

THE JEFFERSONIAN.

Devoted to Politics, Literature, Agriculture, Science, Morality, and General Intelligence.

VOL. 30.

STROUDSBURG, MONROE COUNTY, PA., AUGUST 15, 1872.

NO. 15.

Published by Theodore Schoch.

TERMS—Two dollars a year in advance—and if not paid before the end of the year, two dollars and fifty cents will be charged.
No paper discontinued until all arrearages are paid, except at the option of the Editor.
Advertisements of one square (eight lines) or less, one or three insertions \$1.50. Each additional insertion, 50 cents. Longer ones in proportion.

JOB PRINTING,
OF ALL KINDS,
Executed in the highest style of the Art, and on the most reasonable terms.

Valuable Property FOR SALE.

The subscribers offer for sale, their residence in Stroudsburg. The lot has a front of 145 ft. on Main Street, with a depth of 250 feet.

The buildings consist of a convenient dwelling house, store house, barn and other out buildings.
There is an abundance of choice apples, pears, plums, grapes and small fruits, with excellent water.
May 16, '72. A. M. & R. STOKES.

D. R. J. LANTZ,
Surgeon and Mechanical Dentist.

Still has his office on Main Street, in the second story of Dr. S. Walton's brick building, nearly opposite the Stroudsburg House, and he flatters himself that his eighteen years constant practice and the most earnest and careful attention to all matters pertaining to his profession, that he is fully able to perform all operations in the dental line in the most careful, tasteful and skillful manner.
Special attention given to saving the Natural Teeth; also to the insertion of Artificial Teeth on Rubber, Gold, Silver or Continuous Gums, and perfect fits in all cases insured.
Most persons know the great folly and danger of entrusting their work to the inexperienced, or to those living at a distance.
April 13, 1871.—ly

D. R. G. W. JACKSON,
PHYSICIAN, SURGEON & ACCOUCHER.

In the old office of Dr. A. Reeves Jackson, residence in Wyckoff's building.
STROUDSBURG, PA.
August 8, 1872.—ly

D. R. H. J. PATTERSON,
OPERATING AND MECHANICAL DENTIST.

Having located in East Stroudsburg, Pa., announces that he is now prepared to insert artificial teeth in the most beautiful and life-like manner. Also, great attention given to filling and preserving the natural teeth. Teeth extracted without pain by use of Nitrous Oxide Gas. All other work incident to the profession done in the most skillful and approved style. All work attended to promptly and warranted. Charges reasonable. Patronage of the public solicited.

Office in A. W. Loder's new building, opposite Anomolink House, East Stroudsburg, Pa.
July 11, 1872.—ly

DR. N. L. PECK,
Surgeon Dentist.

Announces that having just returned from Dental College, he is fully prepared to make artificial teeth in the most beautiful and life-like manner, and to fill decayed teeth according to the most improved method.

Teeth extracted without pain, when desired, by the use of Nitrous Oxide Gas, which is entirely harmless. Repairing of all kinds neatly done. All work warranted. Charges reasonable.

Office in J. G. Keller's new brick building, Main Street, Stroudsburg, Pa.
Aug 31.—ly

DR. C. O. HOFFMAN, M. D.
Would respectfully announce to the public that he has removed his office from Oakland to Canadensis, Monroe County, Pa. Trusting that many years of consecutive practice of Medicine and Surgery will be a sufficient guarantee for the public confidence.
February 25, 1870.—ly

JAMES H. WALTON,
Attorney at Law.

Office in the building formerly occupied by L. M. Burson, and opposite the Stroudsburg Bank, Main Street, Stroudsburg, Pa.
Jan 13.—ly

LACKAWANNA HOUSE,
OPPOSITE THE DEPOT,
East Stroudsburg, Pa.

B. J. VAN COTT, Proprietor.
The bar contains the choicest liquors and the table is supplied with the best market affords. Charges moderate. [May 3 1872.—ly]

WATSON'S Mount Vernon House,
117 and 119 North Second St.

ABOVE ARCH,
PHILADELPHIA.
May 30, 1872.—ly

KELLERSVILLE HOTEL.
The undersigned having purchased the above well known and popular Hotel Property, would respectfully inform the traveling public that he has refurnished and fitted up the Hotel in the best style. A handsome Bar, with choice liquors and Segars, polite attendants and moderate charges.

CHARLES MANAL, Proprietor.
Oct 19 1871. —ly

BARTONSVILLE HOTEL.
This old established Hotel, having recently changed hands, and been thoroughly overhauled and repaired, will reopen, for the reception of guests on Tuesday, May 27th.

The public will always find this house a desirable place of resort. Every department will be managed in the best possible manner. The table will be supplied with the best Market affords, and condiments will always find none but the best wines and liquors at the bar.
Good stabling belonging to the Hotel, will be found at all times under the care of careful and obliging attendants.
May 23, 1872. ANTHONY H. ROEMER.

A Night in a Sleeping-Car.

[In a recent letter to the *Independent*, describing the railroad trip from Salt Lake to San Francisco, Mrs. Helen Hunt gives a graphic narrative of the events of a night passed in a sleeping car. Her experience will refresh the memory of every person who has ever traveled in one of these inventions of modern civilization.]
At Ogden the Union Pacific Railroad ends and the Central Pacific Railroad begins. The Pullman drawing-room cars also end, and the silver palace cars begin; and we are told that there are good reasons why no mortal can engage a section of a sleeping car to be ready for him at Ogden on any particular day. "Through passengers" must be accommodated first. "Through passengers," no doubt, see the justice of this. Way passengers cannot be expected to. But we do most emphatically realize the bearing of it when we arrive at Ogden from Salt Lake City at 4 o'clock in the afternoon, and find anxious men standing patiently in line, forty deep, before the ticket-office, biding their chance of having to sit up for the two nights which must be spent on the road between Ogden and San Francisco. It was a desperate hour for that ticket agent; and the crowd was a study for an artist. Most to be pitied of all were the married men, whose nervous wives kept plucking them by the coat tails and drawing them out of the line once in five minutes, to propose utterly impracticable devices for circumventing or hurrying the ticket agent. I do not know whether I reveal things which should be hid, or whether the information would be of value upon all days; but there is a side window to that ticket-office, and a superintendent sometimes stands near it, and by lifting a green curtain, conversations can be carried on, and money and tickets passed in and out. Neither do I know how many, if any, of the forty unfortunates rode all the way bedless to San Francisco; for our first anxiety as to whether we should get a "section" was soon merged in our second, which was almost as great—what we should do with ourselves in it. A latent sense of justice restrains me from attempting to describe a section. It is impossible to be just to a person or thing disliked. I dislike the sleeping car sections more than I ever have disliked, ever shall dislike, or ever can dislike anything in the world. Therefore, I will not describe one. I will speak only of the process of going to bed and getting up in it. Fancy a mattress laid on the bottom shelf in your cupboard, and the cupboard-door shut. You have previously made choice among your possessions which ones you will have underneath your shelf, where you cannot get at them, and which ones you must have, and will therefore keep all night on the foot of your bed (that is, on your feet). Accurate memory and judicious selection, under such circumstances, are impossible. No sooner is the cupboard door shut than you remember that several indispensable articles are under the shelf. But the door is locked, and you can't get out. By which I mean the porter has put up the curtain in front of your section, and of the opposite section, and you have partly undressed, and can't step out into the narrow aisle without encountering the English gentleman, who is going by to heat water on the stove at the end of the car; and, even if you didn't encounter him, you can't get at the things which have been stowed away under your shelf, unless you lie down at full length on the floor to reach them; and you can't lie down at full length on the floor, because most of the floor is under your opposite neighbor's shelf. So I said the door was locked simply to express the hopelessness of the situation. Then you sit cross-legged on your bed; because, of course, you can't sit on the edge of the shelf after the cupboard door is shut—that is, the curtain is put up so close to the edge of your bed that, if you do sit there in the natural human manner, your knees and feet will be in the way of the English gentleman when he passes. Sitting cross-legged on your bed, you take off a few of your clothes, if you have courage; and then you cast about to think what you shall do with them. It is quite light in the cupboard, for there is a little kerosene lamp in a tiny glassed niche in the wall; and it gives light enough to show that there isn't a hook or an edge of anything on which a single article can be hung. You gaze drearily around on the smooth, shining panels of hard wood. It is a very handsome cupboard, a good deal plated, besides being made of fine hard woods, into which you can't drive even a pin. At last you have an inspiration. You stand up on the edge of your bed, and, grasping the belt of your dress firmly in each hand, boldly thrust one arm out above the curtain, and hook the belt above the curtain-rod. It swings safely! You sink back triumphant and exhausted; come down on your traveling bag, and upset it; the cork comes out of the hartshorn bottle, and the hartshorn runs into the box. (Of course, you can't cross the Alkali Desert without a good supply of counter alkalis.) By the time you have saved the remainder of these, and propped the traveling-bag up again, you are frightfully cramped from sitting so long cross-legged. So you lie out straight a few minutes to rest. Then you get up again, more cautiously than before, on the edge of the bed, and hook and pin a few more garments around the curtain rod. Just as you are hooking on

the last one, and feeling quite elated, the car gives a sudden jerk, and out you go, head foremost into the aisle, into the very arms of the English gentleman! Being an English gentleman he would look the other way if he could; but how can he? He must hold you up! You don't know just how you clamber back. Nothing seems very clear to you for some minutes, except the English gentleman's face, which is indelibly stamped on your brain. You don't sit up for the next five or ten minutes, nor make a sound. Then you reflect that the night is really to be ten hours long, and that there are hairpins and hair. There is no need of greater explicitness.
The feeblest imagination can supply details and dilemmas. You sit up again, and soon become absorbed in necessary transactions. You glance up to the left! Horror upon horrors! The cupboard door has suddenly swung off its hinges! That is, the flank piece of the curtain, which is intended to turn a corner at the head of the bed, and shut you off from your neighbor in the next section, being not wide enough, and having no sort of contrivance to fasten it to the wooden partition, has slid along on the rod, and left you just as much exposed to the eyes of all passers by as if your cupboard had no door at all. You drop—well—all you have in your hands, seize the curtain and hold it in place with your thumb and finger, while you grope for a pin to pin it with. Pin it, indeed! To what? I have before mentioned that the cupboard is of panels of highly polished hard wood and silver plating. The cars are called "silver" and "palace" for this reason. At last you pin it to the upper edge of your pillow. That seems insecure; especially so, taking into account the fact that you are a restless sleeper. But it is the only thing to be done. Having done this, you look down at the foot of bed, and find a similar yawning aperture there. You pin this flank curtain to the blanket, and pin the blanket to the mattress. You do all these things, getting about on your knees, with the car shaking and rocking violently over an unusually rough bit of road. When the flap is firmly pinned at the head and the foot, you lean back against the middle of the back of your cupboard, to rest. The glass door outside your little lamp is very hot. You burn your elbow on it, and involuntarily scream.
"What is the matter, ma'am?" says the friendly conductor, who happens to be passing. You start up. That is, you would, if you could; but you can't, because you are sitting cross-legged, and have the cramp besides. But it is too late. The cupboard-door is split in the middle, and there are the conductor's sympathizing eyes looking directly in upon you. It is evidently impossible to have the curtains made tight at the head and foot of your shelf without their parting in the middle. They are too scant. At this despair sets in. However, you unpin the flap at the foot of the bed, rest it so as to leave only a small crack, through which you hope your neighbor will be too busy to look. Then you pin the two curtains together firmly in the middle, all the way up and down. Then you lie down, with your head on your traveling bag, and resolve to do no more till the cars stop. You fall asleep from exhaustion. When you awake, darkness reigns; a heavy and poisonous air fills your cupboard; the car is dashing on through the night faster than ever. Timidly you unpin the curtains, and peep out. The narrow aisle is curtained from one end to the other; boots are set out at irregular intervals; scores rise in hideous chorus about you; everybody has gone to bed, nobody has opened his window, and most of the ventilators are shut. With all the haste you can make, you try to open the window at the foot of your bed. Alas! while the day lasted you neglected to learn the trick of the fastening; now the night has come, in which no man can undo a car window. You take the skin off your fingers you bruise your knuckles; you wrench your shoulder and back with superhuman strains—all the time sitting cross-legged. At last, just as you have made up your mind to follow the illustrious precedent of Mrs. Kemble's elbow, you hit the spring by accident, and, in your exultation, push the window wide open. A fierce and icy blast sweeps in, and your mouth is filled with cinders in a second. This will never do. Now, how to get the window partly down! This takes longer than it took to get it up; but you finally succeed. By this time you are so exhausted that absolute indifference to all things except rest seizes you. You slip in between the sheets, and shut your eyes. As you doze off, you have a vague impression that you hear something tumble off the foot of the bed into the aisle. You hope it is your boots, and not your traveling bag, with the bottles in it; but you would not get up again to see—no, not if the whole car-load of passengers were to be waked up by a pungent odor of ammonia and alcohol proceeding from your cupboard. Strange to say, you sleep. Your dreams are nightmares—but still you sleep through till daylight.
As soon as you awake you spring up and listen. All is still. Some of the sores still continue. You put up a fervent ejaculation that you have waked so early. You resume the cross-legged position, and look about you for your possessions. It was your traveling-bag, after all, which fell off the shelf. You find it upside down on the floor in the aisle. You find, also, one boot. The other cannot be

found. A horrible fear seizes you that it has gone out of the window. As calmly as your temperament will permit, you go on putting your remains together. The car is running slowly; and, all things considered, you think you are doing pretty well, when suddenly you encounter, in a glistening panel on the back of your cupboard, close to the head of your bed, a sight which throws you into new perplexity. There is—yes it is—the face of the English gentleman. But what does it mean that the eyes are closed and a red silk handkerchief is bound about his forehead? While you stare incredulously, the face turns on its pillow. A sleepy hand stretches up and rubs one eye. The eye opens, gazes languidly about, closes again, and the English gentleman sinks off into his morning nap. You seize your pillow, prop it up against the shining panel, so as to cut off this extremely involuntary view; then you stop dressing, and think out the phenomenon. It is very simple. The partitions between the sections do not join the walls of the car by two inches or more. The polished panel just behind this space is a perfect mirror, reflecting a part of each section; then you glance guiltily down to the similar mirror at the foot of your bed. Sure enough, the same thing! There you see the head of an excellent German frau, whom you had observed the day before. She also is sound asleep. You prop your other pillow up in that corner, lest she should awake; and then you hurry on your clothes stealthily as a thief. The boot, however, cannot be found, and you are at last constrained to go to the dressing room without it. The dressing-room is at the further end of the car. Early as you are, fellow-women are there before you—three of them; one in possession of the wash-bowl, two waiting for their turn. You fall into line, thankful for being only the fourth. You sit bashfully on somebody's valise, while these stranger make their toilets. You reflect on the sweet and wonderful power of adaptation which distinguishes some natures; the guileless trust in the kindness of their own sex which enables some women to treat all other women as if they were their sisters. The three are relating their experiences.
"Well, I got along very well," says one, "till somebody opened a window; and after that I thought I should freeze to death. My husband, he called the conductor up, and they shut the ventilators; but I just shivered all night. Real good soap this is; ain't it, now?"
You feel yourself blushing with guilty consciousness of that open window. But you brave it out silently.
"I wa'n't too cold," said the wash-bowl incumbent, meditatively holding her false teeth under the faucet, and changing them deftly from side to side, to wash them well. "But I'll tell you what did happen to me. In the middle of the night I felt suthin' against my head, right on the very top o' it. And what do you think it was? 'Twas the foot of the man in the next section to our'n! Well, sez I, this more'n I can stand; and I give 'em such a push. I reckon he waked up, for I never felt 'em no more."
At this you fly. You cannot trust your face any longer.
"Got tired of waitin'?" calls out No. 3. "You can have my turn, if you're in a hurry. We've got all day before us," and the three women chuckle drearily.
When you reach your cupboard, Frank, the handsome black porter, has already transformed your bed into two chairs. The bedding is all put away out of sight; and there, conspicuously awaiting you, stands the missing boot, on a chair. You are not proud of your boots. For good reasons you decided to wear them on this journey; but false shame wrings you as you wonder if everybody has seen how very shabby that shoe is.
The English gentleman is in the aisle, putting on his boots. The German frau is bustling about in a very demure manner. Nobody seems to mind anybody; and, now that the thing is over, you laugh to think how dull it all was. And so the day begins.
California is destined to be the great fruit-growing portion of the country—her vineyards are already immense, and the wine product is increasing in a manner which is remarkable. Lately attention has been directed to other fruits. The orange, the lime, the lemon and the walnut are all found to be suitable for cultivation in the southern part of the State, and their products are in quality excellent, while the prices obtained for the fruit yield such a profit that scarcely any other culture will give a better result. The orange pays at the rate of from fifteen hundred to three thousand seven hundred dollars per acre; walnuts pay a profit of from six hundred to one thousand dollars an acre. This is, of course, after the trees are full grown. The orange, lime and lemon bear in their ninth year. The olive has also been cultivated with so much success as to prove that it will hereafter be a crop of great value.
Hopes are entertained that in course of time Oregon will supply the tea consumed in this country. Experiments are now being made in that State in the cultivation of the tea plant.
A bolt of lightning in Appleton City, Mo., unhinged a door, carried it across the bed of a sleeping couple and deposited it over the cradle where a little child was lying without injuring any one.

Curious Things About Dreams.

Is it not a curious fact, for example, that dreams are all the creations of our own minds—that we ourselves originate the forms and faces that look on us, and perhaps terrify us—that we think the thoughts that others seem to speak with their lips—that we and no others are the authors of the comedy that is acted before us, or of the terrible tragedy in which we ourselves are the only sufferers?
There is another curious thing about dreams, and that is, the short period of time in which they occur. This has been often measured—by nothing, for example, the hour or minute when one has fallen asleep, dreamed a long dream, and awoke. Many remarkable instances of this have been given. I shall add to these one from my own experience. Very late one night, when wearied, in body and mind, I was dictating to a friend what required to be sent to press early next morning, I spoke a sentence and suddenly fell asleep. I dreamed a very long and complicated dream, and then I awoke, feeling quite refreshed, but for a moment utterly confused as to where I was, or what I had been doing. Recovering myself, I began to apologize to my friend for having so long detained him at that hour of the night; expressing the hope that he had been able to employ himself profitably in preparing his college exercises, when at last, turning round—for he had been writing with his back to me—he asked me, with an expression of wonder and almost alarm, if I felt unwell or what did I mean?—I wondered much more, when I heard that he had never lifted his pen, nor had ceased writing, and that I was roused by his repeating the last word of the sentence, so that I could not possibly have slept above three or four seconds! And thus a long dream, which seems to occupy a night, has often been found to have occupied, perhaps, only a few seconds before waking. This may account for a fact often noticed by men recovered from drowning, that just before becoming unconscious, their whole life seemed suddenly pass before them, like a panorama, and time was nothing in the rapidity of thought.
There is one experience which we have acquired, I believe, from our dreams as from no other source, and that is our awful suffering through fear. Who was ever smitten when awake with such a terror, such a dread alarm from sights of horror, from dangers dim, impalpable, mysterious, overwhelming, as in a nightmare? We seem to encounter death in its worst forms, to combat terrible foes, to endure agonies of torment, to be persecuted by every savage demoniacal power—wild beasts of the desert, the hideous forms of serpent life and of ocean life, while we are all the time utterly powerless and deserted. Even the dearest friends turn away, and we are alone amidst all that can fill the soul with such fear that the hero of a hundred fights starts up with a cry of terror, and the greatest emperor screams like a child! What a wonderful description is that of such a dream given by Eliphaz the Temanite in the Book of Job!
Now a thing was secretly brought to me, and mine ear received a little thereof. In thoughts from the visions of the night, when deep sleep falleth on men, fear came upon me, and trembling, which made all my bones to shake. Then a spirit passed before my face; the hair of my flesh stood up; it stood still, but I could not discern the form thereof; an image was before mine eyes; there was silence!
It is very likely that you will sagely remark that all those terrible dreams of ours have been caused by some trifle—some indiscretion in eating, or by some acid, or indigestion. I have no doubt this is generally the case. Some of you may have seen an excellent caricature of George Cruikshank's, representing a man asleep on his back, with an expression of agony on his face, while a black pig sits on his chest, and looking at him, asks, "Why did you eat pork for supper?" A most pertinent question, which might be varied by asking sufferers from nightmares, why did you eat "cheese," or "pie crust," or this or that dainty, which causes you now to suffer? And it surely is worth learning, as taught so vividly by such night agonies, what an effect the body has on the mind, how what we call a trifle affecting the nicely adjusted and finely tempered organization of the one will affect the other, and a small moral perhaps of toasted cheese make the immortal spirit of the greatest statesman as well as of the greatest boy, experience a horror of great darkness! So, look sharp after the body by obedience to God's will regarding you and you will save much suffering in the soul.
Another curious fact about dreams is that we very seldom, if ever, dream about what chiefly occupies our minds during the day. This side of the brain, so to speak, is wearied, and sleeps soundly; while that portion which was idle during the day remains awake and works at night. Accordingly, if we want to know what has given rise to our dreams, we must search among the most trivial of our day thoughts; but alas! the trivial are so numerous that we seldom have patience to search long enough to discover the tiny cup of water which, at night our fancy magnifies into an ocean tossed by a storm. Hence dreams from different sources may assume nearly the same form. For example: When one of my boys was ill with scarla-

tina, I had a shocking attack of nightmare in which I was attempting in vain to drag him from a house on fire, and from which I awoke with a sense of horror at seeing him perish in the flames, while appealing to me for help. I went up to his room, and told by his sick nurse that he was in a refreshing sleep; but that he had sprung up in the night with a scream, saying that his room was on fire. I was determined, if possible, to trace out the origin of so strange a coincidence, and search among the trifles of the past day. Recalling my thoughts, I remembered that at a crowded meeting the previous evening I had conjectured what would be done in the ill-constructed building if it took fire, and how I could possibly rescue my own family who were seated in the inmost part of it. So much for my part. But what of my boy's share? On making minute inquiries, I ascertained that the physician attending him had casually remarked in his hearing the day before, "Although this room is very comfortable, I have a dislike to all garret rooms reached by wooden stairs on account of fire." This remark he had heard and noticed. Thus our dreams so much alike, occurring the same night, originated in different yet similar trifling incidents of the previous day!—Norman Macleod, in *Good Words for the Young*.
How a Man may Become Rich on Small Beginnings.
The gradually increasing rate of interest should make people wary of borrowing money for speculative purposes, and especially of hiring it for the purchase of unproductive property, or in the expectation of obtaining permanently high rate of interest which every few years causes a general breaking up of business, when property and products fall in prices.—This also it is which causes wealth gradually but steadily to concentrate into the hands of comparatively few persons in the community. Take any series of ten, twenty, or thirty years, or more, and the longer the series the more positive and conclusive becomes the evidence of the fact, and it will be seen that the most profitable business in the world is the lending of money. The high rate of money, high taxes, must, in the course of few years, tend to such a concentration, of wealth as cannot fail to be injurious to society, and will ultimately so straiten the debtor classes as to the necessitate to a very great extent the process of wiping out old accounts and beginning a new.—A few examples will be sufficient to illustrate the great power of interest:
A man buys a house for which he pays \$110,000. He leases it and charges the tenant seven per cent. upon its cost, clear of insurance, taxes and repairs.—The rent is payable quarterly. A rate of interest of seven per annum, paid quarterly, will accumulate a sum equal the principal loaned or invested in property in ten years. In the first period of ten years, therefore, his rents build him another as costly a house as the first. In twenty years his rents build three such houses; thirty years seven houses; in forty-one houses; in sixty years sixty-three houses, and in seventy years one hundred and twenty seven houses. In seventy years all these are built from the accumulated rents of one house. The houses are worth \$1,270,000, which sum has been paid for seventy years' rents of one house worth \$10,000. If, instead of being invested in the house and lot, the \$10,000 were loaned on interest at seven per cent., and the interest collected and reloaned quarterly, the money would accumulate precisely the same amount as the property.
Take another illustration of the power in interest. Two mechanics just come of age, are good to earn a dollar a day over and above his expenses. Every six months they invest the money thus earned at seven per cent. interest, the interest payable half yearly. These men earn an average of a dollar a day besides their expenses 300 days in each year, during forty years and four months. Their age is then 61 years and 4 months. Each earns by labor \$300 for 40 years, or, for the whole period, \$12,120—together with \$24,200. But the interest on their returns, loaned half yearly, for a period of 40 years and four months amounts to \$104,550.70, which, added to the amount of \$24,200 earned by their labor, makes the aggregate, \$128,159.70. The interest on the sum \$24,200 earned by their labor is, \$104,550.70—more than four and a quarter times greater than the amount they have earned by their labor.
Suppose the two men to live twenty years and two months longer, that is to the age of eighty-one years and six months, and continue to loan their money. During this period it will double twice, making the total accumulation in sixty years and six months \$515,002.80. The two men do not work during the last twenty years and two months, and expend of the income for living during that period \$15,002.80, leaving to their heirs \$500,000. In forty years and four months they earn by their labor \$24,200, and live twenty years on their money without labor. Subtract the money earned by labor, \$24,200, and the remainder accumulated by interest is \$475,800. Now not one dollar of this \$475,800 is earned by the labor of these men. It is the legal interest on \$24,200. These men live laboriously and work for a moderate compensation. They take only the legal rate of interest. Neither do they enter into any speculation.