

THE PRICE OF MONEY.

Three per cent a month is the curb stone price of money in New York at this time. Seven per cent per annum is the legally established rate of interest, but three per cent a month is the rate established by the exigencies of trade.

When one community practically abolishes its laws against usury, the effect upon the communities which continue to enforce them is to drain them of the great bulk of cash capital held for loan; for the bears do not seek the chestnut forests with more certainty in the fall, than the money lender seeks the localities which allow the highest rates of interest to be taken.

As if to render assurance doubly sure and to drive from the borders of our State every dollar of cash capital held in enterprising hands, we have not only laws prohibiting the lending of money at a higher rate than six per cent, but the lender of money is required to disgorge a large share of that pitance into the treasuries of our State and corporations.

We do not agree with those who, in view of this sort-flight of money from Virginia under the operation of ruinous legislation, are anxious to rush into the opposite policy of abolishing the laws against usury and allowing the largest license of charge and payment in the money lending and money borrowing of the commonwealth.

There is one great fundamental truth lying at the bottom of our usury laws, on which they were originally based, and upon which the whole fabric of our policy against exorbitant interest was erected. The Common Law was a law for freeholders, and held in superlative disdain the subordinate classes of tradesmen and Brokers.

The freeholders were borrowers and their manner of tillage was not such that early day as to afford a high rate of interest, if any at all, on borrowed money. Hence the jealousy of the law and of the legislature against the hiring of money on interest or usury.

Such was the original spirit of the Common Law—such the reason of its statutes against usury, and that reason has not ceased. The great fundamental fact to which we have alluded as lying at the basis of the policy of the statutes against usury is, that the profits of the landed estates of this country do not admit of a higher rate of interest for money than six per cent per annum—indeed they do not justify that rate.

Now, the primary duty of a wise and conservative government is to preserve the stability of its agricultural interests. If a rate of interest is allowed to be charged the agricultural classes and mortgaged upon their lands, higher than agricultural profits will afford, the permanent ownership of landed property is destroyed, and the agricultural class, the basis and sinew of the State, which should be stable, unchangeable, to the major born and fixed to the soil for generation after generation, is turned every few years out of house and home, set adrift in the community, and rendered as shifting, unstable, unreliable, fickle and changing as the other classes of the State.

No farmer can support a debt bearing more than six per cent interest very long; and if the State allows him to be charged more and a mortgage to be taken upon his farm to secure it, it must expect him to be sold out before many years and to lose him from the valuable

class known and prized as the "young man of the country." The abolition of the laws of primogeniture and of entails was a step sufficiently radical and very proper; but if we go farther and allow the farmer to be charged ten, twelve, twenty and thirty per cent, on the money he may have to borrow, we destroy the class of farmers fixed and permanent for generations in succession, we render this class as unstable as others, and cause the lands of the country to change owners as frequently and constantly as its personal property.

If the laws against usury should be modified, it should only be with the proviso that no debt carrying more than six per cent interest should be mortgaged on real estate, and that higher rates should, with few exceptions, be allowed only on mercantile paper and contracts.

Let the Skylocks of the towns at the tradesman's substance up if you please; but as God made the country, let us take care that it shall always be inhabited by God's chosen people, the farmers.—Richmond Eng.

President Buchanan. The Cleveland Plain Dealer, in the following, but speaks the sentiments of the conservative Democratic masses of the whole country: "The complete success which has thus far attended the administration of Mr. Buchanan has had the effect to wake up the courage and pride of the party which elected him, to silence the complaints of the opposition croakers, and to inspire a very general confidence in the people of all parties. None are now found talking about the ruin which is to overtake the country as the result of Democratic rule. No wars or rumors of wars are about. Cuba has not been annexed; Canada is quiet; and Kansas bleeds no more. Peace reigns at home at abroad, and quiet and plenty content the country. The independent treasury guards well the people's money. As a nation, we are rich with overflowing coffers, and the earth is growing with abundance for man and beast. A false system of finance has worked out its legitimate fruits in the disarrangement and disorder of our currency matters; but this is a temporary evil, chargeable to local causes and local legislation, and one which, if left to the general laws of trade, will soon regulate itself. It calls for no general bankrupt law as a remedy, nor any change in our national policy or government system of finance.—Mr. Buchanan has shown himself the cool, conservative statesman the times peculiarly demand, and the confidence of his party and the whole country was never more earnest and abiding in his patriotism, sagacity and wisdom than at this very moment."

Now is the time when gold dollars are hid in old stockings. Now is the time when sixpences are tucked away in snub-nosed tea-pots. Now money is laid by in enphorais—for mice to nibble; thrust into corners—for thieves to rummage; carried in wallets for pickpockets to grab at; hid behind the wood-work—for the next generation to find, and buried in the ground to be lost and forgotten. Now men rush frantic to draw cash out of safe places and put it into unsafe ones. Now poor families lose five per cent for the privilege of having their savings where they will keep them awake at nights. Now farmers hang up deposits in the shot pouch behind the door, housewives sew up gold pieces in their skirts and travelers weigh themselves down with body belts of coin. Now the unprofitable servant who hid his talent in a napkin is canonized into a bright and shining Scriptural example, while those who "put their money to the exchangers" are looked suspiciously upon, as rash speculators in Jewish Fancy Stocks. Now all money is distrusted but such as can be heard to chink. Now men privily put all their cash under lock and key, and then publicly lament that it has ceased to circulate. Now men with full pockets refuse to pay their debts or forgive their debtors. Now the butcher must wait and the baker must go unpaid, and the printer must be put off for the nineteenth time. The era of hoarding has come round again with all its blind, unreasonable fears, and all its self-imposed curses of poverty, idleness, distrust and decay.

A New York Banker asked a young lady of that city, what kind of money she liked best. "Matrimony," she replied. "What interest does it bring?" asked the banker. "If properly invested, it will double the original stock every two years," she said. "What interest does it bring?" asked the banker. "If properly invested, it will double the original stock every two years," she said.

He concluded she was a match for him, but the rest is secret.

Brown is a married man. A few days since he thought of taking a trip to Paris. One of his friends meeting him in the street inquired—"Well Brown, my boy, when are you off?" "To-morrow." "Do you take your wife with you?" "No. It is a voyage of pleasure."

To secure room in a crowd—carry a paint pot under each arm.

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