

Spirit of Jefferson.

BENJAMIN F. BEALL, EDITOR AND PROPRIETOR.

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VOL. 20.

CHARLESTOWN, VIRGINIA, TUESDAY, NOVEMBER 19, 1867.

NO. 12.

Spirit of Jefferson, CHARLESTOWN, VA.

BENJAMIN F. BEALL, Editor. Tuesday Morning, November 19, 1867.

THE SPIRIT OF JEFFERSON.

The "SPIRIT OF JEFFERSON," read and welcomed in every Conservative household, has the largest circulation in the county of Jefferson of any paper published within its boundaries.

Mr. Stevens on the Finances.

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The Pulpit's Opportunity.

Now is the time for ministers of the Gospel to give up political preaching. We are satisfied that the majority of these pastors who have mixed politics with their theology in the proportions of nine to one, for some years back have done it against their better judgment.

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POETICAL.

THE SWEETEST WORD.

One sweet word of holy teaching, Cometh to me o'er and o'er, And the echoes of its music, Linger ever—evermore.

MISCELLANEOUS.

A French Romance.

About a month ago a young man, salesman in one of the leading houses in Paris, saw a young lady enter, whom during the past eight or ten days, he had sold a number of dresses, shawls, gloves, &c.

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[From the Lynchburg News, Nov. 11th-1]

A Devilish Plot.

We are no sensationists, but we cannot shut our eyes to the fact that the negroes mean mischief. On Saturday a negro Conservative principle, named Bernard Brooks, lodged complaint with Justice Bruce, a magistrate of Campbell, that Jacob Jones and Jacob Johnson, two negro radicals, living in the county, near McAllister's shop, were preparing to kill him, and asked for a warrant for their arrest.

Among the witnesses examined was Mrs. Dr. McAllister, who stated that negroes, to the number of fifty or more, had been holding secret meetings on her husband's plantation, seven miles below the city, on the Richmond road, and that she finally had her suspicions aroused to such a pitch that she determined to see what was going on.

There she heard the negroes discussing the mode by which different white people in the neighborhood were to be killed, amongst whom was her husband, who was to be shot. Other whites were pronounced to mean to be granted so respectable a death, and a grape-vine halter was decreed them.

Among the negroes present on the occasion, Jacob Johnson and Jacob Jones were identified, and others also, warrants for whose arrest were issued, and will be at once executed. The negroes under arrest are the lowest and most ignorant of their class, and are just such creatures as can be relied on to do the murderous work which the teachings of the white scoundrels in our midst have prepared them for, and are urging them to. These diabolical men, with white skins but black hearts, will yet be caught, and then for them—a grape-vine and the nearest tree.

Names and Their Mystery.

I have claimed that the name a child bears will influence his career; but I have seen George Washingtons who were far from being fathers of their country, and Louis who if not scolded had a great many spots on their skin. It is no doubt true that all names had an original significance, which through the decay of languages has in many instances been lost.

The traveler looked with surprise and amusement, and replied: "What do you mean, sir?" "I believe the horse you are on, in truth, belongs to me. Five years ago, the past autumn, a valuable young horse was stolen from my stable. Great search was made for him, but no tidings of him ever came to hand. In color, appearance and movements, it seems to me to be the exact counterpart of the horse you are on. It would be hardly possible, I think, for two to be so near alike. But my horse was an uncommonly intelligent and sagacious animal. And I will make a proposition to you that will place the matter in such a position that the result will be conclusive and satisfactory, I think, to both of us.

A writer in a recent number of the Circular proposes a railroad to Europe. His route is not by way of Behring's Straits, but straight across the Atlantic Ocean. His plan is so ingenious that it is but just that the description of it should be given in his own words, to wit:—

A railroad from America to Europe across the Atlantic Ocean! How can it be made? Answer. By removing the unnecessary rocks and mountains of the continents to be surveyed, definite locality. The combined nature of the world, or at least, such as would otherwise be employed as ballast, could convey materials for the road to the proper destination. \* \* \* I need not be asked for the full details of the plan, for those belong to the engineer, who in this time finds ways to accomplish seeming impossibilities. He will show you the cubic yards of solid rock necessary to form his track foundation—Suppose it to be, when completed, one mile in width at the surface of the water, and drawn into half a mile in width at 200 feet high. Sufficiently numerous openings should be left to be spanned by suspension bridges, to allow the North and South commerce of the ocean to go on unobstructed. Then the half-mile width of the surface grade would be sufficient for any desired amount of rail or other road tracks; and for telegraph lines. A river of fresh water should be carried along nearly, or quite the whole length of this road, being conveyed from both ends, and emptying itself into the ocean midway. Of course it would be imperative to take water from some higher locality; perhaps from the highest sources on the earth, and conduct it properly in its course.

—A person was boasting that he was sprung from a "high" family. "Yes," said a bystander, "I have seen some of the same family so high that their feet could not touch the ground."



# Spirit of Jefferson.

CHARLESTOWN, VA.

BENJAMIN F. BEALL, Editor.

Tuesday Morning, November 19, 1867.

## THE PRESIDENCY.

Both the great political parties of the country, are marshaling their hosts in the North, for the Presidential election next year. The unexpected reverses which the radicals have sustained during the present year, have satisfied some of the leaders of that party that greater caution is necessary to perpetuate its ascendancy, and already there are manifest indications of a decided modification of their programme. This will of course meet with opposition from the extremists, who will continue to urge the nomination of the party to all the ultras that have brought defeat and disaster in the recent elections.

With the more moderate of the party, Gen. Grant seems to be the favorite candidate for the Presidency, not because of any fitness for the position, but on account of his supposed availability, based upon his record as a military chieftain. The portion of the party which is anxious to make him its candidate, are willing to take him without pledges, and propose to place him upon the track, in opposition to all other entries, with the hope that his popularity will enable them to win. The extremists require that he shall fully explain his position, and threaten to break with him if he does not give a cordial endorsement to their schemes. The Philadelphia *Morning Post*, which is understood to be an offshoot of the New York *Tribune*, lays down the platform of this wing of the party in the following unmistakable language:

"The Republican party is pledged to impartial suffrage, to the absolute destruction of all tests of color or race in the laws of the United States. That pledge will be kept by the majority of the party—letter and spirit it will be kept. We will not break it for Grant; we will not break it to obtain success; we will accept defeat before we will consent to give up one jot of principle in our platform, or to wink at the slightest infidelity in our candidate. This, however, we would say to all Republicans: stop before it is too late to stop. Refuse to endorse Grant till Grant has endorsed Radicalism. Meet his silence with silence more profound. Do not let America see the shameful spectacle of the Republican party moving in crouching procession to offer to beg to write any man to become its leader and its candidate. Let us go our way, and if General Grant believes as we believe, let him come to us."

Since the election in Ohio, by which the bottom was knocked out of the radical tub on the question of negro suffrage, the Presidential chances of Chief Justice CHASE have greatly diminished, and it is not now probable that his support in the National Convention will present any formidable opposition to the nomination of Gen. Grant, who seems to have decided advantages over all his competitors. The contest between these two, is likely to produce a division, which may afford both of them an opportunity of sustaining a signal defeat before the people. Meanwhile the latter writers at Washington are busily hunting up a candidate for the opposition or Democratic party. The latest we have upon this subject is from a correspondent of the Richmond *Dispatch*, which we append:

"There are many indications of a determination on the part of influential parties to present the name of General Sherman as the Democratic candidate for the Presidency. The strong assurance that President Johnson has had from Sherman of the endorsement by the latter of his (the President's) policy of restoration make it certain that the nomination of that officer for the highest position in the country would be very acceptable to the present Chief Magistrate. Some of the radicals are examining themselves with the idea that if Grant should be the nominee of their party, accepting the platform with not a single plank that now forms a portion of it ignored, Sherman could not be induced to accept a nomination in opposition to his present superior officer. So far, however, there are no reliable facts upon which such an assertion can be grounded. If Grant and Sherman both should accept nominations, custom at least would require a resignation of their present positions, and there could then be no official superiority. It is in no respect probable, however, that the increasing demand of the people for a greater recognition of civil law than has characterized the last five or six years will prevent any further progress of the military on any side."

The Democracy of the great West and especially of Ohio, where the still staggering blow was administered to the negro suffrage inquiry, are disposed to urge the claims of Hon. GEO. H. PENDLETON, and with this strong support to begin with, his chances for the nomination would seem to be more favorable than that of any other man.

## STATE CONVENTION.

The white people of the State of Virginia, justly incensed at the outrages that have been, and are likely to be inflicted upon them by the mongrel convention which is shortly to assemble in Richmond, have determined upon effecting a thorough organization of all the elements opposed to negro domination, and to this end, have called a convention to assemble in Richmond on the 11th day of December. The executive committee have issued the following call:

The Executive Committee of the Conservative party in Richmond, obeying the indications of the sentiments of the people of Virginia, and without any intention to dictate to them, but acting because there is no recognized body to provide for such a contingency, invite the people of the various cities and counties to assemble in primary meetings and appoint delegates to a Convention to be held in the city of Richmond on Wednesday the 11th day of December next, for the purpose of effecting an organization of the Conservatives of the State.

LIFE OF GEN. LEE.—Mr. John W. Dalton has been appointed the agent for this county for McCabe's life of Gen. R. E. Lee, and will shortly commence a canvass for subscribers. As we have had no opportunity to examine this work, we of course cannot speak of its merits. If the author has done justice to his subject, however, the book ought to be an entertaining one.

## THE TIDE STILL TURNING.

The Charleston *Mercury* says: "We have reason to know, that many letters have been received from Radical members of Congress to gentlemen in the South, proposing compromise, and a friendly adjustment of the negro-suffrage matter."

These gentlemen have heard the murmur of the rising waves, and they have sailed on the political ocean long enough to know that there is a storm coming. They think it time to take in sail, and instead of ferocious threats of what they will do to the South if she declines their reconstruction plan, they propose compromise. The wind is blowing so strong against them, that a change of tack is absolutely necessary to save them from shipwreck. A law of the most reckless and depraving of their number, like Colfax, who is sprouting about restoring Stanton and deposing Johnson, are still talking about crowding on sail as if the wind were fair; but the majority are getting alarmed.

The Northern elections tell a tale too plain to be misunderstood. Ben Wade may wear, Thad. Stevens threaten, and Sumner philosophize; but their several labors are in vain. The Northern people have lost faith in the Radical party. It may linger on in a nominal existence, it probably will seek to revenge itself on the South during its last year in Congress; but its glory has departed, and its doom is at hand.

## White Ladies vs. Negroes in Tennessee.

Brownlow's Legislature is now flourishing in the fifth of negro equality. The *Southern Opinion* says it has passed an act making it a penal offense in that State for any common carrier to make any distinction in passengers on account of race, color, or previous condition. A fine of one hundred dollars is imposed on every common carrier offending in this regard—the fine to go to the party discriminated against—and every conductor or employee, guilty of the offense is to be fined not less than ten dollars, nor more than fifty, and to be imprisoned not more than thirty days, at the discretion of the court.

This infamous bill, in the course of its passage, had this amendment added: "Provided, that nothing in this act shall be construed as to forbid said common carriers setting apart as heretofore, special accommodations for ladies."

Upon the third reading, however, a Mr. Smith, of Memphis, regretted that this amendment had been adopted. He desired to see it stricken out.

A Mr. Garner defended the amendment by declaring that it "was not designed to make a distinction on account of color. The intention of the amendment was not to exclude colored ladies from these special cars."

A Mr. Aldridge concurred in the views of Mr. Garner. The amendment did not exclude colored ladies from the ladies' car. With the amendment so understood, the act was passed, in spite of the objections urged by a few members who were not lost to all self-respect.

Negro, wench, henceforth, in Tennessee can sit cheek-by-jowl with ladies, and they can bring their sweating backs into the same society. Railroads and steamboats in that State, we presume, will rapidly go out of use, unless the negro patronage is large enough to support them. No gentleman will carry a lady where she is so exposed to a revolting humiliating association and contact.

The true hope for Tennessee is in the very violence of her present rulers, for such extreme measures as are now being enacted are the most effective means to work a revolution in the public sentiment of her constituents.

## Mainly Position.

In the State Convention of the Conservatives of South Carolina, which assembled at Columbia on the 6th inst., an address to the people was adopted, that embodies the true spirit that should fill all big-minded men, under whatever circumstances of duress and oppression. The rights of the State and those of the citizen are boldly and forcibly presented, and the outrages that are perpetrated in the name of Union and liberty upon both are ably and eloquently protested against. Just before the vote on the adoption of the address was taken, Gen. Wade Hampton made a few remarks in its favor that show that his ability of head and chivalry of heart have not been abated by defeat and subjugation:

"I do not propose to detain the Convention but a few minutes. It was not my intention to say one word upon the question now before it. I was afraid that an unparaded, and perhaps it would be frank to say an impetuous rebel, would do more harm than good. But it has been suggested that my opinions were not known; but whatever those opinions have been and are, I think no one acquainted with me can lay to my charge that they have ever been concealed. I only rise to say that, although I was staggered by your opposition to this measure, yielding to your judgements, as I have always done, and placing implicit reliance upon it, that, after an examination of this address, I found that there was not one word of objection in it, and consequently was desirous that it should go forth to the world as an expression of the people of South Carolina. Though we are powerless, it does not follow we can do no good. I remember, years ago, an incident which illustrates this point. A company of British soldiers were being transported to India, when the vessel sprung a leak. The captain announced the fact that there was no hope, and that only the women and children could be saved. The captain of the company called upon his men to protect the boats while they were being freighted with the women and children to be sent away. When the task was accomplished, he stood in front of his company, and as the vessel was going down, with the waves lashing their feet, gave the order to his men, 'present arms.' It was an instance of the sublimest heroism, fortitude and discipline. 'So, if our vessel must go down, let us at least stand true to our principles, and do nothing to deserve reproach. Let us sink, if not with arms in our hands, true to the past and to all the instincts of our native as Carolinians.'"

LOST.—Between the Post Office and Carter House, on Sunday morning, an envelope addressed to the Post Master, containing a circular from the P. O. Department. The finder will be rewarded by leaving it at the Post Office.

## SHOOTING AFFAIR.

On Thursday last week, a shooting affair came off in front of the Malby House, Baltimore, the parties to the transaction being the son and nephew of Gen. Wise on the one side, and EDWARD A. POLLARD, Esq., on the other. The causes which led to this affair may be summed up briefly as follows: Mr. Pollard, in his work entitled "Lee and his Lieutenants," referred to the military career of Gen. Wise in no very complimentary terms, and the publishers of the book sent a copy to the General, with the request that he would read it and correct any inaccuracies that might suggest themselves in the work.

In response to this request, Gen. Wise wrote a severe criticism, which appeared in the Richmond *Enquirer* about two weeks ago. This brought out Mr. Pollard in an article of great severity, in which he styled Gen. Wise the "Bombastes Furiosus" of the war, and referred to the fact that the General was the only officer, who quit the service with the same rank he entered it—his military services not attracting sufficient attention to merit promotion through the entire struggle. This caused the son of Gen. Wise, John S. Wise, and a nephew, Capt. Geo. D. Wise, to take up the quarrel, and they accordingly left Richmond on Wednesday evening, and on Thursday morning they hunted up Mr. Pollard, who is boarding at the Malby House. Meeting him on Pratt street, in front of the hotel, the firing commenced, and Mr. Pollard received a ball in his right arm, which inflicted a very painful wound. He was immediately attended by Dr. J. E. Claggett, formerly of this county. The Wise's were arrested and taken before a justice, who required them to give bail in the sum of \$3,000 each—after which they were released and returned to Richmond.

[From the New York Herald.]

## Mr. Chase and His Plans and Prospects for the Presidency.

As the shocking disasters of the first Bull Run fell upon the loyal States, so have the astounding results of the New York election fallen upon the Radical Cause. Mr. Chase himself, alarmed at this fearful catastrophe, has, with the clearing away of the smoke from the battle-field, descended it expedient to come at once to this city for the purpose of considering the extent of the damage he has suffered, and the ways and means of repairing them. He has been here for several days in active consultation with his Radical friends, and we think the opinion may be safely ventured that, so far from giving way in favor of General Grant, Mr. Chase is resolved henceforth to use all the organized forces and resources at his command to rule out Grant, and to secure for himself the nomination of the Republican National Convention.

To this end he has his hundreds of national banks and other financial agencies to back him, in addition to that numerous family of fanatics whose ultimatum, sink or swim, is universal negro suffrage. He has, too, a powerful body of retainers in both Houses of Congress, who will be very apt to shape the legislative measures of the coming session in accordance with his wishes. We may thus expect, among other things in the interest of Mr. Chase, the Southern reconstruction, under the existing laws, will be so actively pushed forward that all the ten outside rebel States will be organized and restored as negro Radical States—some, if not all, in season for the Republican Convention, but all in time to give their electoral votes to Mr. Chase.

Against these formidable appliances of the Republican party machinery the friends of Gen. Grant have nothing, but his popularity to depend upon.

As the contest now stands, however, with the Republicans in the lead, Mr. Chase has the odds heavily on his side for the manipulation of the convention. Assuming that, after all, he will secure it, and be nominated with some such man as Fenton, Morgan, Stanton, or Geary for Vice President, and that Gen. Grant will decline to run in opposition to this ticket, what will be the course of the opposition elements? They have only to nominate General Sherman or some such popular Conservative Union soldier, in order to sweep the whole North from the Atlantic to the Pacific, excepting Massachusetts and Vermont, and, perhaps, Kansas, and thus carry through a mighty political revolution in 1868 from the hopeful reaction of 1867.

This visit of Mr. Chase to New York means business. He made a desperate but hopeless fight against Abraham Lincoln for the Republican Convention of 1864; it is not to be supposed that he will give up the prize of his ambition or slacken his efforts to gain it with the machinery which he has secured to work up to the Pacific, excepting Massachusetts and Vermont, and, perhaps, Kansas, and thus carry through a mighty political revolution in 1868 from the hopeful reaction of 1867.

We also understand that Rev. Mr. TONGUE is conducting a very successful meeting at Myerstown, in this county. This meeting was commenced more than a week ago, and has since been kept up nightly, with no abatement of interest—several having already professed to have found peace, whilst others are still enquiring.

PARDONED.—Gray who was tried and convicted at the last term of the Circuit Court for the shooting of D. T. Armstrong, and sentenced to the penitentiary for one year, has been pardoned by Gov. Boreman, and has returned to his home. The *Wheeling Intelligencer* says, the man whom he shot, was only very slightly wounded, and had first shot at two of Gray's children. Those who were well acquainted with all the particulars, joined in the petition to His Excellency, and regarded the case as one eminently proper for the exercise of executive clemency.

HORSE KILLED.—The fine team of Col. FRANCIS YATES, having been loaded at our Depot on Thursday evening with coal, endeavored to run off on starting, and the gear of the saddle horse became broken and tangled so as to throw him immediately under the wheel, and the entire load passed over him, mangle him so severely that he died in less than half an hour. The animal was of a very superior one, and as the Colonel lost one quite as good a short time ago on the railroad, his mishaps in horse-flesh fall quite heavy.

REMEMBERED.—We have learned that several letters have been received from returned ministers who were in attendance at the late meeting of Synod, expressing their grateful appreciation of the hospitality and Christian kindness extended towards them by the people of our community during their recent visit. They prefer their earnest prayers for its future welfare and prosperity.

## LOCAL MISCELLANY.

BUILDING ASSOCIATION.—The meeting of our citizens at "Jefferson Hall" on Friday night, to initiate the preliminary organization of a "Building Association," was a most decided success. The professional, mercantile and mechanical interests were fully represented, and seemed to enter with commendable earnestness and zeal in the object proposed. The proceedings of the meeting will be found in detail in another column, and as the organization is designed to embrace members from all parts of the county, will receive, we hope, a general pursuit. WM. H. TRAYNOR, Esq., fully elucidated the operations of the plan, as established in other places, and by arithmetical calculation, demonstrated the advantages, individually and collectively, accruing to any community in which these associations were in successful operation. The Constitution and By-Laws of similar organizations in Stanton and Frederick City were read, and suggestions made as applicable to our particular community. N. S. WHITE, Esq., also delivered some exceedingly practical and well-timed remarks, fully endorsing the views as so pertinently set forth by Mr. Travers. A committee to prepare a Constitution, and another to solicit subscribers, was appointed, who will report at the next meeting. By way of manifesting the spirit of the meeting present, an informal subscription was opened, and 101 shares of \$250 each were taken, payable in weekly instalments of 50 cents per share. We hope the next meeting may be more fully attended than the last, and our people will by no means let the matter rest until a "Building Association" of proportions adequate to our wants, is in the full tide of successful operation in this community, as they have been so advantageously conducted in others.

A GOOD MAN.—Of the many good men in the city of Baltimore, who were faithful among the faithless, none occupy a prouder position than HENRY M. DUVAL, Esq., the present President of the second Branch of the city council. At one time, as the lone representative of Conservatism in either branch of the council, he manfully and fearlessly combated the tendency to corruption which has everywhere marked the supremacy of radicalism, and with the proud consciousness of justice on his side, boldly confronted the monster in his lair, and saved to the friends of the dominant party. Straightforward, practical and honest in his business intercourse, as in his official conduct, he merits the confidence of the people of the South, as well as the approbation of those whom he has so faithfully represented in Baltimore.

As a commission merchant, his experience is scarcely surpassed by that of any other man in the city, his labors in that business dating back to 1843. The farmers, millers, and others of the Valley could not, in our judgment, consign their products to safer or more trust-worthy hands.

DEATH OF A COUNTY-MAN.—The many friends of Maj. J. BLUE MOORE, a native—and until the war—a resident of this county, will learn with regret of his death, which occurred at Columbus, Geo., on the 7th of the present month. Early in the war he became connected with the Quartermaster's Department of the Confederate army, at Manassas, where his energy and aptitude attracted the attention of Gen. Jos. E. Johnston, whose confidence secured him promotion, and placed him in a position of honor and responsibility. He accompanied Gen. J. to the South, and was with him when the war terminated. After the war he settled in the South, and about one year ago married a lady of Georgia. He was a general, clever man, esteemed by his neighbors and loved by his associates.

RELIGIOUS.—Rev. SILAS BILLINGS has been holding a series of meetings at Elk Branch the last week, and was assisted in his labors by the Rev. Mr. ARMSTRONG and other able Divines, who had been in attendance at Synod. From Sabbath to Friday, preaching took place every night, and the attendance of the people of the neighborhood was unusually large.

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THE METEORIC SHOWER, as heretofore predicted, occurred on Thursday morning, but not to the extent anticipated. Some of our citizens witnessed the phenomenon, but most were sleeping in bed rather than stargazing at the favored period to witness the fiery exhalations. From the Observatory at Washington one thousand were seen with the naked eye, in the twenty-one minutes between 4.14 and 4.35. The Professors say: The display of meteors was the most brilliant seen in this country since the great shower of 1833.

The first thousand being partly counted while mapping was still going on, it is probable that one half was not seen, so that it may be estimated that 2,000 really fell in the course of twenty-one minutes. The time of maximum thickness of the shower was about 4.25.

Many were remarkable for their brilliancy, and for leaving a brilliant greenish train, which usually vanished in a few seconds, but in one or two cases lasted several minutes.

Next year, the shower, if there be any, will not begin until 10 o'clock A. M., Washington time, and it will therefore be seen only in the Pacific Ocean.

THE DROUGHT.—Whilst our portion of the country has had no very good reason to complain of not having its needed rain in "due season," other localities have suffered its want to an extent hitherto unprecedented. We were shown a copy of recent date from Illinois, which states that no rain had fallen there for seven months, and the effects of this dire misfortune can be better imagined than described. A gentleman from Wirt county, West Virginia, informed us a day or two ago that nearly as great misfortune had befallen his region of country, and as an instance of the entire stagnation of business resulting, stated that 35,000 barrels of oil were now lying in boats on the Little Kanawha, awaiting for five months a rise sufficient for shipment to Pittsburgh.

VERY ACCEPTABLE.—From Messrs. HITLEARY, WILSON & JOHNSON, the enterprising firm now conducting business at Summit Point, in this county, we have received a barrel of fine winter apples, some of which we hope to enjoy the approaching Christmas. In a note to us these gentlemen inform us that they have shipped from that depot, during the present season, over six hundred barrels of apples, and that they have more yet to ship. This statement certainly establishes the fact that there has been no failure of the apple crop in the region around Summit Point. We would be glad if other agents in the county would furnish us with a statement of the number of barrels shipped from their respective depots, as we are anxious to form some estimate of the probable value of the apple crop of the county.

FOX HUNT.—The lovers of the "chase," as we learn, are in anticipation of rare sport to come off in a short time in the neighborhood of Zoar, between the dogs of Jefferson and Clarke, in competition with those of Washington and Frederick counties, Md. A wager of quite a handsome sum is on the result.

THE AMERICAN FARMER for November is our table. As usual it is filled with interesting articles on Agriculture and Horticulture. It is published monthly by Worthington & Lewis, Baltimore, Md., at \$2 a year.

PUBLIC MEETING.

At a meeting of the citizens of Charleston, on Friday evening the 15th inst., convened for the purpose of forming a Building Association, DAVID HUMPHREYS was called to the Chair, and DAVID HOWELL, Jr. appointed Secretary.

Mr. Travers, in a few remarks explained the object of such organization, and he was followed by Mr. N. S. White, fully endorsing what had been said, and urging upon the meeting the benefits to be derived from such an association.

In order to effect a speedy organization Mr. Travers offered the following resolution: Resolved, That a committee of five gentlemen be appointed to report at a subsequent meeting a form of constitution for the proposed association.

The resolution was adopted, and the Chair appointed the following gentlemen—Messrs. Trappell, Travers, Duke, Tomlinson and J. W. McCurdy.

Mr. Travers moved the appointment of a committee of seven to canvass town and country, and solicit subscriptions of stock—the chairman of the meeting to act as chairman of said committee. The motion was adopted and Messrs. Humphreys, Travers, J. Burns, E. H. Campbell, Kearsley and White appointed said committee.

On motion of Mr. White, an opportunity was afforded parties present to subscribe for stock, in order to test the feasibility of the scheme. One hundred shares were at once taken. The papers of the town were requested to call attention to the scheme, and also to publish proceedings of this meeting.

Mr. Travers was also requested to prepare for publication an article setting forth the advantages, and showing the workings of such institutions. The meeting then adjourned, to meet again on Friday evening next.

DAVID HUMPHREYS, Chm.  
DAVID HOWELL, Jr., Sec'y.

PETERSON'S MAGAZINE.—We are in receipt of this popular Lady's Magazine for December. It is a splendid number, with two steel engravings, a mammoth fashion plate, a colored pattern in Berlin work, and nearly fifty wood cuts of braiding and other patterns, and late fashions. The Publisher says, that, in 1867, "Peterson's Magazine had more subscribers than all the other Ladies' Magazines combined." We do not wonder at this, for it really gives more for the money than any in the world. The stories are by the very best writers and are written originally for "Peterson." The mammoth colored fashions are the newest and latest. The Principal Editor, having gone out to Paris to secure patterns in advance. About a thousand pages of reading will be given in 1868, when the Magazine will be greatly improved. The terms will however remain two dollars a year to single subscribers. To clubs it is cheaper still, viz: five copies for \$8.00, eight copies for \$12.00, or fourteen copies for \$20.00; or, if desired, by mail. To every person getting up a club (at these rates), the publisher will send an extra copy gratis. Specimens sent (if written for) to those wishing to get up clubs. Address, post-paid, CHARLES J. PETERSON, 306 Chestnut Street, Phila.

## BUILDING ASSOCIATIONS.

In compliance with the request of the citizens assembled at Jefferson Hall on the evening of the 15th inst., I will cheerfully endeavor to explain, as far as I understand them, the organizations known as "Building Associations," and the mode of their operations.

The object of these associations is not only to provide Savings Banks, as it is for those who are willing and able to set apart a portion of their earnings, but also to enable them to become partners in an active organization, whose capital is furnished by a deposit of these savings, and whose profits are fairly divided among all the members of the partnership. The scheme of the Building Association is as follows:

The members determine for themselves what shall be the capital of the Association, and what the number of shares into which it shall be divided, and their par value. An order of incorporation is then obtained from the Secretary of State, the proper officers to conduct its affairs are elected, and it is ready for business.

Without election, and without any test whatever, anyone may subscribe for any number of shares which he has the ability to take, in accordance with the terms prescribed by the association. Certificates for these shares are given to the subscribers, which are in the nature of certificates of indebtedness of the association to him. The means with which the association pays this indebtedness or as it is termed, redeems its shares, are the amounts periodically paid by the holder and his portion of the profits of the association. For each share he owes he is required to pay a small sum weekly or monthly—usually fifty cents per week. That is all he need pay.

The association receives this small sum from time to time, and places it to his credit, until his weekly instalments, together with the profits of the association (in which he participates) will enable it to pay him the full par value for each and every share he holds. When it is thus able to redeem its stock or shares, or pay each shareholder dollar for dollar for his share, the association will have accomplished its purposes and it will then be dissolved.

I perhaps may make the operation of the scheme plainer by a few illustrations. Suppose the corporation organized, and it is determined that the number of shares shall be 1000, and their par value \$250 per share. Each shareholder then by paying 50 cents per week will have paid at the end of each year \$26. At the end of ten years the Association ought to be able, from the instalments paid by the shareholder himself, to redeem his share of \$250 in full. But the profits, which are proportionally divided among the shareholders, added to the weekly deposits, enable the Association to redeem its stock or shares in about seven years. So that the difference between an association of this description and a simple bank is this: In a bank deposits yield no interest, accumulate no profits, and it will require a deposit of 50 cents per week for ten years to reach the sum of \$250. But by the mode of investment now under consideration, one will have at the end of about seven years, as a result of a deposit of the sum of 50 cents a week, a like amount of \$250. His share of the profits of the building association will account for the difference. The advantage of the association over the bank is plainly seen. By paying fifty cents a week he has to his credit in the association the same amount at the end of about seven years that he would have to his credit in a bank at the end of ten years. Of course he saves the instalments of 50 cents per week for the space of three years and has saved just as much money in the one case as in the other.

One of the great purposes of the association is to enable men of limited means and who are subscribers to shares, to borrow money on approved security and pay it back with their share of the assets of the association.

There are two plans for loaning the funds of the association (which if there be 1,000 shares will amount to \$500 per week) both of which will be best explained by illustrations. The first is denominated the simple interest plan, or where simple interest alone is charged, and is as follows:—

Suppose a shareholder has two shares (\$500) and he wants to borrow that sum on property sufficient to secure it. The full sum of \$500 is advanced and a deed of trust for the payment of it at simple interest is given. The shareholder continues to pay his stated weekly instalment, and when the association is able from its net assets to redeem his two shares (\$500) the sum to which he will be entitled, just as much money in the one case as in the other.

The second mode of loaning is known as the premium plan. It is as follows: Instead of advancing the full amount of the par value of the share or redeeming the share dollar for dollar, as above, the bonds of the association are offered to shareholders for the lowest amount for which any one may be willing to have his share redeemed; which will be equivalent, as we shall see, to bidding a premium for the use of the money. For instance: Take, as before, the holder of two shares (\$500). The holder may offer them for redemption say for the sum of \$600. If the proposition is accepted by the association, a deed of trust is given to secure the payment of the par value (\$500). The indebtedness will be discharged, as before, whenever the instalments (which will still be continued) of the par value (which go to go to the credit of the shareholder) shall equal the par value of the two certificates of stock. It will be perceived in the last case, however, that the borrower, or he who has his shares redeemed in advance, will actually pay a premium of twenty dollars for the redemption of his stock.

But it must always be borne in mind that whether the borrower, or he who has shares redeemed, pay simple interest or a premium, as he is a member of the association, he participates as such, in the interest or premium which he himself has paid, and this invariably gets a portion of it back.

The real difference between these two plans is that in one case the profits of the association are larger than in the other; and hence the shareholders will have their shares redeemed in full in one instance earlier than in the other.

One of the features of this Association is, that a member may borrow on approved security (usually four-fifths) of what he has actually paid in on the security or hypothecation simply of his subscription shares.

Provision is also made for the sale, transfer or withdrawal of shares or instalments paid in by a member wishing to draw out; and also for the payment and release of deeds of trust, should the borrower prefer to return his loan before the winding up of the association; which will be at the same time to discontinue his membership, and he will be entitled to an offset or credit on his debt of the amount he has actually paid on his shares.

Minors and women may hold shares through guardians or male friends.

I have refrained in this paper from entering into details of the scheme of these associations, there will be contained in the plan which will be submitted to the meeting on Friday evening next. My object has been to give you a general idea of the character of these organizations. If I have succeeded in doing this, I have accomplished all that I desire. Respectfully submitted, WM. H. TRAYNOR.

THE HON. J. M. BOTTS.—The following incident is described as having lately occurred on one of the ferry boats that ply between this city and Washington, the ferry being the Hon. O. M. Conrad, of Louisiana, formerly a member of the U. S. Senate, at one U. S. Secretary of War, and during the existence of the Confederate States, a member of the Confederate Congress, and the Hon. J. M. Botts. Mr. Conrad was sitting (talking) to the Stewardess, who was once a servant in his family. Mr. Botts, when he was approached and addressed by an answering party, inquired of the Stewardess, "don't you know John?" "No," replied Mr. Conrad, "nor do I want to. Not however because of anything he did during the war, but for his conduct since the war." Mr. Botts immediately turned and walked away, remarking, sotto voce, I was a d— fool for speaking to him first.

SINGULAR FEAT OF NATURE.—James Madden, a butcher in the employ of Davis & Harrington, of this city, who is engaged as the Communion wafers, in dressing a ewe which had just been slaughtered, discovered a lamb almost fully developed, having one head, two bodies, eight well formed legs, five ears, two tails and three eyes. The head resembled precisely that of a monkey. Two of the eyes were in their natural position, and the third was at the neck of the head, just above the nape of the neck. The five eyes were distributed at equal distances around the head. The bodies were united at the breast, there being but one breast bone, two of the four fore legs being in their proper position and the other two on the back, attached to the shoulder-blades. The four hind legs were placed in natural positions, two being attached to each body.—*N. Y. Herald.*

ACCIDENT TO SENATOR WADE.—Through a private letter received by a gentleman in this city, we learn that Senator Wade met with an accident on Friday, while returning to his home at Jefferson, Ohio, in a buggy from Ashtabula, Ohio. The horse became frightened and unmanageable from some cause, upsetting the buggy and throwing the Senator upon some rocks, where he received several severe and painful cuts on the head. The letter states that notwithstanding the accident the Senator expressed his determination to be present on the opening of Congress, on the 21st inst., and it is doubtful whether he can attend to his duties by that time.—*Wash. Star.*

MARRIED.

On Wednesday evening last, by Rev. A. C. Eppkins, Mr. CLEON MOORE, and Miss ELLEN DOUGLAS, of this city, were united in matrimony. The bride is the daughter of Thomas Rutherford, Esq., of this place.

On the morning of the 12th inst., at the residence of Martin B. Lawson, Esq., near Bithover's Mill, by Rev. W. G. COLE, Mr. JAMES F. JOHNSON and Miss HANNAH ROSE ROBINSON, both of Berkeley county.

In Hagerstown, Md., on the 6th inst., by Rev. Mr. C. R. Hines, Col. FRANK SILVER, of Frederick county, and Miss MOLLY A. GRAY, of Berkeley county.

On the 11th inst., at Trinity Church, Stanton, by Rev. Mr. L. W. Deane, Mr. JOHN W. BARNES, of Berkeley county, and Miss SALLIE HARRMAN, of this place.

On the 11th inst., by Rev. Mr. J. W. Deane, Mr. JOHN ROONEY, of Berkeley county, and Miss SARAH JANE BRITAIN, of Winchester.

In Indianapolis, Indiana, on the 20th ult., by the Rev. Mr. Stockinger, CHARLES F. GALEY, of this place, and Miss LUCY C. KNEASSTER, formerly of Martinsburg, Berkeley county, Va.

On the 21st ult., by Rev. W. T. Lower, Mr. GEORGE L. PRICE to Miss ANN ANDERSON, both of Berkeley county.

On the 6th inst., by the Rev. Mr. LEVI M. MELBURN, Mr. JAMES H. JARVIS, both of Martinsburg.







