N. Y.
Aurora gives an account of a melancholy oc-
currence on Friday at the Brooklyn Navy Yard.
A labouring man, employed in the yard, by
the name of