

The Sumter Banner.

DEVOTED TO SOUTHERN RIGHTS, DEMOCRACY, NEWS, LITERATURE, AGRICULTURE, SCIENCE AND THE ARTS.

W. J. FRANCIS, PROPRIETOR.

"God—and our Native Land."

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MISCELLANEOUS.

"OUT OF BUSINESS;"

Or the History of a Splendid "Bust Up."

BY OLIVER OPIC.

CHAPTER I.
"Out of business, are you, Ned? Well, that is bad," said Mr. Joseph Murdock, a stock broker to his nephew. "Decidedly bad."

"But why did you leave Brown and Smith?—That is a good concern." "Salary was too small."

"Better than you get now, at all events," replied the worthy old gentleman, with a look of displeasure. "Couldn't pay my way out of it."

"Not on five hundred dollars and 'Uncle Joe,' as he was commonly called, held up both hands in astonishment. "I am in debt at this moment," returned Ned, with a rueful glance at his uncle.

"And likely to be. Of course you don't expect to pay your debts by wandering about the streets?" "I expect to find business again."

"You do not expect to get five hundred dollars the first year, do you?" "I intend to strike for a thousand." "Strike you won't hit it."

"Perhaps I shall." "Ned you are going to the deuce, as fast as high living and dissipation in general will carry you."

"Why, uncle I'm sure you don't know me." "Sit down, Ned; let us talk it over. I want a young man in my office, and perhaps we can make a trade."

"Thousand dollars, Uncle Joseph," and Ned Murdock attempted to look sly. "Ned out of me, Ned."

"Can't live on less." "Better die than. I want a young man to assist my book-keeper, run of errands—"

"And errand boy, you mean," and Ned felt hurt at a slight put upon his dignity. "An errand boy then. My clerk in 'tends to go into business himself, one of these days, and if you are attentive to business, here is an opportunity to advance yourself," and Uncle Joe looked seriously into the face of his nephew.

"What is the salary?" "Four hundred for the present." "I should starve on it."

"Live within your means. When I was your age, I lived on two hundred." "Times have changed since then."

dishonest Uncle Joseph?" asked the young man, with a blush on his cheek. "Well, well, we won't talk about that now. I want a young man, and if you have a mind to lay aside your extravagances, and go into my office determined to stick to your business, I will see to the rest."

"What salary shall I have, Uncle Joseph?" "Four hundred, the first year," replied Uncle Joseph, firmly. "But I can't live on that."

"Yes, you can. Leave your hotel and board in a private family. Quit the theatre and the opera, and pay as you go."

"But my debts?" "How much do you owe?" "About two hundred and fifty dollars."

Uncle Joe scratched his head, contracted his eyebrows, and looked decidedly stormy. "Bad business, Ned," said he, after a few moment's consideration. "I could easily get you of the scrape, provided I saw a hope of amendment on your part. You don't even say that you will reform."

"To be serious, Uncle Joseph, I can't see how I can reform, I must live you know."

"And you must live within your means." At this moment the penny post deposited a letter on the table, by the side of the stock-broker, the contents of which perfectly amazed him.

CHAPTER II.
The letter was the attorney of Miss Mary Marker, a maiden aunt of Ned Murdock, formerly residing at the West. It contained the intelligence of the spinster's death. The old lady happened to have a fit of generosity when she made her will, and bequeathed to her graceless nephew the sum of ten thousand dollars.

Here was a god-send, and Ned leaped up six feet in the air with astonishment and delight. But the worthy stock-broker was troubled; for although he was a broker, was a good christian, and had the welfare of his nephew near at heart. There was something about the youth he liked, notwithstanding he went to the play and boarded at a fashionable hotel.

His only object was the reformation of the young man, whose ruin and premature decay were foreshadowed in his daily habits. His proposition to employ him in his own office was merely a stratagem to obtain a hold upon him.

This legacy seemed to step between him and the accomplishment of his benevolent purpose. "What are you going to do with this money, Ned?" asked he with a troubled countenance; "I am named as your guardian, you perceive."

"Bah, guardian! I am twenty-one next week, Uncle Joseph," replied the young man, unable to conceal the elation the astounding intelligence had produced in his mind. "True; but this legacy may be the ruin of you, Ned."

"You are absurd, Uncle." "I am sorry your aunt died so soon; I wish she could have prevailed upon to live till you had come to the years of discretion."

"If I had known she intended to remember me in her will, I should certainly have expressed my desire that she might have lived forever, or some such hyperbole."

"What are you going to do, Ned? It is rather a serious question." "Time enough to decide when I get the money."

"Take my advice, Ned; settle yourself down in some quiet position, get another clerkship—don't go into business till you are more experienced in the ways of the world. You had better accept my offer, and take your first lesson in learning to live within your means."

"Be an errand boy on four hundred dollars a year, when I have ten thousand dollars in my possession? Did they do so in olden times?" and Ned bestowed a good natured sneer upon his quiet old uncle. "They learned to creep before they walked.—If it will make any difference, I will give you the same salary you received at Brown and Smith's."

"Couldn't think of it, Uncle Joseph. A thousand would not procure my services, now."

The stock-broker sighed. Ned was as good as lost, in his opinion. There was no hope for him and much as it troubled him, he saw no method of preventing the catastrophe.

For an hour longer Uncle Joe tried to prevail upon his wilful nephew to adopt a prudent system of living, and preserve his capital until a favorite opportunity occurred for investing it.

Ned was resolute. Visions of balls, operas, theatres, fast horses, and rich wife fitted before his excited imagination.

The sum of a thousand dollars appeared to be inexhaustible. In vain Uncle Joe reasoned that its possession was only equivalent to an income of six hundred dollars. Ned was sure of being worth twenty thousand in five years, and fifty in ten. It never occurred to him that fast horses and the opera could not be supported, without encroaching upon the principal.

CHAPTER III.
While they were debating the question, Tom Murdock, a cousin of Ned, entered the office. "Ah, Tom," said Ned, "here we are, I had quite forgotten to inform uncle that you too were out of business."

"Is it possible!" exclaimed Uncle Joseph; "both out of business, I hoped you have not been foolish, Tom."

"No, Uncle, Tom is never foolish—one of your dignified boys—proper, and all that sort of thing," replied Ned. "My services were no longer required. You know I only supplied the place of another," added Tom. "You have been three months."

"On thirty dollars a month!" added Ned, "and save money at that. Tom will just fit your place, Uncle."

"Do you want a clerk, Uncle Joseph?" asked Tom, meekly. "I thought of having another; but it is but small pay," answered the stock-broker, a little nettled for he had created the want only to save the reputation of Ned.

"I should be very glad to enter your service even at a small salary. Anything is better than being out of business."

"Right, Tom, right," exclaimed the old gentleman. "The salary is four hundred, and you shall have the place." And Tom took the place, while Ned, instead of adopting his uncle's excellent advice, moved down two flights at the hotel, rode out to Porter's every day, and went to the opera every night.

In due time the legacy reached Uncle Joseph, who placed Ned in full possession. In another month, a large gilt sign, bearing the name and style of a new firm—E. Murdock & Co., astonished the mercantile world, and Ned was no longer out of business.

The dignity of the new firm—the "Co." was merely a flourish of the artist's pencil to give eclat to the thing—demanded that the senior partner should have a wife. Fortunately for the felicitous carrying out Ned's idea on this subject, things had for several months been progressing towards the event.

Our young merchant had paid his addresses to the daughter of a mercantile man, reputed to be wealthy, and now that "he had come to his possessions," there was no obstacle to an immediate marriage.

A house in a fashionable street was procured; the cage being ready, the bird was caught, and Ned found himself in the full enjoyment of life. Ned was no niggard, and things went on swimmingly. Dinner parties, and tea parties, and evening parties followed each other in rapid succession. Money flowed like water. Notes on three, six and nine months were given. Ned said the business was bound to prosper—like Richieu, in the play, Ned said there was no such thing as fail.

One half of his legacy only had been invested in his business at the commencement of the operation. Six and twelve months did the rest. But his housekeeping affairs absorbed the other half in less than six months. His wife was from a rich family, he reasoned, and must be supported in state. At the end of those six months, when the first of the notes became due, Ned was not a little astonished to find that he had nothing to pay them with. He looked over his books to see where the ten thousand had gone to; it was only dust in the balance when weighed against his business and his family expenditures.

Bad debts and unfortunate speculations stared him in the face from every page, and Ned began to be a little troubled. A consciousness that he had been going too fast, crept into his mind. It was a disagreeable reflection, and when he went home to dinner that day, he dolged round a corner to avoid Uncle Joe.

In the meantime, Tom had acquitted himself to the entire satisfaction of his uncle. The head clerk had left, and he had been installed in his place. Living within his means, indulging in no fashionable dissipations, the future was bright with hope.

CHAPTER IV.
On morning while Ned was pondering on the unsatisfactory state of his affairs, a neighbor brought him the news of the failure of his wife's father!

Ned was horrified, for it must be confessed that in his present emergency, he had based some rather extravagant hopes on the fact of having a rich father-in-law.

It was a heavy stroke to his philosophy. The vision of a rich wife was suddenly and violently exploded. A five hundred dollars note came due that day and he had been thinking of dropping into his father-in-law's counting room about 1 o'clock, to see if he had "anything over."

The thought of applying to Uncle Joe occurred to him; but the worthy old gentleman was too blunt by half, and would be likely to tell him some homely truths.

The day wore away with vain devisings of means to extricate himself from his embarrassments. The note was not paid—was protested.

The next day, people who had long suspected that Ned was traveling too fast, began to see with a clear vision the true state. Before 2 o'clock, Ned was in Chancery.

"How's this, Ned?" asked Uncle Joseph entering the counting-room. "Don't mention it, Uncle—don't mention it before you say a word! I will own that you were all right, and I was all wrong," replied Ned, groaning in spirit.

"I did not come to reproach you, Ned—far from it. I gave the best advice I was capable of giving; but as you did not deem it advisable to follow it, of course I shall not taunt you in your troubles."

This was kind of Uncle Joseph, and it was spoken in a kindly manner, without the slightest appearance of that triumphant I knew it would be so, which wise old men sometimes assume. It went to Ned's heart, for Ned had a heart, notwithstanding the little foibles of his character.

"Why did you not come to me for assistance, Ned! I always meant well by you."

"I wish I had accepted your offer even at a salary of four hundred dollars a year; I should have been a great deal better off now."

"Well, well, we will not mind that now. The place is still open." "Is it?" asked Ned eagerly. "Tom is my head clerk. Of course I could not displace him."

"No, certainly not." "But as you have a wife, I will make the salary six hundred now."

"Thank you, Uncle; I will gladly accept the place."

Ned did accept it, and though it was a sad fall from his former position; he took his place at the desk in his uncle's office as the assistant of Tom, with the best grace in the world. It is surprising how misfortunes will humble a man—how they will make him accept with joy a position at which, in the days of his prosperity, he turned up his nose in disgust.

THE INNKEEPER AND THE SKULL.

A Story of Retribution.

I once sailed from London in the ship Lion as a common sailor. She was bound for India. On her deck, just before starting, were several groups—merchant's clerks bustling about to deliver packets of letters—the Captain conversing with two or three of his employers commercial acquaintance exchanging cent. per cent. adieus—and eight or ten sailors, under the superintendence of the mate, standing ready to hoist anchor, when the command should be given.

In the "aft" part of the ship stood a fair young man, of the middle size, an elderly lady dressed in widow's weeds, and two remarkably handsome girls. The widow, reclining against a mast, seemed overwhelmed with sorrow, and every now and then, with a mother's importunity, she reiterated her injunctions on her son to write often, and take care of his health.

The young man, Charles Endicott, had taken each sister by the hand, and was endeavoring in playful way, though a tear stood in his bright blue eye, to beguile them of their grief. "What's the use, girls," said he, "of making such a fuss—you know I have always plagued you to death? I should think you'd rejoice to be rid of me. However, I—I shall soon return as rich as Crescus—and then, my pretty Bess," giving his youngest sister an affectionate kiss, "you shall come and be house-keeper for your old bachelor brother."

Here the summons of the bell interrupted the conference, and those who were not passengers began to leave the vessel. Charles threw himself into his mother's arms, and wept out a farewell; embraced each sister; saw them all leave the ship in the boat, and reach the landing place; waved his handkerchief to them all till their beloved forms vanished in the distance; and then reclining over the tafforel, gave himself up to melancholy reflections, tinged with a slight glow of anticipated happiness.

For many years Mr. Endicott received remittances of money and presents from her son. His letters uniformly contained accounts of his good health and increasing prosperity. At length a letter was received, in which Charles stated, that having settled all his father's affairs, and enriched himself to his reasonable expectations, having reduced his wealth to as compact a form as possible, he was about to return to his native country; and as a good opportunity offered, he was going overland to the Mediterranean, and thence by water home. Once more did the mother hear from the son, and then years and years rolled away and no tidings of him came. Inquiry was made for him in almost every port in the Mediterranean, and in various places along the coast of England, but all in vain. At one time it was stated that an Englishman, apparently from the Indies, and answering, in many respects, to the description given of Mr. E., had landed at Dover, from France; but, owing to the multitude of travellers who disembarked daily and almost hourly at that port, all attempts to trace this person further proved fruitless. The Poor mother, sickening under disappointment, soon died, and all hope of seeing their brother again was given up by the sisters, though their anxiety to know what had been his fate was intense.

It was about six years after the reception of the mother's last letter, that a gentleman and lady, seated in a barouche, slowly approached towards the obscure village of N—. The lady was Charles, elder sister, and the gentleman, Mr. K., her husband. It appeared they had been conversing on some sad topic, for the lady's eyes were wet with tears, and they both seemed absorbed in melancholy thought. Their reveries were at length interrupted by their approaching the brow of a hill which overlooked the village. The prospect from the place was beautiful. Directly before them the road descended a considerable declivity, and shadowed by graceful elms, stretched before them for several miles. To their left, about the base of the hill, a beautiful broad basin of transparent water lay expanded. The shores, gracefully curved, were covered on the one side with verdant forest trees, scattered here and there with white cottages, and terminated on the opposite side by broken and precipitous ledges of rocks, beyond which an uneven and stony country could be seen. To the right the prospect was limited by a ridge of dark blue hills, whose bold outline gave an air of unusual majesty to the landscape. Directly before them, at about a mile's distance, deeply embosomed among the ancient trees, could be discerned the village inn, and nearly opposite to it, the church. The hamlet appeared to be in a state of decay; for the few houses that could be seen had an an-

tiquated and ruinous look about them; and excepting a few cows grazing in a distant pasture, there was not the least sign of animation. The beauty of the scenery seemed to revive the spirits of our travellers, and they drove on to the inn with most cheerful countenances.

It was late in the afternoon when they arrived there. Mr. K. made preparations for staying the night. It was now about the middle of June.—The sun was just setting behind a mass of purple and golden clouds, when Mr. K., in order to gratify a melancholy turn of mind, walked forth alone to read the epitaphs in the church yard. After wandering about for some time—it would seem miraculously guided thither—he at length approached a spot where an aged sexton was busily engaged in digging a grave. "Be careful, my friend," said Mr. K., on observing that the grave-digger had thrown out a skull. "Be careful. Do you observe that you are disturbing the dead?"

"Nobody's feelings will be hurt in this case," replied the old man.—"That," indicating it by a nod, "is the skull of a poor traveller, who died at Ezra Saunders, inn more than five years ago. He came to the inn about dusk, ate a hearty supper, and went to bed. He was found dead next morning, and the doctors said he died in a fit."

"Who was he?" anxiously inquired the traveller. "Nobody knows," was the reply.—"Neither his name, nor has anybody inquired after him."

Mr. K. was at that moment attentively observing the skull, when suddenly he perceived that it began to rock to and fro. Much surprised, he seized it to ascertain the cause, and found that a toad had lodged within it. In attempting to thrust the creature out, his finger encountered a nail, and he found, on further examination, that it had been driven in at the back part of the head.

"What sort of a man?" exclaimed he, on making the discovery, "was this Ezra Saunders you have mentioned?"

"An honest, thrifty man," replied the grave-digger. "He bought a large farm some years ago, and all the neighbors wondered how he managed to get so rich. He is a very sociable man, and visitors frequently go to see him, to eat his fruit, and hear his stories."

Here was enough to strengthen our traveller's suspicions, and saying he had a taste for anatomy he requested permission to keep the skull. What were his emotions on leaving the ground! Could it be that he had found the grave of his long sought brother-in-law? Could it be the unfortunate man had got within a day's ride of home, and had then obscurely perished by the hand of a murderer? Almost crazy with the thought, he hurried to the house of the village justice; and having stated his suspicions, the Squire agreed to accompany him to the house of the former landlord of the inn.

They saw Saunders seated at a table with several merry companions, who were so busy in discussing their brandy and singing songs, that they scarcely observed the entrance of Mr. K. and the justice. But the lost arose, and having bade them welcome, made them seat themselves at the table, and though he tried very hard to sustain a conversation, it was evident that their look occasioned him great uneasiness. Saunders was a stout, thick set man, with a jealous, yet sensible grey eye, that peeped suspiciously at his guests from under its shaggy brow.

A person of little discrimination would have pronounced him a good natured, honest fellow, who cared more for his bottle than his purse; but a close observer would have seen in his furrowed forehead, an uneasy, suspicious eye, indications of an avaricious disposition and a guilty conscience.

Not to alarm his fears unnecessarily, his guests touched upon various topics, and at length Mr. K. observed to his host that he appeared to be prosperously situated.

"I am, indeed," was the reply.—"Providence has blessed me in all my undertakings."

"Providence blessed you!" said the Squire, suddenly holding up the skull before him. "Has not the spirit of darkness helped you? Look at this nail!"

Heaven's lightning could not have had a more instantaneous effect on the arch fiend himself, than these few words had on the guilty man. Covering his face with his hands, he fell backwards into his chair. There he sat, hour after hour, and no entreaties could induce him to look up or to reply to any interrogatories that were put to him. At length, suddenly starting up, he exclaimed, "I own myself a murderer! I will tell all!"

"The traveller was young Mr. Endicott. Ah, wretch that I am; he once saved my little daughter's life! He came to my house about dusk, on horseback, and without any attendant. Though much tanned and altered in other respects, I immediately knew him. During the evening, he was constantly asking me questions about his mother and sisters, and slapping his portmanteau, he said they would soon be rich again. Thinking me the same honest, good-natured fellow as formerly, he even went so far as to open his portmanteau, and displayed several immensely valuable jewels. My avarice was tempted. Forgetting all the benefits I had formerly received at his hands, unmindful of the grief of his mother and sisters, thinking solely of my own gratification, I mingled a soporific portion with his wine, and about midnight stole into his chamber with the implements of death in my hands. On approaching his bed-side I found him in a sound sleep. His lips moved, and faintly murmured, 'mother!' I almost relented; but what can soften the heart of avarice? I turned him over, and drove the nail deep—deep into his head. Having done the deed, it seemed as if the Evil One inspired me with courage. I plundered the portmanteau of the jewels, leaving a few valuable articles behind to prevent suspicion."

"I then destroyed all papers that would lead to the discovery of his name; then having carefully disposed of the hair over the nail's head, left him as if he had died in a fit. My wife and family were at the time on a visit to a distant relative's, and no one knew him but myself. A jury of inquest was held on his body, and he was buried without the slightest suspicion falling on me. I have prospered on my ill-gotten spoils, six years; but now let justice have its course."

How mysterious are the workings of Providence! Had it not been for the little reptile which crept into his decayed skull, the fate of the unfortunate Endicott might have remained forever a mystery.

The hard-hearted, avaricious wretch, who thus prostrated the hopes of a family, surrendered himself to justice, and met the death he merited. His wealth, of course, devolved upon the family of the deceased. But what was this? It was an aggravation of their misery.—Their brother had sacrificed the endearments of home, and undergone severe hardships; had toiled in a foreign land, all for their sake, and then, just as he was about to pour his treasures into their laps, when he had almost reached the parental threshold, he was obscurely murdered. The sister's wish was gratified; but oh! how gratified!—The bones of the ill-fated youth were carefully collected, and deposited in the family tomb; and though his friends could see his sunny face no more, yet his memory was enshrined in their hearts.

A TOUCHING SCENE.—A beautiful infant had been taught to say, and it could say little else. "God will take care of baby." It was seized with sickness; at a time when both parents were just recovering from a dangerous illness. Every day it grew worse, and at last was given up to die. Almost agonized, the mother begged to be carried into the room of her darling, to give it one last embrace. Both parents succeeded in reaching the apartment, just as it was thought the baby had breathed its last. The mother wept aloud, when once more the little creature opened its eyes, looked lovingly up in her face, smiled, moved its lips, and in a faint voice said, "God will take care of baby." Sweet consoling words! that had hardly ceased when the infant spirit was in heaven.

PEE DEE TIMES.

A GOOD MAN'S WISH.—I freely confess to you that I would rather, when I am laid in my grave, some one in his manhood should stand over him and say—"There lies one who was a real friend to me, and privately warned me of the dangers of the young, no one knew it; but he aided me in the time of need. I owe what I am to him." Or I would rather have some widow, with choking utterance, telling her children, "There is your friend and mine. He visited me in my affliction, and found you my son, an employer, and you my daughter, a happy home in a virtuous family." I say, I would rather such persons should stand at my grave, than to have erected over it the most beautiful sculptured monument of Parisian or Italian marble. The heart's broken utterance of reflections of past kindness, and the tears of grateful memory shed upon the grave, are more valuable, in my estimation than the most costly cenotaph ever reared.

DR. SHARP.

Flour which last year in Boston could be bought for five and a half and six dollars, now sells for eight and eight and a half dollars per bushel. The stalk is said to be unusually light in that city.