## TERMS OF PUBLICATION. THE BRADFORD REPORTER is published every Thursday Morning by 8. W. ALVORD at Two Dollars per annum to advance. AF Advertising in all cases exclusive of subscription to the paper. SPECIAL NOTICES inserted at FAFRER CREES per line for first insertion, and FIVE CREES per line for insertions. ibsequent insertions. LOCAL NOTICES, same style as reading matter, ADVERTISEMENTS will be inserted according to be following table of rates:

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Yearly advertisers are entitled to quarterly changes.
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JOB PRINTING of every kind, in Plain and Pancy colors, done with neathers and dispatch. Handbills, Blanks, Cards, Pamphleta, Billheads, Statements, &c. of every variety and style, printed at the shortest notice. The Reformen Office is well supplied with Power Presses, a good assortment of new type, and syerything in the Printing line can be executed in he most artistic manner and at the lowest rates, PERMRIN RIABLY, CASH.

BUSINESS CARDS. TOHN DUNFEE, BLACKSMITH,

MONROETON, PA.; pays particular attention to roning Buggies. Wagons, Sleighrade. Thre set and repairing done on short notice. Work and charges guaranteed satisfactory. 12,15,69. A MOS PENNYPACKER, HAS again established himself in the TAILORING PENNYPACKER, Shop over Rockwell's Store. Work of yeary description done in the latest etyles. Towards, April 21, 1870.—tf.

S. RUSSELL'S GENERAL INSURANCE AGENCY

NTS ROKERS G,E TRACY,  $CE^{-1}$ **\>** ESI ेच्य  $\mathcal{E}$ 77 *₹*2 ·

⋧

~ THE UNDERSIGNED ARCHI-TECT AND BUILDER, wishes to inform the particular attention to drawing plans, designs and specifications for all manner of buildings, private octs'71 partial for all manner of billionia, private and public. Superintendence given for reasonable compensation. Office at residence N. E. corner of Second and Elizabeth streets.

J. E. FLEMMING,

octs'71 Eox 511. Towand4, Pa.

W. W. KINGSBURY, REAL ESTATE, LIFE, FIRE, & ACCIDENT INSURANCE AGENCY Office, corner of Main and State Streets, March 13, 1872. TOWANDA, PA.

SASH, DOORS, AND BLINDS. I am prepared to furnish Kiln-dried Doors Saan and Blands of any style, size, or thickness, on short notice. Hand in your orders sten days before you want to use the articles, and be sare that you will not should be sare that You will be said that will not should be said the said that will not should be said to said the said that will not should be said to said the said that will not should be said to said the said that will not said the said that will not said the said that said the said the said that said the said that said the said th Towanda, July 19, 1871. GEO. P ASH.

DAYTON & BROTHER, \_Dealchain / WOOL, HIDES, PELIS, CALF

SKÍNS, TÜRS, AC.,

Ser which the highest curb price impaid at all time C. L. DAYTON, ROYAL TOWANDA, PA. TEW FIRM! .

NEW GOODS, LOW PRICES! AT MONGOETON, PA. TRACY & HOLLON

Royal Doslers in Arocenes and Provisions, Dr and Deniers in arrowines and Provisions, Desired Molecures, Kerpesure Oil, Lamps, Chilmen Shirtee, Dye Sunfa, Paints, Cols, Verarch, Sanhittees, Tolarco, Graras and Smith. Pure Wines-Cipiers, of the best quality, for medicinal purposity. All Goods soil of the why lowest prices. I end thak a refut to be hounded at all towars of the try and night force us a call.

TRACY 2-HOLLON. for the Partie 11 1800-les

PAKERY! CONFECTIONERY!! GROCERIES!

The undersegred begs leave to return thanks to the people of Towards and vicinity for the very generous patronage extended to him during the part season, and at the same time to give notice that he has a bled to his business a stock of

BEST FIMILY GROCERUES

which have proposed to dr. ser Title Towest enteres.

He will still continue the splining business to all the action for the property of the splining business to all the actions and can be action anything in this line. on the shortest is tier and .... GUARANTEE SATISFACTION. . ill unselen fitted ma

MINING ROOM, Where he will at all times be ready to farid h Weals or Lubedons at much lower rates than usual.

#E-Partics supplied with Ice Comp. Cakes, Fruit, Real HOUSE, TOWANDA; and Confectionery at short notice. Remember the place, nearly opposite the Means House. HORACE J. COWLES. Sept.11, '72.

TTO OUR PATRONS

GEO. H. WOOD & CO. THOTOGRAPHERS, TOWANDA, PA.

that we are sail alling to pur establishment NEW AND IMPROVED INSTRUMENTS, And adoping tried and approved modes of printing and retraching in order to secure FINER PHOTOGRAPHSTHAN HERETOFORE deef theefth's and the womake

szedes ied, and thish in Water Colemba Lik, or in Colemba Lik, or in Colemba Lik BEST STALES AND VERY LOW PRICES. We also underwor to take all the time posside in making childrens pictures, so as to so

We are constantly a birg for ar stock of FRAMES

Il new patierry and fa-teful styles, and fur

AVIVANIA,—Your attention is specially insued to the fart that the National Banks are now prepared to receive superspinors to the Capital Strit Of the Contempal Board of Finance. The fault realized from the special granted with the fault of the presented by the name of every fitting will be represented by the name of every fitting above to pitre the commandation. The shares of stock are offered for \$ 6 each, and sub-criteria will be a fitting for infrance and the fault of the presentation of the presentation of the presentation of the fault of the presentation as a fit of a fault of the property of Contempalary and preservations as a fit of a fault of the property of Contempalary and preservations as a fit of a fault of the property of Contempalary for the presentation of the presentation as a fit of a fault of the property of Contempalary for the presentation of the presentation as a fit of a fault of the presentation of the presentatio by ron air payments of Contennial Stock from the dipayment to Tignay 1, 1876.

FRUDE, FRALEY, Treisurer, 9 H Walnut St., Phil'a. TOWANDA NURSERY.

The understaned having purchased the NUBSERY ON TOWANDA PLATS;

HENRY PEET

the attention to his large stock of . TRUIT AND ORNAMEMPAL TREES Wa'ch ha is now prepared to DELIVER OR MOST REASONABE TERMS. but lers in person or by hall promptly attended to,

## Bradford

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S. W. ALVORD, Publisher.

REGARDLESS OF DEMUNCIATION FROM ANY QUARTER.

\$2 per Annum in Advance.

VOLUME XXXIV.

PROFESSIONAL CARDS

MITH & MONTANYE, ATTO

DR. C. M. STANLEY, DENTIST,

Block up stairs, Main Street, Towanda, Pa. Ail kinds of plate work a specialty.

DR. S.M. WOODBURN, Physician

POYLE & McPHERSON ATTOR-NETS-AT-LAW, Towards, Pa. Will give prompt attention to all matters entrusted to their charge. Orphans' Court business a specialty. W. FOYLE. [may21'73] I. M. PHERSON.

B. McKEAN, ATTORNEY

B. McKEAN, ATTORNEY

LAW, Towarda, Pa. Particular attention paid to business in the Orphan
Court. july 20, '66.

W. PATRICK, ATTORNEY-AT Law. Office, Mercur's Block, next door to the Express Office, Towards, Pa.

H. CARNOCHAN, ATTORford County), Troy, Pa. Collections made and promptly remitted.

H. CARNOCHAN, ATTORford County), Troy, Pa. Collections made and promptly remitted.

feb 15, 69—4f.

B. KELLY, DENTIST.—Office
over Wickham & Black's, Towanda, Pa.
Teeth inserted on Gold, Silver, Rubber, and Alumnium base. Teeth extracted without pain 0c23,72

MADILL & CALIFF, ATTORNEYS-

Office in Wood's Block, first door south of First National Bank, up stairs. Jan 8,73-1y

ATTORNEY-AT-LAIF, TOWANDA, PA.

Special attention given to claims against Insurance Companies, Office, Special Special

MR. D. L. DUDSON, OPERATIVE AND MECHANICAL DENTIST. North Maine-st., opposite Episcopal Church, Towards. Pa. All dental operations a speciality,

LAW OFFICE, TOWANDA, PA

W. A. PECK. [Jan 15'74] H. STREETER.

Physician and Subgeon.

Office on Main Street. formerly occupied by Dr.

Laid. Residence, corner Pine and Second streets. Towarda, June 22, 1871.

ATTORNEY-AT-LAW,

be subscriber acts to countificater in taking depotents of witnesses. Consent, ditter of the silve

Hotels.

IN CONNECTION WITH THE BARERY,

We are prepared to feed the hungry at all times

ELWELL HOUSE, TOWANDA

JOHN C. WILSON

Having leased this House, is now ready to accommodate the travelling public. No pains nor expense will be coursed to give satisfaction to those who may give him a call.

AB North side of the public square, cast of Mor

The Horses, Harness, itc. of all mests of this house, insured against loss by Fire, suffout any extra charge.

A superior quality of Old English Bass Ale, just received.

Towarda, Jan. 24.71.

Towarda, Jan. 24.71.

TOWANDA,

LEADFORD COUNTY, PENNA.

This popular house, recently leased by Messrs, Roon & Mrans, and having been completely refitted, remod-led, and refurnished, affords to the public all the comforts and modern conveniences of a first-class Hotel. Situate opposite the Park on Main Street, it is eminently convenient for persons visiting Towands, either for pleasure or business.

8006'71. KOON & MEANS, Proprietore.

LERATSVILLE, PA

W. W. BROWNING.
This House is conducted in strictly Temperance
Principles. I Every effort will be made to make
guest-comfortable. Good rooms and the table will
sliways be supplied with the best the market affords.

Nov. 1, 1871.

"OLD MORAVIAN SUN INN,

o all who may favor him with a call.

Do n. CC. Sys—tf.

WARD HOUSE.

MANSION HOUSE,

w.w.browning, 🤲

ВЕТНЬЕНЕМ, РА.

Near the Court House.

D. W. SCOFF & CO.

DINING ROOMS

ueir seasons. March 30, 1870.

Towards, Pa.

PECK & STREETER,

OR. J. W. LYMAN,

E. C. GRIDLEY,

NOTARY PUBLIC!

April 1, 1873.

TOHN W. MIX,

J. N. CALIFF.

mekerý store. Towanda, May 1, 1872.-1y\*

be Express Of July 17,1873.

and Surgeon, Office over Wickham & Black's

TOWANDA, BRADFORD COUNTY, PA., MARCH 5, 1874.

Selected Poetry.

JAMES WOOD, ATTORNEY AND IN EXILE-The sea at the crag's base brightens, NETS AT LAW. Office—corner of Main and line Streets, opposite Porter's Drug Store. And shivers in waves of gold; And overhead, in its vastness, R. T. B. JOHNSON, PHYSICIAN AND SUBGEON, Office over Dr. H. C. Porter, Son & Co. & Drug Store. The fathomiess blue is rolled. There comes no wind from the water, There shines no sail on the mair, G. MORROW, PHYSICIAN AND SURGEON, effers his professional services to the citizens of Warren and vicinity. Residence first house north of J. F. Cooper's Store, Warren Ceutre, Pa. And not a cloudlet to shadow The earth with its fleecy grain. Oh! give in return for this glory,

So passionate, warm, and still, The mist of a highland valley-The breeze from a Scottish hill. Day after day glides slowly, Ever and over the same: Seas of intensest splendor, Airs which smite hot as flame Birds of imperial plumage, Palms straght as columns of fire, Flutter and glitter around me; But not to my soul's desire. I-long for the song of the laverock, The cataract's leap and flash.

The sweep of the red deer's antler-

The gleam of the mountain s.h. Only when night is quiescent, And peopled with alien stars. Old faces come to the casement And peer through the vine-leaved bars. No words! But I guess their fancies Their dreamings are also mine-Of the land of the cloud and heather-The region of Auld Lang Syne. Again we are treading the mountains Below us breadens the firth. And billows of light ! ecp rolling

Down leagues of empurpled heath. Speed swift through the glowing tropics, ...St at ship, which shall bear his home; Olf, pass, as a God-sent arrow, Through tempest, darkness, and foam OVERTON & ELSBREE, ATTORInto construction offer their professional services
to the public. Special attention given to business
in the Orphan's and Register's Courts.

E. OVERTON. JR.

N. C. ELSBREE Bear up through the silent gadle That circles the flying earth, Thi there shall blave on the compass The lade-star over the north, That the winds of the bills may greet us, That our footsteps again may be by the land of our hearts' traditions

Aid close to the storied sea.

-Chambers' Journal Miscellaneous,

THE USURY QUESTION.

REMARKS OF HON, E. R. MYER. by those on the other side. Never-

PETEL LANDMESSER, Stay there. It would be like currency and well-known stant formerly kept by sheriff Griff is, at the month of Rummerly-like regular conductions and satisfactory treatment.

willing to pay the most. the passage of this law, because the the produce of the country. Rich is historical interest, it is the only building in the country except Independence Hall, housed by the sejourn within its walls of Washington, LaFayetts, Lee, Gates and other patriots of the revolution. This popular hotel has recently changed hands, been improved, entirely refurnished, and the proprietor cordially invites his friends and traveling public to give him a call—no pains will be spreed to render their stay comfortable. People enroute for Philadelphis will find it convenient to spend the night here, reaching the city about eight in the marning. A sample room on first floor for accommodation of commercial agents.

C. T. SMITH.

Proprietor.

principles of this bill.

ing up the rate of interest until it and gay, who became hopelessly detailed that pays a higher rate of interest cupidity for gain and sensibly affects that reached its present high level—moralized and misanthropical. The than we do, and it has been said that the heart, and gradually presses upon that is to say, double what it used to moral desolutions created by the ab-be under similar circumstances in sence of usury laws will tell upon any bringing the money from other Civil government is continually plac-

be under similar circumstances in former times. \* \* \* In this way the level—the base line so to speak—of the rule of interest has become permanently raised. Trade of course is proportionately muleted. The Bank in fact, and all the banks which willingly, as well of necessity, follow its example, now claims a larger portion of the profits of Trade than before. And thus Industry is muleted.

Sence of usury laws will tell upon any from other former times. \* \* \* In this way the level—the base line so to speak—of the rule of interest has become permanently raised. Trade of course permanently raised. Trade of course permanently muleted. The Bank in fact, and all the banks which willingly, as well of necessity, follow its example, now claims a larger portion of the profits of Trade than before. And thus Industry is muleted. The laws are principle.

States into this State, and of causing inguards over the weakness, and checks upon the passions of men; States into this State, and of causing inguards over the weakness, and checks upon the passions of men; between the finitely beyond the run of money which has gone of the results will seed that begrounds the responsible for his inguards over the weakness, and the responsible for his inguards over the weakness, and the responsible for his inguards over the weakness, and the responsible for his inguards over the weakness, and the responsible for his inguards over the weakness, and the responsible for his inguards over the weakness, and the responsible for his inguards over the weakness, and the responsible for his inguards over the weakness, and the responsible for his inguards over the weakness, and the responsible for his inguards over the weakness, and the responsible for his inguards over the weakness, and the responsible for his state. Well, perhaps it in the results will see most in the responsible for his inguards over the weakness, and the responsible for his inguards over the weakness, and the responsible for his inguards over the weakness, and the responsible for h fore. And thus Industry is mulcted low the advocates of their repeal to the National Government, and that One other authority upon this voted by the Legislature of Wiscon- over us. point, the London Economist—and I sin. In January, 1850, the Hon. J. "We are told here that Ohio legal-

usury law in 1844. It exhibits some gument in favor of this repeal was, follow in the same direction. Is there statements from the records them- that the competition in the loan of however, in the exhibit now made by selves, of what has been the condi- money—the rate of interest being that State, anything to warrant us in tion of things in that country since unrestricted-would produce a great so doing? Like Pennsylvania, she "The rates vary from three to tainly has produced an influx of two large cities, the one fronting on thirty-six per cent. per annum, including bonus. Only one of them—
sult is (and is to be), that money has
giving her more natural facilities for in the government to support the last as they say, they drive in the government to support the gove alluding to banking companies— de- been freely taken at an interest of maintaining commerce than are posclares, a semi-annual dividend of from twenty to fifty per cent. The sessed by Pennselvania; and yel eighteen per cent.; sixteen declare money loaned was that of non-resi- while the addition to her population annual dividends of twenty per cent.; dents.' A year later a letter was in the last decade was but three mankind. Such doctrines may be where the tree attains its fair and Dr. Beard states that from an analysix of eighteen per cent.; three of written and published by Mr. R. W. hundred and six thousand, that of sixteen per cent.; ten of fourteen per Wright, Esq., of Wakusha, in which Pennsylvania was six hundred and ient to flatter popular prejudice; like the sequoin, swells at the trase, centative men in all the great branchcent. seventeen of twelve per cent.; he says, 'The results of the law were fifteen thousand. In that time she but the records of our courts are near the ground. These grees prefer es of human effort, he made the distwenty-one of ten per cent.; and so so disastrons to the best interests of added nine hundred to railroad mile-on down, without counting fractions. the State, and so contrary to the ex-one down, without counting fractions. The state, and so contrary to the ex-one down, without counting fractions. The state, and so contrary to the ex-one down, without counting fractions. The state, and so contrary to the ex-one down, without counting fractions. The state, and so contrary to the ex-one down, without counting fractions. The state, and so contrary to the ex-one down, without counting fractions. The state, and so contrary to the ex-one down, without counting fractions. The state, and so contrary to the ex-one down, without counting fractions. The state, and so contrary to the ex-one down, without counting fractions. The state, and so contrary to the ex-one down, without counting fractions. The state, and so contrary to the ex-one down, without counting fractions. The state, and so contrary to the ex-one down, without counting fractions. The state, and so contrary to the ex-one down, without counting fractions. The state, and so contrary to the ex-one down, without counting fractions. The state is a state of the The reserved surplus of these insit- pectations of its friends, in increasing two thousand five hundred. While tutions are not stated." instead of diminishing the rates of her capital engaged in manufactures

utions are not stated." instead of diminishing the rates of her capital engaged in manufactures. Now, when gentlemen undertake interest, that the experiment was rose from fity-seven to one hundred to state in this House that the aver- very readily abandoned. Its bitter and forty-one millions, that of Pennage rate of interest in England has fruits were left behind.' That they sylvania grew from one hundred and diminished since the repeal of the wore left behind, may be inferred ninety to four hundred and six, the usury law, they had better consult from a remark made by the Gover- mere increase of the one being more the anthorities on that question be nor of that State, in his message in than fifty per cent. in excessof the fore they wenture to make an asser- 18564 He said that the State would total of the other. May we find in tian of that kind. I will read these not recover from the shock for a gen- these figures any earlines that capiauthorities, because a gentleman did eration. In Ohio, they removed all tal has been attracted to Ohio by MR MYER. I do not start with assert that the writers upon political penalties for usury in 1851 and allowed higher rate of interest, or repelled the intention of adding but little to economy are almost universally in an interest by contract of ten per from our state by a lower one? Aswhat has been said on this question, favor of the repeal of the usury law, cent. The experiment proved a sad suredly not!" and probably should not have arisen and holding unrestrained freedom to one. In less than four weeks after Now, it strikes me that there is the passage of the law, parties from assumed yesterday during the discus. by the parties had the effect to re- that State were in New England and of these gentlemen, that our State

the Speaker bimself. We are quite to be true.

Willing to grant that those who have to be true.

I object, however, in another arguing the patience of the House in the qual to that of Pennsylvania.

When you come down to real estate. of intelligence and knowledge of this ment used here in regard to treating question superior to that possessed money as a commidity. I object to by those on the other side. Never-sit for this reasan—a good and subheles we claim the right to express stantial one—one used by others, passage of this bill, that no political rate of interest than we do, that can views here, and to sustain them that if you make money a commodity economist of any authority had pretylews here, and to sustain them that if you make money a commodity conomist of any authority had pretyle arguments as we may use like everything else, so that a man sented views different from their prosperity. Even if the money could be included the model of the sustain them their prosperity. Even if the money could be included the model of the model and such evidence as we may have. can buy and sell it as wheat and own. If gentlemen can show me be brought back here—even though I was not a little surprised at the corn, you must of necessity give it a how it will result, that one dellar it might be three or four milions, it position taken by the gentleman from free direculation so that all men can will be added to the actual capital in would not add to the wealth of Penn-Position taken by the gentieman from make money under regulations es- the State of Pennsylvania, by the sylvania. It would hardly make a earnestness and sincerity with regard tablished by the general government, passage of this bill, then I will accome force in the bucket. Of course I am pressed. It may be so; but I hope to obtaining money in Tioga. The instead of having it confined solely to knowledge there is some force in the not saying I would not consent to I may be permitted to wish that the to our initials, from mind, which the gentle few who now enjoy it. If you position they have taken. Gentle-some changes in the usury lays, if I the makes in taking the position will do that I will not undertake to men say that it will not raise the le-thought such changes could add any he assumes that he taking money in- ay in that case that it would be un, gal rate of interest, but I deny that thing to the genuine and real presto his county at eight per cent. he wise to repeal the present usury law, position. If we have this bill, allow-perty of the Commonwealth. Cor is making his county worth one hundred then of coarse, money would be ing the making of contracts at eight tainly I would be as willing to produced thousand doilars, more when in cheaper and more plenty and correspond to the making of contracts at eight tainly I would be as willing to produce the mote that end as any gentlement on point of fact it does not add a single pondingly casier to get at lower can suppose for one minute—if any this floor, but then, in departing point of fact it does not add a single dollar to its wealth; but so long as that money is loaned out and stays in that county, the county becomes so much poorer each year as long as she is paying interest at eight per cent, and it how money is carned to pay the dol.

Point of fact it does not add a single dollar to its wealth; but so long as you say to the rates. But so long as you say to the name of common sense, who has any from the law as it stands in Pennsylvania this noor, but then, in departing from the law as it stands in Pennsylvania that loans and the show that every saving institution by the advocates of an increased rate that loans money, that every bank ten years ago," when every man in that loans money, that every bank ten years ago," when every man in that loans money, that every bank ten years ago," when every man in this hoor, but then, in departing from the law as it stands in Pennsylvania to day, it has not been shown that loans money, that every bank and other institution in the Commonwealth of Pennsylvania, as well as increased fifty per cent, and the pay the dollar and the pay the dollar and the point and other institution in the Commonwealth of Pennsylvania, as well as increased fifty per cent, and the point and other institution in the Commonwealth, by giving such as individuals, that loan memory, which is the pennsylvania, as well as individuals, that loan memory is the common that have no man of common sense, who has any this hour departing from the law as it stands in Pennsylvania the stands in Pennsylvania the common that have no long as the country and the stands in Pennsylvania the sta population twenty-five per cent. As not have lying on their counters con- leaders, not even if the effect of it ents how are paying from twelve to long as the Government say this to tract notes for from seven per cent. would be to bring back into the inshow are paying from aweive to too gas and contention only this content is residued per cent.; State a few millions of dothers which garded as very competent anthority eighteen per cent, would it not be a into this House and say that it will and that the borrower will be require it is claimed has lett because of our upon the question here discussed

Convention lately assembled to work reason alone, but because of its wiscforms on all these questions as an dom, that we ask that it shall be I t reument in favor of the passage of alone! Pennsylvania, under this and

their graves.' In 1849, repeal was gives them an advantage at this time

desire particular attention to it, be P. Walker, U. S. Senator from that izes 'special contracts' up to cight caused it is on the operation of inter- State, wrote a letter speaking of the per cent; and that if we should proest in England since the repeal of the fruits of repeal. He says, 'The ar- vent the efflux of capital we must

"We may regard the rate of in erto agriculture extensive territories, continue for any considerable length it is sufficient that the water should of time in any legitimate calling who abundance of capital that animates

Now, sir, every dollar of interest rate of interest-you add to the burdens of the men who want to borrow to hear the gentleman from Wyo- is an admitted fact in that portion of amount of money so loaned is be-I propose now to read some cx. ming [Mr. Little] take the position the State which I have the honor in tween four and five hundred millions In reply to the gentleman from tracts in regard to the effect of the be did upon this question. He told part to represent here, that it must of dollars. Now, sir, it will not re-Susquehanna [Mr. Jones], who spoke repeal of the usury laws in some of us that he was opposed to "c'ass be a very prosperous business in quire any argument to show to this this morning in regard to the rate of the western and soutwern States. I legislation." Does he mean to be deed that can afford to pay much House that if we pass any such law ways find friends.

used to be four per cent. when the our circuits at that time, and was a cent., Lask if with the same propri- is it altogether the result of mon- desperate circumstance than exist bank's stock of specie ranged be shuddering witness to the desolative of the could not be asked to repeal kish prejudice? Ought we not rather ed in years past, the law fixing the rate at eight per to conclude that the provision is in the provision in the provision in the provision is in the provision in the provision in the provision in the provision is in the provision in the provi rising to six per cent. (as in 1839-40) upon contracts for payment of fifty when the stock of specie fell to £3, or twenty cents per day for a loan of fifty or a hundred dollars, and in usury laws and all laws regulating of the natural infirmity of men, and bill, and for the kind attention and a cheerful man—as if he had been usury laws and all laws regulating of the natural infirmity of men, and bill, and for the kind attention and a cheerful man—as if he had been usury laws and all laws regulating of the natural infirmity of men, and bill, and for the kind attention and a cheerful man—as if he had been usury laws and all laws regulating of the natural infirmity of men, and bill, and for the kind attention and a cheerful man—as if he had been usury laws and all laws regulating of the natural infirmity of men, and bill, and for the kind attention and a cheerful man—as if he had been usury laws and all laws regulating of the natural infirmity of men, and bill, and for the kind attention and a cheerful man—as if he had been usury laws and all laws regulating of the natural infirmity of men, and bill, and for the kind attention and a cheerful man—as if he had been usury laws and all laws regulating of the natural infirmity of men, and bill, and for the kind attention and a cheerful man—as if he had been usury laws and all laws regulating of the natural infirmity of men, and bill, and for the kind attention and a cheerful man—as if he had been usury laws and all laws regulating of the natural infirmity of men, and bill, and for the kind attention and a cheerful man—as if he had been usury laws and all laws regulating of the natural infirmity of men, and bill, and so the natural laws regulating of the natural la charges four per cent, when it has some instances the interest had bethe rate of interest?

the temptation to abuse inherent in generous indulgence of the House, created for the special purpose of livthe temptation to abuse inherent in generous indulgence of the House, created for the special purpose of livthe temptation to abuse inherent in generous indulgence of the House, created for the special purpose of livthe temptation to abuse inherent in generous indulgence of the House, created for the special purpose of livthe temptation to abuse inherent in generous indulgence of the House, created for the special purpose of livthe temptation to abuse inherent in generous indulgence of the House, created for the special purpose of livthe temptation to abuse inherent in generous indulgence of the House, created for the special purpose of livthe temptation of abuse inherent in generous indulgence of the House, created for the special purpose of livthe temptation of abuse inherent in generous indulgence of the House, created for the special purpose of livthe temptation of abuse inherent in generous indulgence of the House, created for the special purpose of livthe temptation of abuse inherent in generous indulgence of the House, created for the special purpose of livthe temptation of abuse inherent in generous indulgence of the House, created for the special purpose of livthe temptation of abuse inherent in generous indulgence of the House, created for the special purpose of livthe temptation of abuse inherent in generous indulgence of the House, created for the special purpose of livthe temptation of abuse inherent in generous indulgence of the House, created for the special purpose of livthe temptation of abuse inherent in generous indulgence of the House, created for the special purpose of livthe temptation of abuse inherent in generous indulgence of the House, created for the special purpose of livthe temptation in the special purpose of livthe temptation of abuse inherent in the temptation to abuse luberent in generous indulgence of the House, created for the special purpose of livstill amounts to 13,000,000. In this many men of excellent natural qualiway the Bank has been steadily workties, and much inclined to be moral of Ohio has been cited as a State every transaction. It stimulates the

> such check. On the same principle made a mile of railroad ties. Trees individual referred to? Or who can taht unlimited usury may be permit- fourteen feet in diameter have been explain the singular good fortune of ted, the law ought to allow the cred. frequently found and cut down the this man's opposite—a fellow of no iter to insert in his bond a provision saw-logs are often split apart with withe, perhaps, morally, socially, or for compound interest whenever the wedges, because the entire mars is in any other way—who never meets stipulated interest becomes due and too large to float in the narrow and a rain-storm without finding an um is not paid. Nay, parties eight to shallow streams, and I have often brella in his hands; who is careless be allowed to agree that if the con- seen them blow a log apart with gan- but never suffers from fire; who toils dition of a bond ba not performed at powder. Afree foor feet in diameter not, but has a well-filled pocket-book money—the rate of interest being unrestricted—would produce a great influx of capital to the State. It ertainly has produced an influx of money—but notes but the state influx of capital to the state. It ertainly has produced an influx of money—but notes but the state influx of capital to the state. It ertainly has produced an influx of money—but notes but notes for influx of capital to the state. It ertainly has produced an influx of the capital to the state influx of capital to the state. The capital to the state influx of the capital to the state in the capital to the capital t

administration of justice. It is an pers do not stand on the ground. idle dream to suppose that we are but on stages rased to such a height wiser and better than the rest of as to enable the ats to strike in be perilous in the extreme to throw and their great height makes it tween 40 and 50, the brazen between aside all the existing cheeks upon peressary to fell them cardfully least 20 and 30, the iron between 50 and usury, and abolished and traduce a they should, falling with such an 60. The superiority of youth and law which is founded, on the accumu- enormous weight, break to pieces middle life over old age in original In addition to the opinion of every precaution, and there is doubt we consider the fact that all the potham cellor. Kent, I desire to read that in these forests and at the mills sitions of honor and profit and preslated experience of every age." from Lord Rederdale, another poit-

ical economist : after Jeremy Benthan, to whom the hundred or a hundred and nity feet they have done the work that gives learned counsel referred for an able from the base of the tree, and it is them their fame. Portraits of great defense of usury, had first published actually common to make the tree men are a defusion; statues are lies. now, it stilled me, that there is his letters, that the statue of usury fall upon this stake, so straight do They are taken when mon have bewas founded on great principles of these redwoods stand, and so accursion of this bill, among whom was the Speaker bimself. We are quite willing to grant that those who have willing to grant that those who have advected bowever in another argu
willing to grant that those who have advected bowever in another argu
all parties nau the energy to rethe state of interest, the reverse, New York soliciting large loans on would be more prosperous under a higher rate of interest. Certainly, facilitating the means of procuring to be true.

To bie the vork which gave them higher rate of interest. Certainly, facilitating the means of procuring the proposition experience proves real estate at ten per cent."

Perhaps, Mr. Speaker, I am work to be true.

To bie the vork which gave them higher rate of interest. Certainly, facilitating the means of procuring the bill polygon and by the parties of the polygon and by the po refusing to men who sit idle as high zine for December. rate of interest, without hazard, us those can procure who employ money in hazardous undertakings, or trade and manufactures. I toust that

Bentkam contends that we oughtnot so much as to wish to see the first experiments of his projects may not be made within these walls. The thought I would see." a lesson of moderation to the one, other. I am not willing to withdraw conversation. He said: such a sentinel. I have been called life, too many victims to the weakness and to the inflamed passions of R. 367,378 - 380.)

"The venerable chancellor is recignteen per cent, would it not be a miss make money more plenty to take off cd to pay just as much as his necessary in the rate of interest, the argument is sities will enable the bidder to definite in the rate of interest, the argument is sities will enable the bidder to definite in the rate of interest, the argument is sities will enable the bidder to definite in the rate of interest, the argument is fallacious. How do you propose to mand, and as his circumstances will gument, I admit, that the legal rate frue exposition of any given enagted admit. That is to say, any man of of interest should be raised from six ment, but to judge the necessity and the latter of the necessity and the necessity and the latter of the necess down on the counter of a bank, can another gentleman who has some that in the judgment of this eminent jurist, the same necessity existed in called for them in earlier times, and that he did not sympathize with the once year than they had before they be never added anything to the borrowed it at the eight per cent. The money landers would have the principal in their hands before the country, consists only of what is permitted in the law. Once there, principal in their hands before the country.

money at exorbitant interest; his faillegal restraints will still be continued in many or most of the American far distant when the system will be

as this, when these mortgages become I have one more quotation upon due the cople who gave them will lous, who are ever on the alert to some I have heretofore stated. It is This will undoubtedly cause great

Mr. Speaker, I have briefly as post misfortunes which invatiably follow

CALIFORNIA WOOD-CHOPPERS. It is in the logging camps that a

This constantly happens in ship of work, appears all the greater when

"I there a vacant place in this tained on this subject any decided inquiry of a boy, as with a glowing thirty-eight to forly. After this the victory over public opinion. Mr cleek he stood before the manager. "There is none," was the reply. spirit of project in any degree re thin a situation here? Who recom-

"Were you told that you could obmended you?" "No one recommended me, sir, calmly answered the boy. "I only There was a straightforwardness

in the manner, an honest determinacreditor and the debter, and teaches bilen in the countenance of the lad, which pleased the man of business day by an amuteur judge of equine, and offers its protecting arm to the and induced him to continue the who was in search of something fast. "You must have friends who could to witness, in the course of my official aid you in obtaining a situation; have you Hem?" The quick flash of the deep blue who would trot her mile in two minmen. (Dunham v. Gould, 16 Johns, eyes was quenched in the overtaking lates and seventeen seconds were it wave of sedness, as he said, though not for one thing,"

ndi musingly: 'My mother said it would be uselined him by asking why he did not for one thing." remain at school for a year or two, and then enter the business world! "I have no time," was the reply: "is in every way a good piece of I study at home and keep up with property. She has a heavy mane, a

Le other boys." ; "Then you have a place already," why sl said his interregator. "Why did teen." you leave it?" "I have not left it," answered the cried the amateur, impatiently. oy, quietly.

But you wish to leave. What is the matter?" For an instant the child hesitated; then he replied, with half reluctant

"I must do more for my mother! Brave words I tailsman of success inywhere, everywhere. They sank into the heart of the listener-recalling the radiant past. Grasping the hand of the astonished child, he said, eight years old and appeared as well hand of the astonished child, he said, as usual. General Marshall had with a quivering voice: "My boy, what is your name?

You shall have the first vacancy for hie your confidence. Why lo you wish to do more for your mother Have you no father?' Tears filled his eyes as he replied

sisters are dead, and mother and I way back from the office he met the been as a bright glance of sunshine into that busy world he had so tremblingly entered. A boy animated by a desire to help his mother will al- things. He said: "I give and he-

A Brahmis, who had quitted his wife in this world, appeared at the old but that she may marry again. gate of Brahma's paradise, and ask- Won't you make any change in that ed for admission. The god inquired, case? Most people do." "Ah! do

turns out badly; and if by some strange accident he meets with good fortune, the good fortune is certain to be followed by an accident sufficiently grievous to balance matters in the old way. He has had illness beyond other men. He has been burned out several times. Ladders have found their-way to his tenement for the special purpose of giving him a fall. He is honest, capable and the rest of it, and makes more money NUMBER 40. than most men with a fair chance to do so; but he cannot overcome the

THE UNLUCKY MAN.

Moralizing over the lucky and unncky man, the Rochester Chronicle thus reflects on the "unlucky" man: Everybody knows him. He lives in every locality and his misfortunes are known to all. Whatever he does

and only purpose of falling heavily.
Of course, there is no such thing as "luck;" and yet this man is so careful a manager, so temperate a man, and generally a man of such stranger will be most interested on good sense, that he cannot be held that hews out a man's path through life. What is it?

WHEN MEN ARE AT THEIR BEST.two feet of wood are wasted for every tige-professorships and public sta-foot of lumber sent to market To tions—are in the hands of the old. "Lord Redesdale said in 1803 (I trees is to fall, the chopper usually is mainly confined to the old. Men Sch. & Lef. 166, 312), many years drives a stake into the ground a are not widely known until long after done by men under forty-five were annihilated, they would be reduced ip barbarism. Men are at their best at that time when enthusiasm and experience are most evenly balanced; bank, which I could fill?" was the this period on the average is from lhw is that experience increases, but duthusiasm declines. In the life of almost every old man there comes a point, sooner or later, when experiduce ceases to have any educating bower.

The result is told as follows:

"There," said Uncle Peter, point, jng to an animal in the meadow be-"Indeed!" cried his companion.

"Yes," continued Uncle Peter, s to try without friends;" then "she is four years old this spring eccllecting himself, he apologised is in good condition; looks well; i or the interruption and was about to ha first-rate mare; and she could go a withdray, when the gentleman de- mile in two-seventeen if it were not "Well, what is that?"

"That mare," resumed the jocky, switch tail, and yet there is one thing why she can't go a mile in two-seven "What in the Old Harry is it?

"The distance is too great for th time," was the old wag's reply.

HOW THE OLD HORSE DIED .- Gen eral Otto Frederick Marshall, of the town of Wheeler, Steuben county N.Y., owned a horse that died he felt himself injured or slighted by his master. The horse was twenty driven him to the Post Office, distance of one mile and a half, once age, driven by his owner, to the Post Office. At length, one evening, a short time age, the General thought he would drive another horse and leave the old horse at home. On his that something wrong had happened and had broken out of the pasture. to the Post Office, and returning laid

THE o'd farmer who was dictating his will, took an unusual view of queath to my wife the sum of £100 a year. Is that writ down." "Yes." said the lawyer; "but she is not so

Buccessor to Humphrey Bros., HARNESS-MAKER, Over Mordy's Store, Keeps on hand a full assortment of DOUBLE and SINGLE HARNESS, and all other goods in his line Repairing and manufacturing done to order. eands, August 23, 1871.

CTEAM SAW MILL, SHINGLE MULL, AND CIDER MILL, IN SHESHEQUIN.

CHARLES F. DAYTON,

My Mill is now in good order, and I am prepared to do all Linds of work in my line on short notice.

LUMBER. SHINGLES and LATH, always on I also off r for eale a 23 Horse-Power Engine and O F. AYERS.

สหลงใกญที่เกิดสูป 22, 1879

to the advantage of Capital."

that time. It is as follows:

Legislature had mischievously and Now, the friends of this bill com-

Convention was largely against the est Commonwealth in the nation. was alleged that Mr. Carey was the was continued eleven months. I was

stay there. It would be like currency passage of this act? How will you excellent credit, who can take his per cent to seven per cent. Now, I propriety of an enactment itself. used for the payment of debts in create any more money than existed goverchaent scentities and by them cell the attention of the House to From this opinion it is quite clear rowed for the payment of debts, and You say that if these restrictions get money at six per cent.; and if he reputation as a political economist, would find its way to the merchant, on money are taken off, that money can get his neighbors to endorse for and whose opinion I desire to read. his day for usury laws, as that which brokers, and others, and from him it will flow into Pennsylvania from the him, he may get it for seven, eight or I quote from Turgot: would find its way to New York, other States, and that Pennsylvania ten per cent., the amount of interest where it started, and the people will be far more properous than now. demanded being regulated to some est as a sort of level below which all sentiment that such checks are prewould not have any more money in But you forget one thing—that mon- extent by the character of the securi- labor, all cultivation, all manufactor of the exercise of enterprise would not have any more money in But you lorger one thing—that money ear than they had before they ey never added anything to the ty offered Under the provisions of tures, and all commerce cease. It is or s'umbling blocks in the way of expiration of sixty days. This would found in its soil, and in what is and it will be difficult to again re- and cultivated islands. The sea flow- from the money lenders themselves, expiration of sixty days. This would house and the soil by the labor duce it, and probably it could not be ing out, the hill-slopes and the plains and they are usually most prominent ten, because the agent of these men, of the people. That is all the wealth whoever they might be, would probe that is in a nation. Money does not thousands of homes that are now ing themselves with products of ever repeal; and further, that it is the bly give that money, especially if he add to it, and is of no use, but as a peaceful, happy and prosperous ry kind. To inundate the land and daily observation of every discerning above six per cent., to those who are c lives for the exchange of commodi- moralizing power is felt in our legisties It operates as railroads operate, latures, our Congress and all depart-[Mr. Brochway] argued in favor of to produce and convey to the markets tates not to invade the very temple of justice. improperly, as I think, granted to plain of us, its opponents, because the people who need protection tion of that abundance." corporations the right to loau money | we chain some consideration for the against its encroachments—against

per cent. I grant the policy of the one hundred and fifty years in regu- in every branch of government, but ate in that respect has been a mis- lating the rate of interest at six per in all branches of business. It is the interest in England, and also in re- read from a document puplished by understood as opposed to legislation above six per cent. interest. ply to what some gentlemen said yesterday upon this floor in regard to
tic views of political economists. It
usury laws was made in Alabama; it
that will protect the more humble or
unsuspecting class of our people
the subject, which I will read before
the subject will read before
the subject will read before
the subject will be a subject will read before
the subject will read bef that will protect the more humble or

only gentleman of distinction and informed in 1850, by U. S. Senator take advantage of their wants or ner the opinion of a gentleman who saffering among the people, if they whave you been in purgatory they? Well, write again, and say if should have great authority with the age required to pay those sums 30 "No, but I have been married." my wife marry again, I give and bewho had given an opinion as against would not recover from the ruinous many against the same of the terest above six per cent.

As the history of England in this respect has been alloued to, I propose to red some statements and facts read some statements and facts read some statements and facts of England was repealed in 1844.

I quote from Hom. W. W. Wick, dated at wind recover from the ruinous ments are centry. It is supposed to that class a rate of interest above six per cent.

The vertage read of all carried commentator upon American Lie, the surf seed some statements and facts read some statements and facts with reference to it. The usury large and rights of England was repealed in 1844.

I quote from Hom. W. W. Wick, dated at windows then a member of Congress I do not denyit, that men do abuse I from the State of New York, and also state of the result, who was then a member of Congress of the sury laws were repealed twelve of Juve, 1865, and it is as sollows:

"The other point worthy of attention is that while working this system of incessant variation the blank were not reinstated for three of incessant variation the blank remained and the region of the least of incessant variation the blank for lycers. The results were fright-to tax tene per cent? If the twenty-five years ago, perhaps more, and the result, it is true, and the surfage of the Bank Act (from the ruinous five per cent and raise it to eight per rent and raise it t who had given an opinion as against would not recover from the ruinous Everybody is opposed to that class legal gentlemen of this house, being the men who advanced them and Come in then; that is the same queath to her the sum of £200 a

were paid a commission for getting medium of exchange, furnishing fa- Money needs little protection; its de- destroy the cultivation, or to restore business man that no person can The gentleman from Columbia though in a different channel, aiding ments of the government, and hesi- rise or fall a single foot. It is the is in the constant habit of borrowing It does not need protection. It is is at once the effect and the indication only a question of time. The possibilities, therefore, are that these that occurs in the bank and aday, during all that time. Every only a question of time. The possibilities, therefore, are that these that the second that the time. Every only a question of time that these that these that these that these that the second that the time that the second that the orporations the right to load money we clean some consideration for the agreeder rate of interest than six old law, which has stood the test of its exactions everywhere—not only you add—whenever you raise the in many or most of the American you add—whenever you raise the States, and that the time is at least take. But the gentleman from Go- centum. We can say at least that duty of this Legislature to protect money; you take money out of the permanently abandoned."—Tyler, in take. But the gentleman from 40- centum. We can say at least that duty of this large states and laborer's pocket. You make the many laborer's pocket. You make the many laborer, and producer the law stands approved by the description of the people against the many portion of the people against the many the fact that we had a Constitutional tiens of people; but it is not for this last the money-leaders. That is the position every gentleman nish the money. But the gentlemen which to do it, for it should contain, take care of her. It will pieuse her should compy upon this floor if he who favor this bill would justify its certainly, a restriction upon the sir, that you have been so kind, and the Doot Office and returning that means in good feith to discharge his passage on the ground that our busi- money loaned in this Commonwealth I am much oblige to you." So say this bill. The reforms in the Constituents and beneficent laws, has different and the payment upon more ground that our passage on the grou