

The Finne of the Usury

The Usury bill, over which so much excitement has existed, and also furnishing reading matter to nearly every paper in the State to the exclusion of all other matter, came to a head in the House yesterday, and we are glad to chronicle its final fate.

SECTION 1. The General Assembly of North Carolina do enact, That the legal rate of interest shall be six per cent, per annum, or for such time as interest may accrue, and no more; Provided, however, That upon special contract in writing, signed by the party to be charged therewith, or his agent so great a rate as eight per cent may be allowed.

SEC. 2. That no person, banking institution, corporation, or company, upon any contract shall directly or indirectly take for loans of any moneys, wares, merchandise, real estate, or commodities whatever, above the value of six dollars or eight dollars as provided in section first of this act, by way of discount or interest for the forbearance of one hundred dollars for one year, and so after the rate as above specified for a greater or less sum, or for a longer or shorter time. All bonds, contracts, and assurances whatsoever, for the payment of any principal or money to be lent, or covenanted to be performed upon or for any usury, whereupon or whereby there shall be reserved or taken above the rate of six dollars on the hundred as aforesaid shall be void, and every person, banking institution, corporation, company, who upon any contract, shall take, accept and receive, by way of any corrupt bargain, loan or other means whatsoever, for the forbearing or giving day of payment, a rate of interest greater than hereinbefore specified shall forfeit and lose for every such offence, the double value of the money, wares, merchandise or real estate so lent, bargained or exchanged to any person who will sue for the same.

SEC. 3. That every person, banking institution, corporation or company, and all officers and agents of any banking institution, corporation or company, who shall violate the provisions of this act, shall be guilty of misdemeanor, and on conviction in the Superior Court, shall be fined not less than one hundred dollars nor more than one thousand dollars.

SEC. 4. That the provisions of this act shall not be construed to apply to any existing contract made in conformity with law, nor to invalidate any remedy or rights now exercised by any Building and Loan Association for the redemption of their own stock.

SEC. 5. That all laws or clauses of laws in conflict with this act are hereby repealed.

SEC. 6. That this act shall take effect and be in force thirty days from and after its ratification.

A Fashionable Young Man.

Seeing in your paper a prescription for making a fashionable woman, I cannot resist the inclination to send you a receipt for a fashionable young man.—Take equal proportions of impudence, arrogance, indolence and extravagance; sift well, throwing out every particle of grace (in); mix well with brandy or wine; brate on the ears (of refinement) a number of sulphuric oaths; flavor with tobacco, whiskey and musk; air well with a fancy ratan—one ornamented with a pretty little bow preferred; add ignorance and dissipation until it is the consistency of putty; then put into a mold. After the figure is complete, part the hair in the middle, brush carefully in a low wave over the forehead, and then brush the ends up again on each side to make room for the elongation of the ears. Apply "Whisker-ender" and whisky-brandy to the upper lips, and when finally a mustache makes its appearance, watch it closely; if it shows the least sign of going back on you, stick all the ends together with wax, and hold on to it for dear life! If the eyes and nose are not bright enough in expression and color, touch them up with a little "fire-water" and an eye-glass. If too poor for the market, make up for lack of purse in rotundity of person by inflating with all manner of evil spirits. Add a gay cravat with long flowing ends, as an offset to tawny side-whiskers; a mammoth seal ring, as an ornamental brass knuckle. Give the finishing touches to the French boots, and elevate them on the back of a chair, in some public place, to dry. Smoke with a (scented cigar, and then hang up till wanted for use.—Su y South.

—O— BY ETHEL —O—

"Only see how it shows!" exclaimed pretty Mamie Ashton looking from the window.

"Yes," said Kate Brandon disconsolately, "horrid weather without any of the fun it brings to us when in the city, an old barn of a house without even a pair of skates or a sled."

"I mean to have a slide down that hill," laughed Mamie, if it has to be on the door mat."

"We talk like a couple of boys kept in at recess replied Kate," but there is the breakfast bell. I guess we can slide down the banisters, and in a spirit of mischief, she seated herself on the railing and was whirling with lightning rapidity down the winding stairs, and landed so abruptly at the front door as to astonish the servant girl, and a strange gentleman who had just been invited in. Mamie convulsed with laughter, dodged back, while Kate in painful confusion hung her head and rushed from the passage.

Kate Brandon and Mamie Ashton were on a visit to Mamie's Aunt. The first week or two they were wild with delight over the large grove, great old fashion house with wide hospitable hearths, but two or three weeks of rain, snow and sleet, without even a boy to give variety in the way of a sleigh ride or skating frolic was more than the bill called for, and just as the sun had shone brightly for one day, and they had made preparations to return home in time to share the fun of the 14th of February, it was too bad for it to snow; feeling a little desperate they determined to make up for it in some way. A beautiful beginning surely thought Kate as she retreated to her room as soon as she could pass the passage unperceived.—Where she found Mamie quite merry over her discomfort.

"Don't be a goose Mamie! Who do you reckon that was? I'll be imprisoned here forever before I'll face him again."

"But you haven't faced him yet," laughed Mamie "you went down backwards like a whirlwind!"

"Oh, dear—me!" she said pressing one hand to her side while she wiped her eyes with the other. I can see you now like a streak of forked lightning. I tell you Kate that fellow was stunned. He went get over the shock in a week, and again the room rang with her merriment.

A tap at the door and Nancy's face wearing a good natured grin was thrust in. "Ole miss say come down to breakfast."

"Nancy, who was that gentleman?"

"That was young Dr. Ellsworth you seed coming in."

"You mean seed Kate coming down," laughed Mamie.

"Well," said Kate just go down and tell your ole Miss that I have got a swimming in my head and don't want any breakfast."

"Oh! Kate please go. I can't go by myself. Where is the Doctor, Nancy?"

"Wid Ole Miss in de dining room."

"Ah!" said Mamie, I know now, it is Cousin Hal Ellsworth, Aunt Mary's nephew. You will have to see him, so come on."

"I just shant do it! if he stays here a week, I hate him for poking here this soon in the morning mortifying me in this way."

Nancy had disappeared and delivered Kates message, and a merry musical laugh reached the girls.

"The hateful thing is laughing at me now," she said with a pout.

"If I were in your place Kate I'd treat that as a joke, your acting in this way looks as though you cared a good deal about his opinion."

"Well I don't, but I would have been ashamed for your Aunt Mary to have caught me performing such a Tom-boy feat, but if you think he will play a wrong construction on my not seeing him, I'll go down just to knock the conceit out of him."

So the girls entered the dining room and were presented to Dr. Ellsworth, whose handsome face with great laughing eyes, was anything but hateful, shook hands with Mamie, calling her cousin, bowed politely to Miss Brandon, who hit her lips and would not see the extended hand, but gave her attention to Mrs. Ashton, who was asking how she felt.

"Thank you, my message was only a jest, I am quite well."

The Doctor's fascinating manners were not to be resisted, and he was a daily visitor often staying until a late hour. He was wealthy, an only child, and a physician of considerable note.—That he was in love with the saucy Kate, none doubted, and she had almost forgotten the awkward incident of their first meeting. They visited his mother by special invitation, had delightful skates on the pond and many nice sleigh rides, No longer quarreling

about the great barn of a house but with a feeling of regret repacked their trunks to return home. They arrived in the city a few days before the 14th February. Their old admirers welcomed them back, for two such sprightly creatures were sadly missed whenever they left the city.

Mamie did not know how deeply Katie had fallen in love with the young Doctor. Coquettish Kate said very little about him, for he had not said in exact words that he loved her, in fact there was a humor in all he said and did, that made her think him more fascinating than fascinating. The very uncertainty made him an object of greater interest. Imagine her anger and mortification when on the 14th February; among a half dozen beautiful and costly valentines, one should come to cause her such humiliation: In all her school days she had never received a comic valentine, and to think that Hal Ellsworth should have wound up their nice little flirtation with such disrespect, she knew he sent it. He was so full of mischief, she would let him see that he could not make sport of her with impunity. A comic valentine indeed! Yes there it was in the most glowing colors enough to make the little beauty indignant! Headed in letters of lightning, "The bewitching Aeronaut." There was the winding stairs, with the most ridiculous figure equally balanced on the railing: A perfect burlesque in fashion and figure, a pair of horrid slipshod feet with ill shaped and spindled ankles high in the air! At the foot of the stairs was a dandy, perfectly aghast—a pair of saddle bags had fallen to the floor from which rolled pill boxes and vials.

She determined to be even with him! If she had been pleased with him and gracious accordingly, she would undo it all, by making him believe that it was only a past time. She purchased a ludicrous valentine called "The young Doctor." The picture was a large Goose in a drug store, with this verse beneath.

No Doctor is he, but a quack! Made up of pills and vanity. To put him in a dish on his back, Would be an act of humanity.

This was scarcely severe enough for his impertinence, so she added a few more lines, without even trying to disguise her writing.

A trial was made to convert him. Into a lover you know. Tho, the attempt was really diverting, He only remained a bore. A pill venter he'll continue to be, Tho, his coffers are full it is reported; But he's a pill too much for me, Even if sugar coated.

She thought this was much better and it was accordingly sent.

Several days passed. Invitations had been sent out to Mamie Ashtons birthday party. She wrote Cousin Hal a note inviting him to come, and he was urged to do so by George Ashton Hal Ellsworth had received his valentine, and entirely innocent of ever having given Miss Brandon any cause for such treatment, was hurt and also indignant. She had not even attempted to disguise her beautiful writing, which she knew he admired so much. He would go to the party however, if only to show Miss Brandon that he was a gentleman, and one who would not annoy her with his attentions.

The room was already filled when Miss Brandon made her appearance. She was more beautiful than ever, in full evening dress. And in spite of his pride, Hal Ellsworth felt a thrill of admiration for this girl who had willingly won his heart, and then thrown it back to him in doggeral rhymes.—He was with Mamie when Kate came forward to speak, "Surely, you and cousin 'al, do not need an introduction said Mamie, "I do not" replied Hal, with rather a disdainful smile, bowing coldly. "I am sure I shall never forget Miss Brandon!"

She blushed guiltily, merely bowing, and was soon the gayest of the gay, for she was a great belle. Hal was equally as lively, and the two in the room who were the most miserable, made themselves most noted for mirth. But Mamie saw, that though both seemed to enjoy themselves, they did not speak to each other. What could it mean? So when Hal took a seat by her she asked, "Isn't Katie beautiful?"

"Yes," he replied bitterly, "and the most consummate flirt I ever met."

"No she is not," replied her friend warmly, "she is the sweetest girl in the world, and would not trifle with any one."

"If you think so, she has deceived you as she did me."

"If it is not inquisitive, how has she deceived you?"

"Why," said he coloring, by—yes by pretending to like me when she felt nothing for me but contempt."

"Content for you: Oh! cousin Hal, I know better than that, if she has treated you differently to night it is because," Then a merry laugh,

because she thinks you sent her a shocking valentine. He grasped her hand excitedly, "she thinks I sent her a shocking valentine?"

"Yes, I reckon she does, I sent her one just for fun and have not seen her since to have a laugh over it."

Kate had just taken her seat at the piano, and as she ceased playing, Dr. Ellsworth stepped forward offering his arm for a promenade.

"No," she said curtly, "I am engaged to dance." He did not move and she looked up with an expression of displeasure on her face. She met his expressive eyes, and biting her lips said, "Did you understand me?"

"Yes, I think I did, but you do not understand me, I shall force myself in your presence, long enough to say, that you have received no communication from me since we parted."

"What do you mean?" she asked blushing painfully. He stood with folded arms. "I mean," he said in a low voice, that you received a shocking valentine, which you thought me unmanly enough to send. I did not send it, and never saw it." Then after a little pause continued calmly, though he turned very pale, "let me thank you for your candor, when you gave me your opinion of myself. It has saved you from being bored with my attentions, and as I have had my time of diverting you, I will now make room for others," and bowing with stately grace he left her.

"Her mortification was overwhelming, to think that she had sent those miserable verses to Dr. Ellsworth, taking the first arm that was offered her she left the room, after a few turns in the broad hall, she said, Mr. Williams I feel very badly, I wish you would mention to Mr. Saunders that I wish to return home."

"Mamie came in haste to the reception room, Katie what is the matter? Don't go home."

"Oh! Mamie, I am ruined! My hasty temper is always getting me into trouble!"

"What is it now dear?" asked Mamie sympathetically.

"Eatie hesitated a moment and then said, I got a horrid old valentine, and thought D. Ellsworth sent it, and answered it with one worse if anything! and I am so mortified."

"Oh! shew," said Mamie laughing, that is nothing, I sent yours, and thought you would accuse me the first one, I'll make it all right with cousin Hal. I think it is real funny. I've got something particular to tell you, so go to the library and stay a few moments, I want keep you there long—some one is calling me now."

As Mamie entered the passage she found Dr. Ellsworth removing his hat and cloak from the rack. "Cousin Hal," said she drawing him to one side, "a little mischief of mine is making three friends very miserable, if you could have seen the valentine I sent Katie you would forgive every thing she has said or done since, now that she knows you did not send it, she is distressed beyond measure at her being so hasty, you are indignant and I am filled with remorse; lets all be friends again."

Miss Brandon has too low an opinion of me to wish a reconciliation," he said sorrowfully.

There is no more truth in the valentine you received, than the one I sent her."

"Oh! Mamie, if I only thought so," he said hurriedly.

"I know so," she repeated earnestly, Katie is in the library waiting for me, go make friends with her."

Dr. Ellsworths heart was pleading more eloquently than even Mamie, so putting down his hat he went to the library. There sat the beautiful naughty Kate by the table, her head bowed on her arm. She did not raise her head as the door opened and shut. He knelt before her, and taking her hand said, "Katie I love you, and am waiting for you to say, that the valentine was a jest."

She started with surprise, Oh! Dr. if you could have seen the one I received you would forgive me.

"Forgive me darling," he said putting his arm around her, "I have been all the while more grieved than angry. Was it the fear of losing my regard that distressed you. You must make some concessions he said smiling! as she turned away, to make amends for that poetry."

"Oh! please don't ever mention that again," she said deprecatingly. "You will have to buy my silence," he said with laughing eyes, drawing her to the sofa, and imprisoning both hands.

"Your conditions?" she asked laughing.

"Say that you love me, and will marry me ere one other 14th Feb. rolls around. The desired promises were obtained, and in the fall a brilliant marriage took place. Katie was very young—not sixteen, but Dr. Ellsworth said, he came so near losing her, he could not risk another 14th February.



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T. T. MITCHELL.

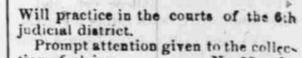
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Railroad Schedules.



Raleigh & Gaston R. R. Company.

SUPERINTENDENT'S OFFICE, Raleigh, N. C., June 11th, 1874. Grand after Monday June 15th, 1875, trains on the Raleigh & Gaston Railroad, will run daily (Sunday excepted) as follows:

MAIL TRAIN. Leaves Raleigh..... 10.00 a. m. Arrives at Weldon..... 3.30 p. m. Leaves Weldon..... 9.15 a. m. Arrives at Raleigh..... 3.05 p. m.

ACCOMMODATION TRAIN. Leaves Raleigh..... 8.00 p. m. Arrives at Weldon..... 6.20 a. m. Leaves Weldon..... 9.15 a. m. Arrives at Raleigh..... 8.00 p. m.

Mail train makes close connection at Weldon with the seaboard & Roanoke Railroad and Bay Line Steamers via Baltimore, to and from all points North, West and Northwest and with the Petersburg Railroad via Petersburg, Richmond and Washington City, to and from all points North and Northwest.

And at Raleigh with the North Carolina Railroad and from all points South and Southwest, and with the Raleigh & Augusta Air Line to Haywood and Fayetteville.

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Persons living along the line of the road can visit Raleigh in the morning by Accommodation train, and remain several hours, and return the same evening.

A. B. ANDREWS, Genl. Supt.

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LEAVE PETERSBURG. Mail..... 6.17 a. m. Express..... 3.17 p. m. ARRIVE AT WELDON. Mail..... 9.30 a. m. Express..... 7.00 p. m.

FREIGHT TRAINS. Leave Petersburg..... 9.00 p. m. Leave Weldon..... 8.30 p. m. Arrive at Weldon..... 5.06 a. m. Arrive at Petersburg..... 4.00 a. m.