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W. J. FRANCIS, PROPRIETOR.

"God-and our Native Land."

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A fast and good Story.

THE SUMTER BANNER

Every Wednesday Morning BY W. J. FRANCIS. THE BE PHS.

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one of the control of

MIECELLANEOUS.

A MIDNIGHT SCENE,

DURING THE REVOLUTION

The following incident is strictly a fact. I have but arranged in regular form those circumstances which I heard from the lips of the actors in the scene, and in so doing I am very conscious that I have deprived them of much that added deep interest to the event. But the glance, the tone, the gesture, the rapid utterance, or the pause of emotion, must be imagined by the reader, my pen claims no merit save that of decorating truth with the mellowed recollections of friendship-for I knew and loved those of whom I am about to s, eak, and there are still some living who could instantly give to my story "a local habitation and a name."

Fertile as each of the "Old Thirteen" may be in harrowing and romantie incidents, connected with the War of the Revolution, none can offer a fairer field to the imagination, or to the feelings, than South Carolina. Many causes combined to make her sit uation at that period very interesting; and not the least striking was the peculia metica of the Pepulation.

The noble independence, and hightoned sense of hondur, the polished manners and accomplished education of her aristocracy, were painfully contrasted by the ignorance and passive obedience of her numerous slaves; between these extremes, there was to be found a middle rank, which seemed occasionally to exhibit the sterling characteristics of the one, and the degraded vices of the other. Good sense, strict probity, enduring patrisense, strict probity, enduring patriotism, were prominent traits; but
among the c, especially, who adhered
to the ancient order of things, and
the beavy dews of the season. She
among the c, especially, who adhered
to the ancient order of things, and
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before the head of the head most engaging family, the
arms, until sheer fatigue compelled
ber to lay his soft check on his p!llow. She wat whose passions and fears were constantly excited by the threats of change and the dread of danger, there was sometimes found too a ferocity -an eagerness for plunder-a readi ness to engage in scenes of violence -which scattered terror over many a neighbourhood that else would have known war only in its milder forms. But at the period I speak of, South Carolin was also a prey to civil discord; all the ties of brotherhood were broken, and as succ ss crowned either party, the patriot triumphed with a taunting and reproachful joy, or the tory exulted in the prospect of such a return to the "good old days," as would make the word treason a sword and shield to him. In the mean time. according to the depth of the moral character, feelings of aversion and hatred, or of open and manly disunion, were silently nourished or boldly avowed.

Such characters were numerous in a southern district of South Carolina, which lies very near the beautiful river that separates it from Georgia. The year 1780 was one of gloom and sorrow to the hearts of its patriots; Charleston was in the possession of the British; the whole State at the mercy of the royalists, and the gallant spirits who had thrown life and property into the perilous stake, were in general obliged to abandon the one and seek safety for the other in the depths of their swamps and the solitudes of their pine barrens. There were some, however, who still remained at their homes, and in bitterness of heart tried, by a voluntary retirement, to avoid that expression of feeling which could only bring ruin to their helpless fami-

Among this class was a planter, whose name was P---. He possessed a fine estate on one of the narrow and winding waters which empty into Broad river; was young, intelli gent, ardent, and enthusiastic, and devoted to the cause in which his country was struggling. Such a character was exactly calculated to secure strong friendships and excite strong enmities, in a time that tried men's souls. Whilst freedom of speech was permitted to him, he avowed his sentiments with dered off the road-or to bite my mistaken-it was Guilford; and from a careless frankness, a bold indepen- lips when I chance to meet a neigh- his loud and frequent curse on their

ungracious course pursued by the ears. Those fellows!-(she put her "mother land;" and unfortunately there was a regular channel for the outpour- then," said he, checking t e rising ing of his triumph or his wrath, in a warmth, "those royalists will then kind of weekly meeting at a favourite no longer lord it over bower and spot where the neighborhood, in evhall, and that worthless fellow, Guilery direction, sent forth its little ford, will have better employment, results of the engrossing events of the day. The demon of discord hailed these meetings as its own. The passions, whether noble or base, were all aroused; and had they needed stim ulant, they would have found it in those deep and frequent draughts which were tendered and accepted as the pledge of good fellowship; it was very visible, ere long, to Mr. P.'s friends, that he had given great disgust to some low characters whom he had treated with a scornful contempt. He was warned as affairs on the American side became more gloomy, to be on his guard; but he laughed at the idea of having given serious offence to and join the British." them, as they still doffed their hats and bowed obsequiously; and when at last, conscious of his own impetuosity, he withdrew entirely from those meetings, he little dreamed that seenes and savings which had passed from his own memory with the flush they had excited on his brow, had sunk deeply into the hearts of some whom he called, and in all singleness of spirit, looked upon as neighbors, in the primitive sense of that word. He had married about a twelve-

month before this period, a very young ereature -an orphan, and almost friendless, though not portioniess; and very recently she had given birth to a lovely boy. His wife was a being of quiet and gentle mood-best suited, perhaps, to the bold and vehement character of him she called lord. His thoughts, his hopes, his fears, were faithfully reflected on the placid stream of her feelings; it resisted only the shadows of bitterness which sometimes passed over his spirit; and when they came to trouble the fountain of her happines the tear in her dark eve, herd with reasonant that the flash of the pistol, they personant the tear in her dark eve, herd with reasonant that the flash of the pistol, they personant the tear in her dark eve, herd with reasonant that the flash of the pistol, they personant the tear in the flash of the pistol, they personant the tear in fluences failed. To his their chamber; and wearied by a site. acter, the change in his habits was a blessed one. She no longer watched liness, dreading lest he should have been embroiled with some of his rude ots were, even for a time, crushed in no longer offended by word or deed, and her husband avoided intercourse with any save a few tried friends; and

as they sat one lonely evening in the piazza which embraced the whole front of their mansion, "I really think w were never so happy as at present are called, were days of auxiety and alarm, and even our bridal was so hurried and so private that it could that time, under the uncertainty that attended the plans against Savannah; and I am sure I wearied of D'Estang's name-then when you brought me here, for many, many months, you were constantly on the wing. I seem ed searcely to pass a quiet day at your side. But now you are no longer truant; you are taking care of home, instead of seeking care abroad, and are literally what our good old Rector told you you must be-the houseband-encircling all things by your vigilance and love; and you are going to set a charming example to my sweet George." added she playfully, as she laid her infant in its father's arms, and pressed her own soft lips to his polished

--- looked up and smiled; Mr. Pfor how could even an absorbed politician resist the sweet tone and in nocent caress of his young wife. For but only for a few moments. He sighed, as he said, "My dear Mary I hope that we shall yet see even happier days than these. Dark as is the prospect for our country, I look for the cloud to roll away even as that gorgeous one is doing from the glorious sun; and then, love, the domestic habits for which you give me such sweet credit will, I trust, be of choice, not of necessity. I shall not then be obliged to limit my rides to held him in his grasp as a tiger would my cotton field, lest I should be or-

hand gently on his mouth,)-well groups, to spend an evening in com- trust, than abusing me-harmless man paring news, or debating upon the as I am-or tampering with my negroes.

"Nay, Edward, do not believe such tales. He can bear no ill will towards you; idle and worthless he is, but I am sure he is not malignant, and I hope he is not ungrateful. He cannot have forgotten all he owes to your kindness, during the sad distress of his family last autumn." Mary said this carnestly, for she knew her husband was not prone to suspicion.

He shook his head. "I have not a particle of faith, my wife, in his good feeling toward us; you may judge of it when he has been trying to induce even our faithful Cyrus to desert us, "And only Cyrus?"

"Oh! he tempted them; all; and I

part peaceably," said she, gasping, for hat was a fearful chord to touch.

Her husband saw her alarm, and be answered, "Nay, Mary, even I have so much charity as to be willing to think that he desires nothing more than my ruin. He will urge these poor devils to join the British, and then take especial heed to secure a good part of their wages; and he will care little for their sufferings or my distress. But come, let us go in; the evening has grown chilly. I must retire early, for I shall arise with the dawn."

"If it pleases God to protect us from ward," said his wife, in a low and sol-

wife, who had found cause for con- day of bodily toil, and with a mind op- gainst further violence, and insisted pressed by apprehensions which he Mr. P---- soon sunk into an unrethe setting sun in sadness and in lone freshing sleep. But to Mary there was no rest. Her heart was aroused; and what charm can full the mother and companions; yet trying to conceal her the wife, when she trembles for the in the neighborhood, they hastily rereal cause of solicitude under the plea objects of her love. She could not of fear lest he should be exposed to sleep; she sat with her infant in her el. until her husband awoke from a troubled dream, and then to convince him Carolina; but she deemed all safe who that she was not indisposed, she trimmed the lamp, committed herself and those who were more dear than self, to Him who "neither slumb is nor although serious, he was calm, and sleeps," and tried to repose. But evalways with her now, and Mary asked en on her pillow fancy was busy around her. She started at every sound; strange noises seemed, to ring in her cars; she thought she heard shouts; wild cries; then she distinguished low murmurs, as of whispering beneath her windows. Again and -for our days of courtship, as they again she started from a momentary slumber to say, "is it the night that has no morrow!" At length, about midnight, she was thoroughly roused searcely be called a season of joy, You by a sound in which imagination had hand, know how restless you were just at no share. She distinctly heard the rapid and regular advance of horsemen. She listened, and just when they must have reached a spot where the road was forked, the sound died away. Breathless, yet relieved, she was about again to recline her head, when it returned; but, gently, and as if fearing to alarm, she grasped her husband's arm, and called upon him to arise; and ere he had hastily dressed himself, a rough voice hailed "the house," and in a few moments the front door was furiously struck by impatient hands. Mr. P--- implored his wife to remain where she was; and door which led into his parlour, when an entrance was forced by his rude vis sitors, and with a shout of triumph he was seized and hurried into the room. He found himself in the midst of a party of armed men, carefully wearing crape over their faces, and a few moments he forgot all beyond from their noisy and tumultuous manthe treasures which his arms encircled; ner it was very evident that they were under the influence of liquor. Whilst an eager and important debate apparently occupied a part of the number, and completely drowned his attempts to be heard, he was calm

enough to scan the forms and listen to

the tones of those who were near him,

and in spite of the disguise something

every now and then escaped that was

familiar to his eye or ear. He turned

to look on him who had seized and

his prey; he started; he could not be

enraged those who adhered to the American should offend his loya! their leader; and that his life was in her to let him try "something which the earth. But I taxed him with his the hands of a personal enemy. For a moment Mr. P- closed his eyes in despair-for a moment he determined to address the wretch by name -but the impulse was mercifully checked; and ere the temptation could be repeated he was suddenly placed in the middle of the room, and the

party formed a close circle around him. The leader deliberately cocked his pistol, and taking out his watch, said, Offer up a prayer, as you are fond of the business, you have five minutes allowed you-when they pass, you die."

A wild shrick of agony rang through the room as he closed the brutal address, and by a sudden movement of the circle the poor victim saw in a corner of the room his wretched wife. on her knees, and holding up, as if in appeal, his sleeping infant. She had thrown around herself and her babe a large cloak, and following her husband, had hitherto in silent horror witnessed the whole scene. A mist seemed to blind Mr. P-, as his eve rested on her-a faintness to pass over him which might well be termed have no doubt some of them will yield the agony of death. But he had a dauntless spirit, and he rallied when - turned he thought his enemy would triumph

in his weakness. He looked steadily upon him, as he said, "I know not why or wherefore you are about to murder; but since I am to die, if not with assumed carelessness smiled as already prepared for the hour, assuredly it is not here that I can pray. Fire." The wretch obeyed. He was a

perfect marksman; but either he was embarrassed by the noble bearing of his vietim, or some slight novement cluded his eye, for he did not kill. Mr. P—— had involuntarily raised his left arm as he spoke, and the motion saved his life. The bullet shattered his hand, and passing through it grazed his temple. He stood covered with blood; the sight of evil during the night, my dear Ed- this "certain mark of crime" softened instantly those around him. The scene had all passed in a moment, and their chamber; and wearied by a rify. They now fiercely protested aon being led to seek the booty he had had only ventured to hint to his wife, promised them. He sullenly submitted. Every part of the house was ransacked, and all that was valuable secured; and then, dreading lest an alarm should reach some of his friends treated with their "spoils from the reb-

supported his shattered hand until the last of the band rode furiously from the door. Then he turned, and called upon his wife. But she did not heed him-her eyes were fixed with a horrid glare; one hand was held up as if to shield them from some fearful sight; her lips were apart, as if struggling to utter a sound; but she uttered none, and her whole appearance would have served as a personification of approaching madness. Mr. P--- tottered towards her, and sunk at ner side.

"My wite," said he, "rouse yourself and aid me, for if you do not, I must die." And he held up his bleeding

The sight acted on her as he hoped She gazed slowly and fearfully round the room, as if to see that the murderers were gone; and then, with a burst of mingled anguish and joy, she threw her arms around him and wept bitter ly. Mr. P-permitted her tears to flow in silence, and when with up lifted hands and eyes she had returned thanks to a merciful God for his preservation from a cruel death, she by degrees became composed, and placing her infant by his side, she went to seek for aid in binding up his wound. But not a domestic was to be found; and believing that they had indeed all taking a light, had only reached the deserted, she was endeavoring, weak and trembling as she was, to drag a matrass to the parlor, when Cyrus cantiously peeped in at the door. His cabin was at some distance, and he told her on hearing the alarm, he had immediately run towards the dwelling, but seeing it filled with armed men, and terrified by her shriek, he had withdrawn, and watched at a distance until he beheld them departing, with many of his fellow servants in company. Then dreading lest they should seek for him, he had actually concealed himself in a d ep dry ditch, so long as he even heard the faintest sound of the retreating hoofs. The faithful ere ature uttered a thousand simple but affecting expressions of sorrow and pity for his wounded master, and busied himself in arranging the matrass; he kindled a cheerful blaze, (for the night air was cold,) and seeing that the blood still flowed through all the band-

the old people said the Indians always put on fresh wounds," and she gladly consented. Her husband passively submitted to all the directions which Cyrus gave, whilst with a trembling hand she unwound the bloody folds, and he then sunk faint and exhausted on his palet. Mary hastened to prepare a safe and refreshing cordial in a strong cup of coffee, and strengthened by the beverage, and soothed by the judicious surgery of Cyrus, he was ere long able to talk of the future.

"My love, when day dawns, we will

go to our kind friend, Mrs. S-She is skilful in the treatment of most diseases, and I dare say can manage even this wound; at all events she will do as much as even a surge in could just now, were I nearer one than twenmiles; for I am sensible that already my hand is so swollen that the bones could not possibly be set."

The plan was a most grateful one to his wife, for no words could expres the horrible dread which hung over her as she looked upon him in his helpless

"They will return and complete their work; Guilford will never be satisfied until he murders him before my eyes, the murmured. And every leaf that fell with the rising breeze, seemed to her painfully acute ear, the heavy tramp of a horseman.

With the faint streak of day, Cyrus was despatched to the stable. He found an old and gentle animal grazing near the door, the only one which the marauders had left. He tried to equip it with his own saddle and brile, and made up a kind of pillion for his mistress. Mr. P-----'s arm was carefully secured in a sling; his wife. with her infant rode behind him; and Cyrus, their trusty guard, walked briskly by the side of the horse, until they reached the residence of her who was truly the Lady Bountiful of the neighborhood-the hope of the distress ed, the comfort of the unhappy, the refuge of the poor, She received them with a woman's tenderness, and a wo ford? ban, er an active principle. She exerted all him?" her skill, and finally effected a perfect cure, although the hand was dreadfully disfigured; and she did not permit her young friends to return to their own residence, until happier days had dawned on South Carolina. It was in 18-that, with the bride of

that lady's son, I visited the hospitable mansion of Mr. P——. He was then an old man, and surrounded by a with so much pride around her slender fingers, were ringlets still, but silver ones; yet still as carefully arranged by the same kind hand, for she was living too, and enjoying with him a green old age. I became a favorite with them both, and loved to induce them to talk of former days; those were necessarily the days of our Revolutionary War, and I was struck by the excessive bitterness which the old gentleman displayed, whenever the royalists of that period, (or tories as he called them." were subjects of discourse. I ventured one evening to tax him with want of charity, and urged him, as the Scotch say, to "let by gones be by gones."-He laid on the table before me his mutilated hand, and asked, "whether it could be so easy to forget the times, or the men, who had left him such a memorial as that." I had often remarked the terrible scar, but as he had never named it, of course I had asked no questions; but now I learned from Mrs. P-and himself the partieulars of the trying scene which I have elated. From other sources I afterwards gathered the sketch which I have given of their youthful characters. As listened to the details of the cruel outrage, I ceased to wander at its influence on a man of Mr. Pdeep feeling; and I saw that if ever he forgave, it would not be the voice of reason that would effect the change.

"And you are sure, sir," said I, "that you were not mistaken; that it was really Guilford ?"

"As sure, madam, as if I had seen every feature of his face. The villain betrays it now by his cowardly conduct."

"Now! What, is he living, and do

you meet?" He smiled. "I can scarcely say that we meet; the first time I saw him after the night was, to use a homely phrase, when the tables were fairly turned. suspect he had dreaded my vengeance, and fled the country for a time. My friends here even had studiously avoid ed naming him as the chief actor in the a murderous scence, and Mary's tears and entreaties had sealed even a crowd, and offered his hand. I did dence, which alternately galled and bour, lest the sentiments of a freeborn folly and delay, it was evident he was wrapped around the wound, he begged me credit, I did not even fell him to Lola is a 'brick;' no mistake.

crime; I proclaimed to those around him, that he was a thief and a murderer; and I swore, by all which I held sacred, that if ever he intentionally crossed my path again, or remained one instant where we could breathe even the same atmosphere, I would crush him as I would a viper. He was glad to escape on such terms. My son (turning to him whose flashing eyes bore witness to his father's assertions) my son longs to get hold of him; but he keeps carefully out of our way; and I tell my children that in two senses of the word we are old enemies, and I chose to keep the issue in my own hands,"

During my stay in Carolina we often spoke of the event, and when I bade them farewell I could only hope that the kind hearted old gentleman was a little undecided as to his course, if ever he should chance to meet his enemy again. I returned to the north, and some

few years afterwards, having preserved my intercourse with the family, I reeeived a message from Mr. P. Tell her, that like David of old, the life of him who sought mine, has been in my power; and that, like him, I have been enabled, too, to forgive the pur suer of blood, and to let him depart in peace. ' His daughter added, that the sudden death of her beloved moth er had seemed at once to quench the fiery spirit which nourished his inveteracy, and he ceased to allude to Guilford. Having consented to attend a screamed awfully, but it wasn,t no user parish meeting, where the site of a new church was to be selected, he left his son to attend to the equipment of his pony, and seated himself at his little dead horses, broken wagon and dead table, with that sacred volume, which, engineer, lying beside me. Just then under his Mary's gentle influence, had the whistle came along, mixed up with long been the source whence he drew strength for the trials of every day.— The first sentence that caught his eye, horses. Poor fellows he was dead bewas the solemn and impressive warm- fore his voice got to him. After that ing, "He that hatelh his brother is a we tried lights, supposing these would murderer." He paused, "Do I not in word and deed show that I hate Guil-some so-powerful that the chickens.

he in silence pursued his way to the light close on behind it. The inhabit. place of meeting, and had scarcely ex- ants petitioned against it; they couldn't changed greetings with his neighbors, changed greetings with his neighbors, when the wretched man accidentally time: Finally we had to station elecapproached it also. His impetuous son fiercely ordered him off, and seeing signal men to telegraph when the train him hesitate, raised his whip to enforce the command; but his father caught his arm, and calmly, yet firmly, said, some of the last trains bear the arm, and calmly, yet firmly, said, some of the last trains bear that is gram, and calmly, yet firmly, said, ing 15 minutes every 40 miles. But I can't say as that is true—the rest I hair of his head." He then, to the know to be so !" amazement of all present, turned towards the dogged cowered under young Ptone and manner, and extending his hand, said, with dignity-

"Guilford, it is time to put an end to such scenes as this; we are both on the brink of the grave; we must stand be fore Him who will judge the heart as well as the actions. May He in that hour firgive me my offences, as with cincerity I tell you that I forgive yours. I offer you my hand as a pledge that you shall never be visited for your conduct, by injury from me or mine."

Guilford touched-yet scarcely touched-the withered hand which was extended to him; but his lip quivered and tears stood in his eyes. Mr. Pturned from him with emotion, and as he left the spot the perfect silence of the group was only broken by low tones of admiration and astonishment at the triumph of the Christian principle. The old men shook their heads, and said, that such a change, in such a man, was but preparatory to a greater.

And they were right. In a few months Mr. P——— was called from carth, and the mortal remains of the once bold patriot, and of his gentle Mary, repose in peace; and few are now living to bear witness of this simple record of even one event in their lives -"midnight scene" of violence and bloodshed.

LOLA MONTEZ .- A California correscorrespondent of the Nashville Gazette nabob's wife at lecture, the other night, gives an account of the recent doings of Mrs. Patrick P. Hull, ali- for Noah's great grandmother. She as Maria Heald Countess de Lansfeldt, alias Lola Montez. She was recently arrested for assault and battery, and bonnet, a ten-pound dress, and a twenty heavily fied. It appeared on the trail guinea shawl, just to let "Mrs. Tom that she becoming enraged at her chinese servant, seized him by his long it. Then it I go scopping, to but a tail of hair tied it to the door knob, and slapped his rice-masticating jaws most unmercifully. She had the poor fellow tight, as he could not jerk loose unless he scalped himself. After the perperation of this feat, the quondain Countess still further 'astonished the natives, by mining a whole day, in a corduroy Bloomer costume. To cap the climax of her eccentricities, Lola has sued for my lips until all danger was past, so a separation from her husband, after but that concluding he was unknown, the a few months, and sought the protection secondrel actually approached me in of a handsome cavallero. Her assigned reasons for this course, the corespondent says, are not for ears polite.

An Englishman was bragging of the speed on English railroads to a Yankee traveler seated at his side in one of the cars of a "fast train, in, England. The engine bell was rung as the train neared a station. It suggested to the Yankee an opportunity of "taking down his companion a peg or two.

"What's that noise ?" innocently inquired the Yankee

"We are approaching a town," said the Englishman. "They have to commence ringing about ten viles before they get to a station, or else the train would run by it before the bell could be heard! Wonderful, isn't it? I suppose they haven't invented bells in

America yet?"
"Why, yes." replied the Yankee;
"we've got bells, but can't use them on our railroads. We run so tarual fast that the train always keeps ahead of

the sound. No use whatevers the sound never reaches the village till after the train gets by."
Indeed!" exclaimed the Englishman.
"Fact," said the Yankee, "had to give up bells. Then we tried steam whistles-but they wouldn't answer, either. I was on a locomotive when the whistle was tried. We were go. ing at a tremendous rate-hurricanes were nowhar, and I had to hold inve hair on-We saw a two horse wagon crossing the track, about five miles ahead, and the engineer let the whistle on, screeching like a trooper. It The next thing I knew, I was picking myself out of a pond by the road side, amid the fragments of the locomotive; some frightful oaths that I had heard

the engineer use when he first saw the ford?" He shiddered. "What, and I woke up all along the road when we bear in the struct Cool, on a par with him?"

But the le amonty: keps are along. Filled with these solemn thoughts, still, and was in the darkness, with the trie telegraphs along t e road, with was in sight, and I have heard that some of the fast trains beat the light-

> A DUTCH CURE. Ven I lays myself down on my lonely

ped room, And dries for to shleep very sound De treams, oh, how into my het dey vill

Till I vish I vas under de ground. Sometimes, ven I ents one pig supper

I treams Dat mine chtomak ish filt full of sthones,

Ind out in my shleep, like ter tivel.] schreams, Und kicks off de ped-clothes and

groans. Den dere, a-h I lays, mit de ped clothes

all off, I kits myself all over froze: de morning I vakes mit de het sche

und koff, Und I'm chick from my het to mine toes.

Oh, vat shall pe tun for a boor man like me-

Vat for do I leat such a life? Some shays dere's a cure for dis drou-

Dinks I'll drhy it, und kit me a-WIFE.

MRS. ZEBEDEE SMITH'S PHILOSCPHY -Dear me! how expensive it is to be poor. Every time I go out, my best bib and tucker has to go off. If Zobedee was worth a million I might wear a coal-hod on my head, it I choose, with perfect impunity. There was that old in a dress that might have been made can afford it! Now if it rains knives and forks, I must sport a forty-shilling paper of needles, I have to get a little chap to bring them home, because if wouldn't answe for me to be seen carrying a parcel through the streets.

Then if I go to the sea side, in summer, I can't take my comfort as neh people do, in gingham' dresses, loose shoes, and cambric sembonnets. My senses! no! I have to be screwed up by ten, o'clock, in a Swiss muslin dress, a French cap, and the contents of an entire jeweler's shop showered over my person. I declare it is abominably expensive. I don't believe rich people have the least idea how much it costs poor people to live,