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ENCOURAGE HOME INDUSTRY, Clearfield, Pa.

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TAKING USURIOUS INTEREST: WM. DUNCAN & BROTHER vs. THE FIRST NATIONAL BANK OF MONT PLEASANT.

Acts of Assembly are allowed to charge more, but these are exceptions to the general law of the State.

The general Banking Law of Pennsylvania prohibits the taking of more than six per cent. discount.

In case a greater rate of interest has been paid, the person by whom it has been paid, or his legal representative, may recover back an action for interest.

The counsel for the Defendant now offer to pay the sum of \$250.00, the following State Bank of issue have been organized in the State of Pennsylvania under the laws of said State.

The Manayunk Bank, the Bank of America, the People's Bank, the United States Banking Company, the Shickman Bank, the 22d Ward Bank, the West Philadelphia, the State Bank of Philadelphia, the State Bank of Delaware, the Butchers and Drivers' Bank, the Market Bank, the Quaker Bank, the Franklin Bank, the West End Bank, of Philadelphia, the Southward Banking Company.

That the rate of interest by the laws of the State of Pennsylvania limited to these several banks at the time of, and even since their organization, was such an amount of interest as should be agreed upon between the bank and the borrower or customer.

This connection with the evidence already in and heretofore to be offered, showing that the First National Bank of Mt. Pleasant, the Defendant, is located in Pennsylvania; and that all the interest charged the Plaintiff, for the use of the money, was at the rate agreed upon between the said Plaintiff and the said Defendant Bank.

1st. Because evidence as to the powers of particular banks incorporated under special acts of incorporation is irrelevant.

2d. Because it is incompetent to affect the construction of the Act of Congress in question by evidence of particular banks.

3d. Because there is no offer to show that the particular charters referred to belong to any general class, or are other than private acts of limited application.

4th. Because where the rate of interest is limited, as in the charters offered, the Act of Congress itself fixes the rate of interest.

5th. Because generally incompetent and irrelevant to the case.

Objections sustained. Exceptions by Defendant. March 12, 1877.

WM. DUNCAN & BROTHER vs. THE FIRST NATIONAL BANK OF MONT PLEASANT. No. 12 May Term, 1876.

Charge of the Court by Ketchum, J. March 13, 1877.

These are cases brought by the Plaintiffs to recover from the Defendant the principal and interest on a loan of \$250.00, made by the Defendant on the 10th day of June, 1874.

By agreement of counsel both these cases, William Duncan & Brother, and Benjamin Mellinger, are tried by you together.

The Plaintiff, as you have seen in the course of the testimony, at different times borrowed money of the Defendant.

In case of Mellinger, three different loans, to wit: on January 30, 1873, \$4,000 on July 9, 1873, for \$1,000, and on October 17, 1873, for \$500, were renewed by the Defendant, and credited the Plaintiff with the balance, taking their notes respectively for the full amount of the proceeds and discount.

The notes of the Defendant were not paid at maturity, but were renewed from time to time: The first note of \$500, of January 30, 1873, was renewed till the fall of 1874. It had been reduced by payments to the sum of \$150.

The note of \$1,000, of July 9, 1873, was renewed till October, 1874. The note of \$500, of October 17, 1873, was renewed till November, 1874.

At each renewal nine per cent. interest was charged, and was paid by the Plaintiff.

These notes were all used and judgment obtained upon them for the face of the notes, or principal, before the bringing of this suit.

The Defendant now offers to pay the sum of \$250.00, the following State Bank of issue have been organized in the State of Pennsylvania under the laws of said State.

The Manayunk Bank, the Bank of America, the People's Bank, the United States Banking Company, the Shickman Bank, the 22d Ward Bank, the West Philadelphia, the State Bank of Philadelphia, the State Bank of Delaware, the Butchers and Drivers' Bank, the Market Bank, the Quaker Bank, the Franklin Bank, the West End Bank, of Philadelphia, the Southward Banking Company.

PRINCIPLES, NOT MEN. CLEARFIELD, PA., WEDNESDAY, AUGUST 15, 1877.

Miss Beecher says that it takes about a quart of flour to make each loaf, and for four loaves a quart of wetting. But loaves vary in size.

For a loafing of this size, you need about a quart of wetting in winter, a whole quart in summer, and a whole quart in warm water half an hour or less before using.

The yeast will not be so good if scalded. A gill of lively, soft, or baker's yeast, will do for a quart of wetting.

Take a portion of your flour, (say two quarts) and if you do as I do) pour half of your wetting into it boiling hot, only scalding about half of it.

Set in a warm place, covered loosely with a cloth, and let it stand in a warm kitchen in a sponge rise in from three to five hours; if the materials are good, it seldom rises during the night, but must be looked after very early, and if light, must be kneaded without delay.

Some housekeepers stir dissolved soda into it, always, at this point, whether it is sour or not, and yeast are good, it is very seldom that a good housekeeper has occasion to put any soda into her bread.

The "bread soda" (not simply yeast, or yeast-sour, put in dissolved) is a very good thing, and is useful to a quart of wetting used in a sponge.

Dissolve the soda in warm water or sweet milk, (add a little to two heaping spoonsful of sugar), and stir in with your hands, keeping flour between your hands and the dough, and always between the dough and the board.

Stir in your strong spoon, then begin to work with your hands, keeping flour between your hands and the dough, and always between the dough and the board.

Stiff enough to knead without sticking, then knead in flour, but knead with as little flour as possible upon the board, and work it hard with the hands, and with the feet.

These actions were brought February 1, 1876. The Mellinger note paid March 1, 1874. The judgment against Mellinger, and those against Duncan & Brother were obtained before Feb. 1, 1876.

The Mellinger note paid was not paid in money direct, but by the proceeds of the sale of real estate, and the proceeds of the sale of real estate, and the proceeds of the sale of real estate.

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THE SEA SERPENT OF HISTOBY CAUGHT.

A most extraordinary event has occurred at Olan, which I give in detail having been an eye-witness to the whole affair.

I allude to the strange and capture of the veritable sea serpent in front of the Caladonian Hotel, George street, Olan.

About four or five months ago, a fish, evidently of gigantic size, was seen sporting in the bay near Heather Island.

Its appearance evidently perplexed a large number of spectators assembled on the beach, and several telescopes were directed toward it.

A careful look satisfied us that it was of the serpent species, carrying its head fully twenty feet above the water.

A number of boats were soon launched, and proceeded to the bay, the crews armed with such weapons as could be got handy.

Under the direction of Malcolm Nicholson, our boatman, they headed the monster, and some of the boats were within fifty yards of it when it suddenly sprang full length out of the water and made for the opening.

A random fire from several volunteers with rifles seemed to have no effect upon it.

The future is plain to all who view it without passion or prejudice. The legislation of States, and of the nation, must follow the march of the times.

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OUR STATE MILITIA.

The following excellent article on the above subject we clip from the Harrisburg Patriot of the 6th inst.

Everywhere a willingness is manifested to give the question of a reform of the State militia the most earnest consideration.

It is confessed that the present establishment has failed to do its duty in the most important respects.

A city was designed by the Legislature. There has been too much piecemeal and play to little attention to the serious business of the citizen-soldier in most of the organizations.

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MUCH IN LITTLE. In ancient days we used to say, 'The more you know, the more you know.'

—To bear is to conquer our fate. —Have a care of a silent god and still water.

—Lies are the ghosts of truth—the masks of faces. —Ravens a carrier, which eats and grows fat on the carcasses of the righteous.

—Works are not the cause of salvation, but they are the causeway of salvation. —Grateful men are like fruitful fields; they return what they have received.

—There is no restraining men's tongues or pens when charged with a little vanity. —The question, 'What nationality owns the North Pole?' is gravely discussed by Chambers's Journal.

—'Wife: "I wish you'd say 'I love you' more often." "Oh, dear, dear, dear!" he said, "I wish you'd say 'I love you' more often." —Riches is less wealth than is learning; for wisdom cannot be stolen or lost; it is, therefore, thy best friend.

—The world is one of the easiest words in the language to spell, but sometimes one of the most difficult to enter. —Pride is never more offensive than when it contends to be civil; whereas, in reality, whenever it forgets itself, naturally assumes good humor.

—He who speaks an uncharitable word, no matter how wittily, will, if he have a spark of human nature in him, regret that he did so when the occasion is passed. —An unsparring fellow, who is evidently a foe to all progress, recently wrote to a friend, 'I wish you'd say 'I love you' more often.'

—We are always less prone to admit the perfection of those for whom our approbation is demanded; and many a woman has appeared comparatively plain in our eyes, from having been continually in the hands of a more handsome man, who looks after her dress after she's been married one year.

—'Love will make a silent man speak; a modest man most officious; a dull man quick; a slow man nimble; and that which is to be most admired, it was Gideon who looks after her dress after she's been married one year.'

—'To have changed your longitude extensively, and placed yourself in a moral solitude in order to have small acquaintances, to find conversation difficult, to have a few intimates, to have a few intimates, to have a few intimates.'

—'Speaking of bathing,' says Mrs. Partington, from the steam that arose from her tea, 'as well to her blushed, continue to look at her, and to her blushed, continue to look at her, and to her blushed, continue to look at her