

# Democrat and Sentinel.

THE BLESSINGS OF GOVERNMENT, LIKE THE DEWS OF HEAVEN, SHOULD BE DISTRIBUTED ALIKE UPON THE HIGH AND THE LOW, THE RICH AND THE POOR.

NEW SERIES.

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## TERMS:

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## Political.

### THE USURY LAWS.

A proposition for the repeal of the Usury Laws will probably be introduced in the Legislature at its next session, and as a number of the newspapers have already declared themselves in favor of the repeal, I avail myself of the professional use of your columns, for the purpose of submitting some observations in opposition to it as it appears to me, so disturbing and dangerous a measure. In making this attempt, I freely confess the embarrassment and diffidence I feel, for, differing from the opinions expressed in an article in your paper of a fortnight ago, which seemed to view the question as an easy and simple one, it seems to me to be one of the most complicated and difficult that can be presented for legislative action, and one that should only be approached with the utmost possible care and circumspection. In this light the subject has hitherto been regarded; and though in the progressive age in which we live, many innovations have been made in the laws and customs of former times, yet, in regard to this wise and conservative caution has been observed, which we will do well still to imitate.

The proposition for a repeal of the usury laws has come in every instance from the trading and business classes of the community. It has been re-commenced by the Board of Trade in this city, and by the Chamber of Commerce in New York; and we are informed by the newspapers that it has been effected by the Parliament of Great Britain, though the precise terms of the law just enacted there I believe are not yet known to us. The great respectability of these various authorities are deeply felt and freely acknowledged. The Board of Trade and the Chamber of Commerce are doubtless, in general, judicious counselors in their respective spheres, and the most profound admiration is entertained for the enunciation of the wisdom and ability that is concentrated in the British Parliament.

But these considerations are by no means conclusive of the argument on the great question under consideration. The opinion of the Board of Trade, and similar organizations, may be based upon a partial view of the interests of the class to which they belong, rather than to a comprehensive view of the interests and welfare of society at large, which are to be effected by such legislation as well as their own. With great respect for them, it is thought, however, that even in regard to their own special interests they have sometimes been seriously mistaken. At one time they thought that their interests and the interests of the country would be promoted by the renewal of the charter of the Bank of the United States; whereas, many of them now regard that or any similar institution, as an irreparable oligarchy, which held, and would hold their interests in subservience to any ambitious schemes that it might have held or might hereafter entertain; and which aimed at a control over the legislative power of the country—an institution that could and would expand and contract the volume of currency, and correspondingly raise and depress prices, and disturb and distress the business of the country, without respect to any thing but its own ambitious ends.

Mistaken at the period referred to on that agitating question, they may also be now mistaken in the policy of taking away from the acknowledged standard of value that is one of the principal elements of its stability and uniformity, to wit—the price for its yearly use. This reference to the former opinions on that subject of the class referred to, is not made in any spirit of unkindness or disrespect, but simply to remove any prejudice that may attach to them in regard to it, and to place them on the same footing of fallibility with the rest of the community, on a question of vast and like importance to us all.

That question is, whether it is wise and expedient to establish a fixed rate for the use of money, or whether it shall be the subject of contract between the parties borrowing and lending in each individual transaction? And that involves the further question whether money is a mere article of merchandise, or whether it has not an additional and vastly important function to perform as a measure, and standard, and representative of value, by which all other values are measured, compared, and ascertained? These are questions of the greatest practical consequence, and being abstract and difficult, the observations that shall be made upon them are offered with unfeigned and great diffidence. In all former times, and up to the present time, the opinion has been entertained that money is not a mere article of merchandise, but that it is also a standard of value, and that to give it to additional consistency and uniformity, a stated price must be fixed for its use; and that in its combined character, as an article of value and a measure of value, by which all other values are estimated and exchanged, it possesses a power not possessed by anything else, which, for the protection of the weak against the cupidity of the strong, it was necessary to limit and restrain. As an article of value, gold and silver were worth a fair equivalent for the labor and

difficultly and danger that is experienced in procuring them. This standard, it is true, has varied at different times, and under different circumstances; but being in comparison with other productions scarce and difficult to obtain, and varying but slightly in quantity, they have been supposed by all nations, in all times, as the best adapted among the productions of nature for the purpose of forming a measure and standard value, by which all other commodities should be estimated. And certainly they are admirably adapted to this end. Their scarcity, and yet sufficiency; the cost of obtaining them; and their beauty and capability of minute division without waste or loss. They seem to have been specially designated by the All Wise maker of all things for this special office. And so have they been used, as already said, by all people in all times.

The occasional increase, too, by new discoveries, to meet the increasing demands of increased population and increased activity in the world, seems to add increased force to this view of the subject! What do they want but a fixed and stable price for their annual use to constitute them the best and most proper article in the whole list of native productions for a standard of value, by which all things else may be measured and estimated? Silver and gold only are spoken of as money; for the paper substitute we unfortunately use has none of the necessary attributes except convertibility and a fixed annual price of interest to qualify it for the office of a measure of value. Alas! it has but too often proved but a mere disturber and destroyer of values and just relative interests. But with gold and silver, and a fixed price for their use, uniformity and consistency is more nearly obtained than with anything else. And such a standard has been deemed necessary from the most primitive times. Is it not necessary that something should be agreed upon for this purpose? Certainly we cannot fall back to exchange in kind. We must have some standard, some rule possessing uniformity of quantity and value to perform this office, and that something has been found in gold and silver. These qualities and attributes, and necessities have removed them from the mere ordinary category of merchandise, and have imparted to at least that portion which enters into, or forms the basis of circulation, a different character from a mere article of commerce. And necessarily so. We must have something to perform this office, and that something to be just, and to answer the purpose, must have a fixed and certain value. We have it, and why destroy or impair its adaptation?

The advocates for a repeal of the usury laws say that gold and silver are mere merchandise. Are we then to have no uniform standard? One article is scarce this year and another is plenty. They will both be measured by the standard of value, and the first will be high and the other cheap. The next year the condition of these articles will be reversed, and then by the same uniform standard the last will be high and the first cheap; but we want the same uniform and unvarying standard by which to compute them all the time. And so it must ever be. But make money a mere merchandise, and where is this necessary standard to be found? Money is something more than merchandise, and the convenience of the world requires that it ever shall be, and that it shall be a measure and standard by which other things shall be estimated. So much as to whether money is merely merchandise.

But money is more than this. It is power. And this is the practical and important attribute that is in issue in the present attempt to remove restraints from it, and to give it free scope to give more to him that has it, at the expense of those who are laboring to obtain it; and the certain tendency of the success of the attempt will be to make the rich richer, and the comparatively rich poor, and the poor poorer still. It is in this sense, doubtless, that the divine prohibition has been put upon it, and the extortioner is ranked in the world of inspiration with the covetous, and the idolater, as it said—"Nor thieves nor covetous, nor drunkards, nor revellers, nor extortioners, shall inherit the Kingdom of God." Money is power, and the temptation to abuse it has been put under restraint, as society imposes restraints on other evil passions, and protects the weak against the abuses of the strong; and the sympathies and sentiments of mankind are in favor of the restriction, and in opposition to the covetous, and the extortioner, and the oppressor. Again: Money is power, and different from merchandise, as it places the borrower and lender on a different footing from that occupied by buyer and seller. Does a borrower approach a lender with the same ease and confidence that a purchaser approaches the seller of goods, or houses or lands? On the contrary, in the latter case the purchaser has the air of ease, and indifference and confidence which secures the most favorable terms, while in the case of the borrower there is a feeling of embarrassment and apprehension in making known his wants, which goes far towards placing him at the mercy of him who has to lend; and this illustrates the necessity of legal protection against cupidity and extortion. I will not do more than thus to touch the point to show how differently money is regarded from merchandise. But it is in relation to the practical and immediate operation of the repeal that I desire to say a few words.

The probable effect of a repeal at the present time would be the most disturbing and disastrous imaginable. In the present excited state of activity in the country, the demand for money is excessive and enormous. Railway shares and securities—to take a single instance—are offered to the community with the most tempting estimates of profits and promises of high rates of interest. Now while the repeal of the usury laws would not add a dollar to the circulation of the State, it would tempt those having permanent investments to recall those investments, in order that they might place them in the more doubtful, but

perhaps more profitable stocks and securities thus offered them. At any rate, they would be tempted to avail themselves of the excuse, if for no other purpose, at least to exact a higher rate of interest than previously allowed by law. It would be an appeal to their covetousness to oppress their neighbors. It is, perhaps, not too much to estimate that one-half of all the property in the State is subject to mortgage for part of its value at the present legal rate of interest. If the usury laws are repealed, these opportunities for investment would at least afford an excuse to capitalists—such as insurance companies, trustees, and those who invest their own money in that secure way—to say to mortgagors that, at the end of the year, or at some fixed time, they would want the principal sum of the bond. Now where would be the power of resistance to debtors in such cases? If the demand should be general, the business and trading members of the community, as well as the professional man, and the farmer and mechanic, would have to consent to a higher rate of interest, or, in many cases at least, be obliged to submit to a sale of their property, either privately or by compulsory process.

Such a measure, if followed up in this way would produce a scene of disturbance and distress, such as we have had few parallels to. Why disturb these arrangements? At present they are satisfactory to both sides; and certainly with great reason they should be satisfactory to the lender. Except in cases of some business property, and some speculative property, the man holding the mortgage at 6 per cent. has hitherto received a higher rate of net income than the holder of the fee. There are new farms in Pennsylvania that will rent for 6 per cent. upon their saleable price; and of dwellings in cities and towns, the remark is equally true. The existing rate then is in favor of the lender, and why increase his advantage? As a general thing, it is not asked; though if offered by law, doubtless it would be readily accepted. A repeal of the usury laws, and an increase of the rate of interest would, at a time of great demand for money, like the present, be attended with an increased value of property, and would diminish the estimated value of taxable property in the State to an immense amount. The probable consequences of such a measure at such a period of financial wants are fearful to contemplate, and should repel as with horror from so distressing and revolutionary a scheme—a scheme to use the language of another, "to make a lottery of property and merchandise of money."

And who asks for this great and radical change in our business relations? Is it the farmer and producer—upon the titration of whose products the merchants and traders live and grow rich? No. They are not only content with the law as it stands, but averse to any change that will disturb their peace. But this great class possessing immensely greater wealth than all the others combined, are passive and comparatively inert. Their great interests are left to protect themselves quietly and unobtrusively! While the dealers and traders—the more active classes—make the press and the Legislative halls of the country to resound with their wants and the importance and necessities of their interests. These latter are the classes that now ask for a repeal of the usury laws, under the vain expectation that it is going to create new floods of money and reduce the rates of interest. Vain expectation! It cannot create a new dollar, nor will it draw a dollar from elsewhere to the State. The seek to disturb the relations of the community, and to derange existing contracts upon the supposition that it will bring new money on Change—to enlarge the operations of note holders and shavers. They would seduce those who have retired upon their fortunes to call in their investments, in order to make them extortioners and more covetous than they otherwise would be.

The evils that would follow such a step at this time, in this country, are legion—not now to be numbered or mentioned. It would be as bad, too, in morals as in policy. Instead of elevating the moral sense, it would tend to degrade our sentiments of right and wrong, and is not only calculated but designed to make us look upon oppression and extortion for the sake of gain with satisfaction and allowance. Now, and still more formerly the shaver has been regarded with an aversion akin to detestation, and when losses have been known to have fallen upon such, no more sympathy has been bestowed upon them than upon a captured pirate. The feeling in opposition to their calling is a holy emanation, and comes from the same source as the divine interdiction—a sympathy for the oppressed against the oppressor. But now it is proposed to legalize the pursuit, and to encourage some of the worst passions of our nature, tempting men to get gain, though they should thereby lose their own souls. Fearful temptation! The true characteristic of money, and the restraints upon the price or use of it, which are measurably secured by the laws as they are, should yet be preserved for many years. The time may come when it will be both safe and wise to make the proposed alteration in the law. The sacred voice of inspiration tells us there is a time for all things, and it may be that there will be a time for a repeal of usury laws; but it should be a very different, and perhaps distant time from the present. It is possible that that time has already arrived in England—the only nation that has yet ventured the experiment—and that it is just now.

But England, let it be borne in mind, is the great centre of capital and of monetary transactions. It is to the world what the centre of commerce is to a State, and the rate of interest there is so low from the immensity of their cash capital, that the repeal of such laws leave all former contracts, as much undisturbed, as if it had not taken place, and does not give to money any increase of power over property or production.

But such is by no means the case here. When Pennsylvania becomes like England, densely populated, and all our proposed improvements made, and no more demand for money, than there is money to supply; and interest is brought to the same rate, or even a somewhat higher rate than it is there, then we may think of imitating her example. Then the time may have arrived when such a repeal will not disturb contracts, stimulate avarice, and convert our citizens into shavers and extortioners. But until there is a similarity in our condition, the example is no precedent for us, and the argument derived from that source falls powerless to the ground. The movement here, is premature, partial, and unwise, and it can hardly be supposed that the legislature of Pennsylvania, will adopt so disturbing and disastrous a measure, as the repeal at this time would assuredly prove.

### A Beautiful Extract.

On the 4th inst., at Detroit, Gen. Cass made a lengthy speech, part of which was in reply to an attack made upon him by the Richmond Enquirer. We take from it the subjoined extract which is a fair specimen of the eloquent style of the author, and will amply repay perusal. It will be seen that he gives a home thrust at the Fusionists, and his remarks, although intended for a Michigan audience, will admirably suit this meridian:

"Do not abolish the great Whig party, said Mr. Clay. I am afraid this warning voice has been unheard or unheeded, and that the deed he feared and denounced has been done. And though we may regret, yet we are not responsible for this act of political suicide but we are responsible for the integrity of our own party. Do not, my friends, do not abolish the Democracy. Let us have no fusion by which our fine gold is to be melted in the melting pot of political amalgamation. Do not lower the standard of the party by alloy of other metals. We received it undebased from the patriarchs of our faith. Undebased let us preserve it."

I have as little personal interest, my fellow citizens, in the determination of these questions as any man who is now listening to me in this numerous assemblage, be the other whom he may. Having passed the term of human existence assigned to man by the Psalmist—three score years and ten—I am wearying that my hold upon life is a frail and fleeting one. But I believe the duration of this government is closely interwoven with the duration of our party. I have lived a Democrat during my days which are passed, and I mean to live a Democrat during my days, however few that are to come. The Richmond Enquirer, indeed, you see, has read me out of the party, proscribing me, disavowing me, and lopping me off as a leprous limb; for these are the terms, in its might or in its wrath, which it employs. But I do not acknowledge its jurisdiction—I do not submit to its decree of excommunication. I shall not say, as Mr. Webster said, under circumstances not entirely dissimilar, "Where shall I go?" for I do not mean to go anywhere. I mean to stand upon the ground I have occupied for half a century. I was a Democrat in the days before the Richmond Enquirer was born, years before the birth of its present editor.

I am among the very few public men now living appointed to important civil office by Mr. Jefferson, nearly fifty years ago; perhaps I am the only one. And I prize this testimonial of the confidence of that great and pure statesman as one of the most precious memorials left to me; and I feel that from that day to this I have adhered to his principles, and have done nothing to forfeit his confidence were he yet living. During a long and active public career I have received far more, and more important proofs of the favor of my country than I ever expected or merited. I carried little to her service beside a desire to do my duty; and now, when my days are almost numbered, and my aspirations for political distinction are among the things that have been, if I can make no other return for all this kindness, I shall make the return of fidelity, by my adhesion to those principles which have so long been the rule of my public conduct. I have no griefs to assign, no resentments to vent, no purposes to attain but the great purposes of the party and of the country. My heart is filled with gratitude for all I have received, and not with regret, because I have not received more. Animated by these sentiments, I shall hold on to my party and its doctrines till my hold is broken by that great change which sooner or later comes to all."

### Stringency in the Money Market.

There is much complaint about tightness of the money market, or the scarcity of money. Is it any wonder money is scarce with the majority of folks, when the universal extravagance of the times is thought of. Look at the dresses on the streets and the expensive furniture in the houses. Look at the young girls sporting silks at two and three dollars per yard—bonnets at \$15 and \$20, and crapes shawls at \$50, \$75 and \$100. Look at the young men with \$10 bootees, \$12 and \$15 pants, and \$30 to \$50 coats, with gold watches and quizzing glasses to match. Is it any wonder money is scarce if all these things are paid for? Verily, one might think we had got to California, or Australia, or the fabled El Dorado itself!

Let the people go back to the simplicity of our fathers, when a good calico dress was worn to church by the girls and their mothers, and when good corduroy pants and a homemade cloth coat was the court and Sunday dress of their fathers. Let us go back to this Republican simplicity and independence, and there will soon be an end to the cry of hard times, and a tight money market. It is the universal extravagance of the times which makes money scarce, and the idleness which

prevails to an alarming degree in every circle. The young ladies who used to make their fathers and brothers clothes and knit their stockings, now can't make their own, and the young men patronize French tailors, and wear French kids. Truly, it is no difficult matter to account for hard times and a stringent money market.

### Pennsylvania.

NOTE FOR GOVERNOR FROM 1799 TO 1854.  
1799—Thomas M'Kean, democrat, 36,244; James Ross, federalist, 32,642.  
1802—Thomas M'Kean, democrat, 47,879; James Ross, federalist, 17,024.  
1805—Thos M'Kean, democrat, 45,644; Simon Snyder, dem., 38,378. (No federal candidate, the federalists voting for Mr. M'Kean.)  
1808—Simon Snyder, dem., 67,675; James Ross, fed., 29,575; John Spayd, quid candidate, 4,007.  
1811—Simon Snyder, dem., 52,318; Wm. Tilghman, fed., 3,609.  
1814—Simon Snyder, dem., 51,039; Isaac Wayne, fed., 29,566.  
1817—Wm. Findley, dem., 66,333; Jos. Hiester, old school Republican, 52,272.  
1820—Joseph Hiester, old school republican, 67,905; Wm. Findley, dem., 66,300.  
1823—John Andrew Shultz, dem., 89,993; Andrew Gregg, fed., 64,211.  
1826—John Andrew Shultz, dem., 72,710; John Sergeant, fed., 1,175; scattering 1,174.  
1829—Geo. Wolf, dem., 78,219; Joseph Ritner, anti-mason, 51,776.  
1832—Geo Wolf, dem., 91,355; Jos Ritner, anti mason, 88,165.  
1835—Jos. Ritner, anti-mason, 94,028; G. Wolf, dem., 65,804; Henry A. Mahlenburg, dem., 40,568.  
1838—David R. Porter, dem., 127,831; J. Ritner, anti-mason, 122,325.  
1841—David R. Porter, dem., 136,504; J. Banks, whig, 113,478.  
1844—Francis R. Shunk, dem., 160,822; Joseph Markle, whig, 156,040.  
1847—Francis R. Shunk, dem., 145,081; James Irwin, whig, 128,148; E. C Reigar, native American, 11,247; J. F. Lemoyne, abolition, 1,861.  
1848—William F. Johnson, whig, 168,522; Morris Longstreth, dem., 168,522.  
1851—William Bigler, dem., 186,499; W. F. Johnson, whig, 178,034.  
1854—James Pollock, whig and know-nothing, 204,008; William Bigler, democrat, 167,001; Benj Rush Bradford, native american, 1,611.

### The Kansas Settlers.

The following article upon emigration to Kansas Territory, which we copy from the St. Louis Herald of the 10th inst., embodies in our mind the most sensible views we have yet read on that subject in the newspapers.—We think it should be copied by the Press generally—

Advice from Kansas still reports a large emigration into that territory. Missourians are constantly moving in to lay their claims there, while numbers from Pennsylvania, Ohio, and Indiana, are making their homes alongside of them. New England and more northerly emigrants, including those sent out by Aid Societies, form, it is supposed, about the fifth part of the population. It is remarkable, however, of the emigrants last referred to that they turn back disgusted and disheartened—in larger proportion than the emigrants from other quarters. We are not surprised at this circumstance. The emigrants from the Western States are true pioneers. They are in the most part hardy farmers who have been used to things in the rough, and are patient under toil and exposure. It is only such that can stand up against the privations, discomforts and hardships incident to breaking in a new country. They endure solitary labor without a murmur. The excitement of crowds, gossip, lectures and discussions, is not necessary to their existence. But a forced emigration of such materials as would be likely to offer to the Emigrant Aid Societies from the restless, excitable impatient, mercenary part of the population of a New England village, is of quite a different character.—The appearance on the Missouri river of a company of these aid emigrants, with a band of music, fiddling and dancing on their way to the promised land, remind us of a similar apparition in Louisiana, some ten years ago. At that time a company of French Socialists were marching musically on their way for Texas. Perhaps they thought they were about to realize the fable of Orpheus, and to melt down the clods of Texas without plow or harrow, simply, through the sweet sounds elicited by drawing cat-gut over horse hair. Of that company there is nothing left but the memory of their musical tour. Texas never had the benefit of their labors, nor they the honor of "developing its resources?"

Emigrants flocking to a country entirely new, with the faintest idea of making a holiday sport of felling timber, breaking up prairies, building cabins, fighting fever and ague or winter typhoids, with the doctor ten miles off, the blacksmith twenty, and the mill thirty, with every other accommodation equally unhandy, and no chance to talk with a neighbor unless by a mile's walk on purpose, will find themselves egregiously mistaken. It is a kind of life so utterly opposed to anything known in the cities and villages of long settled countries that we are not surprised to find some of those who have never before been out of those cities and villages, content with a very brief trial of it.

Still, opinions differ as to the question whether slavery will be permitted in Kansas. In the territory itself, and among the settlers, very little is said about slavery. Nearly all there feel that the discussion of it would, by leading to a useless agitation, be injurious.

Not only the Missourians, but nearly all the emigrants from the Western States, are quite willing to ignore the whole subject, in their laws, organic or otherwise; just as is done in Utah and New Mexico. Their belief is, and that is the belief pervading the best informed classes of our citizens, that slavery cannot under any circumstances attain any importance in Kansas. If the law ignored it, there might be, as there now is in Kansas, a few slaves held as house-servants. But few thinking men in St. Louis suppose that there will be a migration thither of planters with their field hands. There is so far no such emigration; nor is there any the slightest symptom that there will be any such. If southern planters wanted land to cultivate by slave labor in the latitude of Missouri, they would come to Missouri, where they can yet find an abundance of the richest soil at government price. But they do not come here. Why then should they go beyond to Kansas, when they certainly cannot locate themselves so easily as they can in Missouri? If Missouri planters wanted more land in this latitude, they would also find it in Missouri. They need not go to Kansas. In point of fact they are neither going to Kansas nor staying in Missouri. They are moving to Texas. Slavery is no doubt relatively declining—and declining rapidly—in Missouri. What is the probability then of its making any great headway in Kansas? We say, there is none whatever.

As we believe the views above presented are correct, we should be gratified to find them generally adopted by our countrymen at the East and in New England. In that event, the settlement of Kansas, instead of being perverted into an occasion of exciting acrimonious feelings between the people of Missouri and those of the North, would be suffered to proceed to ward a wholesome development by peaceable process. There is really no need of these Emigrant Aid Associations and other unnatural methods of stocking Kansas with settlers. Let the emigration of the Yankees be unforced, spontaneous and warmed up only by healthy stimulants, Kansas will then have from Yankee land settlers, whom she will cordially welcome. For they will be ingenious, industrious, painstaking Yankees; not brainless speculators in those multitudinous *isms* which are the only blot on the otherwise fair face of New England.—Theory mongers or vain babblers, everlastingly seeking some new thing, and who in six months time would find Kansas too old and worn to suit their tastes and fancies, are not the material for building up that territory. We repeat it, then, let all these artificial stimulants to emigration be discontinued. Let Kansas settle herself. She will do it much better—even more certainly in accordance with the views of the least ultra among these Emigrant Aiders—than by all the machinery that they can set in motion.

LYONEL LAW IN ILLINOIS.—The Bloomington (Ill.) News Letter gives an account of the progress of a war that has been going on in Polk Township, Monroe county, between a party of self-constituted "regulators" and notorious counterfeiter, robbers and thieves, who are connected with a nest of freed women. The "regulators" have lynched several of the outlaws, demolished the mansion of Sallie Quick, and notified the villains to leave the county within a given time. Geo. Washington Fleetwood, Thomas Jefferson Fleetwood, Andrew Jackson Fleetwood, Wiley Davar, and Hiram Fleetwood, were all severely whipped, but the latter, on account of his old age and ignorance, "was let off with only ninety lashes." The freedwomen openly confessed that they had been guilty of house-burning, counterfeiting, sheep-stealing, robbery, &c.

The tide of emigration that is sweeping towards Texas is immense. The Port Gibson Herald of a late date says that upon a single route that lies through Port Gibson and Hahoy, there passed within the previous twenty days, between four and five thousand persons. These emigrants are principally from Lower Tennessee and the upper part of Alabama.

THE HOTTENTOT'S COUNSEL.—Every now and again we find in our contemporaries some such thing as "Chinese Maxims," or "A Father's Counsel from the German," or "The Ten Golden Rules of Usenarator, the Arab Chief." Now it may be that these rules may be wise and worthy of attention, but a learned Hottentot, Professor Squashie Bumbo, has communicated to us the maxims in use among his nation, and claims for them a place in our columns for which he has expressly translated these pithy aphorisms:

Truth is a good thing—but too good for every-day use.  
Never steal—more than you can conveniently carry.  
Never have less than three wives—one to cook, one to plough, and one to fan you while you are sleeping.

Whenever you slaughter an ox send the best out to the judge.  
Defraud not your neighbor—unless there is no one else whom you can cheat.

Keep your wives busy, but labor none yourself—remember it is your purpose to watch; the husband's eye is as good as two wives.

Never sell your daughter to a man worth less than five hundred oxen, and never allow your son to give more than three hundred oxen for one wife.

By so doing you will come to be a rich and respected man in your tribe—your *kras* shall abound with cattle, you shall have a numerous family, and perhaps become a chief.

The secret is out at last! We know all about the Know Nothings. They had their origin in Scotland, and must have emigrated from there; else, why does Shakespeare put these words into the mouth of Lord Rosse, in his tragedy of Macbeth?  
Alas, poor country! almost afraid to know itself.

It cannot be called our mother, but our grave; Where nothing, but who Knows Nothing is seen to mble.