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VOL. VIII.

HENDERSON, N. C., THURSDAY, MAY 23, 1889.

NO. 21.



THE LAXATIVE AND NUTRITIOUS JUICE

FIGS OF CALIFORNIA, Combined with the medicinal virtues of plants known to be most beneficial to the human system, forming an agreeable and effective laxative to permanently cure Habitual Constipation, and the many ills depending on a weak or inactive condition of the

KIDNEYS, LIVER AND BOWELS. It is the most excellent remedy known to CLEANSE THE SYSTEM EFFECTUALLY When one is Bilious or Constipated

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Fine Shoes, Hats Gents' Furnishings.

This is what the public say the estab-

A. R. ANGLEA is-and sarely the public ought to

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SHOES, HATS

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Buggies, Wagons, Carts, &c., cheaper than ever before. We make a specialty in manufacturing the celebrated

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one of the best wagons sold. It cannot be excelled. We have with us the finest workmen in the State, and are prepared

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Satisfaction guaranteed as to work and

USURY AND USURERS.

A Reply to R. W. H. by W. R. Henry. What law restrains, what scruple shall

"For not a vice that taints the human soul More frequent points the sword, or drugs the bowl, Than the dire just of an untamed estate, Since he who covets wealth disdains to wait.

EDITOR GOLD LEAF:-Not long since an article written by myself entitled Usury and Usurers appeared in your valuable paper.

reason why usurious contracts were taken of one another." forbidden against the Hebrews was that they were an agricultural people; that, that the people of North Carolina are an agricultural people and labor under the same conditions that surrounded the Hebrews; that there are many thousands of usurious contracts entered into in North Carolina daily, and that the people are to a great extent being to 40 per cent.; that our law allowing a charge of 6 per cent. and 8 per cent. respectively ought to stand as bring in 300 per cent. profit; they can When one borrows money for the pur- pay 6 per cent." pose of procuring the necessaries and ing his debts, or with which to relieve argument of my friend, must fall to the truth. Says Lange: the necessities of another, he should be ground. liable to a charge of 6 and 8 per cent. respectively; but when one tered by any statute of usury; that our prevent such contracts is inadequate; that we ought to repeal said statute borrowed purely from necessity. and adopt the common law remedy as it existed in North Carolina, prior to the present law, and which has been Moses. adopted in New York and several of the principal States of the Union, which

prisonment in the county jail. My views as above set forth were written hoping they might appear before the adjournment of our recent Legislature. I had no thought nor desire to arouse a controversy, I did not anticipate, and cannot yet understand how any man in North Carolina, not an usurer, who has never been an usurer, who is and has been in no way connected with usury, could become so excited, could so far forget himself as to endeavor to persuade an intelligent, suffering people, that "there are but

few if any usurers in our midst." I see, however, in your paper of recent date an article signed R. W. H. which purports to be an answer to my communication. My article having been written only for the purpose heretofore mentioned, I would not pause to friend, but for the fact, that his article | terest.' seems somewhat personal, and exhibits I think, an undercurrent of bitterness, which it seems to me is inconsistent with fair debate, high courtesy, or an entire freedom from all interest in this matter. I do not in writing this artior discourteous personal allusion; what and an uneasy one; between a bed of declaration of the Lord upon which my fellow and Bryant have crowned the which place he lost a leg was twice band to the l iquitous system and not at any one

person or set of persons. I am not surprised that my friend did not sign his name to his recent production; he must have felt that notwithstanding a few palliating sentences, the majority of intelligent men would be apt to consider it a defense of usury and usurers, and he must have known rest to defend such a cause in this friends and the public generally that we year of Grace 1889, with civilization rate. By different enactments the rate to excuse his want of deligence by are better prepared to supply Carriages, and christianity surrounding our land picturesque spectacle of himself, than it now stands. did Old Don Quixote when he charged those geese and wind mills some cen-

He does not like my suggestion that where money is borrowed for investto do all kinds of work with neatness ment the parties should be allowed to blind man may see it, so apparent that thou not my money, into the bank (as Carriage Painting and Horseshoeing any statute. In his remarks upon this tion to business to merit a continuence rowers at 8 per cent. into two classes, to hue to the line and no further. My The parable of the talents, (Mat., rich and poor, and after dwelling at friend says: investment would demand and obtain all the money in the market leaving none to be borrowed at 8 per cent.

Key Tags and Stencil Plates! in such case, there would soon be but and their oppressions, few borrowers, other than for invest-

> The provision that those borrowing money for the necessaries of life should not pay more than 8 per cent. would materially aid in preventing the peo- is a startling one and altogether incredple from being preyed upon. The provision that "money lenders" should be unfettered in cases where the money is is a startling one and altogether incredible. He must be jesting, merely jesting. My friend must have been "In a sportive fit unlettered in cases where the money is borrowed for purposes of investment, with no other play place for his wit."
>
> With no other play place for his wit."
>
> With no other play place for his wit."
>
> With no other play place for his wit."
>
> But his humor is, I assure him, ill
> North Carolina. He says, that he rers; Dante in his Inferno, in Canto XI
>
> R. W. H. attempts to ridicule the seneca and Aristotle, declared in the United States a policy on my own life for bitterest terms against Usury and Usu
> statements that usurers are numerous in North Carolina. He says, that he rers; Dante in his Inferno, in Canto XI
>
> North Carolina. He says, that he rers; Dante in his Inferno, in Canto XI
>
> North Carolina.

prevent,
The desperate man on swift possession

when pressed with necessity and since the t for the purpose of investment," for,

Says Grotius: "The chief riches of the Jews lay in Husbandry, whereas most of the neighboring nations made vast riches by merchandise, (by investments and specula-In that article I advanced and think tions). And therefore the Jews were alsustained the following propositions: lowed to take usury (interest) of the Gen-

Puffendorf says in his great work ruined lives. Says he:

unfettered as to the rate of interest." If any additional authority is needed vant. to show that in such cases the parties should be allowed to contract as they

please, I beg to present the views of crushed by having to pay from 8 Carolina, delivered in the year A. D. and that the servant was condemned 1889. Says he: "Some men make investments that

it is with this qualification, to-wit: pay 50 per cent. easier than others can From whence it must appear that

Savs R. W. H.: "If the moral right to receive increase borrows money for the purpose of in- for the use of money be conceded, I would

statute providing a simple penalty, to any moral right exists to charge in- God had endowed him might have, if crease for money, where the money is properly used, been quickened by con- and shout, "Thou art the men."

In such cases it was forbidden in the most positive terms by the law of

The conditions and reason remaining the same, why should the law change? remedy is by indictment, fine and im-God's law does not change. A great law writer informs us that

"Anciently in England many doubts were entertained as to to the propriety of taking a price or reward for the use of money; it was thought it could not be of the spirit."

and innocence in the matter." He need not wait for the lucubrations instruct or edify the public. of any "legal mind" on this point, since he knows so well himself, and has drawn it so accurately and effectu- sustained. ally; does he not say in his recent

"Eight per cent. is enough for most any though I sometimes lend money, I never Thou oughtest therefore to have put my Eneid; Milton drunk deep at the Fount yet got the consent of my mind (conscience) money to the exchangers and then at my answer the communication of my to take more than the legal rates of in- coming I should have received mine with

> Could David Dudley Field, the Achilles of the American Bar, aid my friend in drawing the line, "between pleasure at the servants impudence and genius and charm the world with its hanging in the drug store of Gibson & Co., guilt and innocence in making the

I shall say shall be directed at an in- down and a bed of scorpions; between friend relies so exultantly, would read English language as with a tiara of shed; that he was born at Jalapa in 1798

dom finally concluded that some inter-est might be charged for the use of money, and then commenced to draw

the exchangers so that, I might upon that is pure and beautiful.

The poetical mind is expressed not only in verse but in every work of man the exchangers so that, I might upon that is pure and beautiful. the line, as to how much. The taking of interest was impliedly interest (usury).'

authorized by a statute passed in the In the parable of the ten pieces of

Britian in allowing the charge, has Master said in substance, "thou provfixed the rate at 6 per cent, and 8 per est thyself a liar out of thine own cent, respectively; thus the line has mouth, for, if thou thoughtest me an been drawn; the line is so plain that a hard, austere man, wherefore gavest contract as they see fit, unfettered by it is either ridiculous or sad. I hardly the usurers who are hard, austere men know which, to hear any one ask where would have done) so that at my coming point, his unfairness and fallacy con- the line shall be drawn. It only re- I might have required mine own with sists in dividing the investors and bor- mains for R. W. H. and those like him usury?"

Henry can put his hand on one and say, 'thou art the man.'

My language was, "usurers are becoming as thick in North Carolina as I see no signs of any such vast and they were in Athens, when it required constant investments in North Caro- the law of Solon, called Shaking off lina. Would to God there were such; the burthens,' to clear the city of them

> "amongst us" and "in our midst." But take it either way his statement

I am correct.

The only reason why the taking of that Vesuvius towering near by has that Vesuvius towering near by has protection from their infiquities. His passion the world has produced or can protection from their infiquities. His passion the world has produced or can protection from their infiquities.

least usury must be very oppressive; but of strangers they might demand interest, (Dent very 20) and declare that it has never we will have all the protection desired. the same: (Deut. xxiii, 20) and why? Because the foam crested billows leapt upon one jewel." But the remedy he suggests strangers (Gentiles) wanted to borrow another mountain high, while flash will not do, and in suggesting such a accompaniment to its mighty roar.

having a due regard for the feelings of ents" and "ten pieces of silver." That usury is iniquitous; that the tiles (strangers) which was forbid to be not present a spectre train of shattered with usury were invalid on plea of bor-

"In the parable of the 'talents' the the amount lent." Our present law was man that failed to put his money into enacted in 1876-7. ment the contracting parties should be the Bank and get interest (usury) on it was called 'a wicked and slothful ser-

one R. W. H., of Henderson, North that the talents represented real money, obtaining interest (usury) on the same.

the parable was exactly what it was art the man. called-a parable-a figure of speech, a narration taken from the ordinary afcomforts of life, for the purpose of pay- the lachrymose and illogical and unfair fairs of life to illustrate a spiritual would not be foolish enough to deny it, "The parable is concerned with chris-

tians and not with the world at large. "The talents spoken of in the parable, vestment, the parties should be at liberty to contract as they please unfettered by any statute of party, that our like for some legal mind to work out the of grace. The servant was told that believe that there is any intelligent unbecome in the matter."

believe that there is any intelligent unbecome between guilt and innocence in the matter."

believe that there is any intelligent unbecome between guilt and innocence in the matter." I think it very doubtful as to whether that those spiritual 'talents' with which tact with earnest leaders and members of the church.

"because the servant did not put his I am duly grateful for the compliment

condemnation meant that "the ser-

the line shall be drawn between guilt matter as one might have expected their caskets of gold and morocco, await had forgotton the day. There is some lit-

When the Lord said:

thou knewest that I reap where I sowed and enriched the world of literature by bought five years ago from the State at "Eight per cent. is enough for most any thou knewest that I reap where I sowed and chriched the world of interaction by twenty-eight cents (28) per acre, resold the beauties and sublimities of his last year for \$5.00 an acre, upon which the

and Canant to express surprise and dis- Byron's Childe Harold will tell of his about Santa Anna's drinking horn, now unjust charge against him, and they grandeurs as long as the heart of man this place, no more thought of than if no unjust charge against him, and they grandeurs as long as the heart of man historical interest was attached to it. Hissay, "the sentence should be marked throbs with one noble impulse; the torians will remember that Santa Anna de It is the same line that marks the with an interrogation point," as above, works of Shelley, Keats, Wordsworth, Antonio Lopez, President of Mexico,

Putting the Old Testament and Moses out of sight; the British Kingdom finally concluded that some interwhere I sow not and gather where I have the server of the strength of

my coming have received my money with

10 per cent, as the highest possible made the same excuse and endeavored rate. By different apportment apportment apportment the made the same excuse and endeavored of the world and over the world and over the made the same excuse and endeavored of the world and over the world and the wor that the man who throws his lance in 37th year of Henry VIII, which fixed silver (Luke, XIX, 11-24) the servant was changed from time to time until it charging his Master with being an as with a halo, would make a more came down to 5 per cent. at which rate austere man, said he, "thou takest up take it out of the world and the grandthat, thou layest not down, and reap-North Carolina following Great est that, thou didst not sow," and the

xxv, 14-30) and that of the ten pieces great length upon these conjured up "I know of no usurious violators of of silver (Luke, XIX, 11-24) are differterms, rich and poor, he proceeds to law in our midst nor do I believe we have ent in many respects as to the truths brother) nor increase but fear thy God, many among us. Nor do I believe Mr. taught (Lange 443) and there are also assume that those borrowing money for many among us. Nor do I believe Mr. taught (Lange 443) and there are also that thy brother, may live with thee.' marked differences as to phraseology. Ler. xxv. 36 The word "Bank" does not occur in the parable of the "talents." It does erless child. If thou afflict them in anyoccur in that of the ten pieces of silver. wise, and they cry unto me, I will hear their

My friend in saying, "In the parable the 'talents' the man that failed to will kill you with the sword."—Ex. zzii. 21of the 'talents' the man that failed to 22-23put his money into the bank and get "If thou lend money to any of my peo- well and hope to be back by the 1st of I limited my remarks to no particu- interest on it, was called a wicked and ple that is poor by thee, thou shalt not June ments because of the prosperity of our lar section of North Carolina, My slothful servant," has not only profriend seems to confine himself to a faned the parable by a literal constructed lay upon him usury.—Ex. xxii. 25. tion, but has shown himself quite a "He that by usury and unjust gain, inmere locality when he uses the words, ton, but has snown himsen quite a creaseth his substance, he shall gather it stranger to the parables, having mixed for him that will pity the poor."—Proc. stranger to the parables, having mixed them up most inexcusably, or he has discovered some new parable that has escaped the attention of the Fathers of the law even his prayer shall be an abomingtion."

creaseth his substance, he shan gather to the poor."—Prov. for him, that will pity the poor."—Prov. Gen'l Ag't of the Equitable Life Assurance Society of the U.S.,

184 Gravier St., New Orleans, La.

Dear Sir:—I am now settling with the

R. W. H. attempts to ridicule the

usury (interest) was forbidden by the ever been as peaceful and beautiful as language is as follows: "Make the produce, portrays the true nature of the J. R. Young, Agent.

Mosaical law as between Hebrew and on this lovely spring day with grassy penalty for charging usury a forfeiture Usurer in his immortal character, "Shy-Hebrew, was, says Selden: slopes and sweet spring flowers. Not of double the amount lent, and we would lock." We find in Percy's Reliques a many usurers in North Carolina! One have all the protection desired." That is poem describing the Usurer, which it "The Hebrews being a nation which followed Pasture and Husbandry and unhad as well sit by the "sounding sea," to say, I admit that we need more prolise said, served Shakespeare as the foundation of the say of familiar with the secrets of trade and when its surface looks like the "mirror tection, Mr. Henry is correct about dation of his "Merchant of Venice," navigation, never borrowed money but of the Almighty," so calm and pure that, and if my plan ("a forfeiture of which poem, is now so apropos, that I and sublime, in its awful majesty and double the amount lent") be adopted, conclude this article by a selection from

> after flash of angry lightning kept an remedy he shows that he is as total a stranger to the history of our law on When my friend desires again to per- this subject as he seems to be on the petrate a joke upon the public he ought, real meaning of the parable of the "talhis fellowman, to select some less se- Previous to 1866 and again by the act

> rious subject, some subject that will 1874-5, says Dillard J. contracts tainted hopes, blasted joys and damned and rower and it was also provided tnat there should be "a forfeiture of double

Finding that we need better protection than we have at present, and that his remedy has been tried in North The object of my friend in citing the parable of the talents could be none Carolina, found inadequate and repeal-And it soothed my spirit, when weary, other than to produce the impression ed, there remains nothing for my friend to do, but to yield gracefully and to for not putting it in a real bank and our only remedy, is by indictment. He says, "I don't believe Mr. Henry can He seems to overlook the fact that put his hand upon a man and say, thou

I can put my hand upon many and say, "thou art the men," many who so apparent are their violations of the law to all men, except R. W. H?

Were it not for my high regard for my friend, and my desire to be entirely In crimson and fair morning appears

our teous I would say that I don't And opening blossoms their sweet odors are gifts of mind, wisdom, learning, gifts courteous, I would say, that I don't the exchangers. By that was meant, not put his hand upon many usurers

R. W. H. in his communication with And gently they whispered, it faded on a sneer says, "Mr. Henry, seems to My friend declares with some gusto, have a poetical mind."

money 'into the bank' and get interest he pays me though of course I know he (usury) on it he was called a wicked meant it simply as a piece of sarcasm. I hardly thought any one would at-Every exigetical and critical re- tempt to sneer at the poetical mind, in pened here since I wrote you last. The viewer of this parable declares that the this age of civilization and letters.

The grandest thoughts, thoughts that vant had been slothful in the service have startled nations into action, have as Henderson, some ten days before, about sprung from the poetical mind; the a score of prominent citizens met in the To construe the parable literally sweetest and purest memories, and court house, and in about thirty minutes sustained in foro conscientiae, and hence, it was held to be indictable as a crime."

But granting that the moral right does exist, my friend desires to be informed by "some legal mind where formed by "some legal mind where him to have done, before attempting to to amuse, instruct and charm us with the canvassing carried on by the candidates

ing the majesty and attributes of the laborious canvass. He meant, says DeWette, Campbell filled all time with his Inferno; and cro With this proper amendation the Coleridge, Tennyson, Cowper, Long-commander at the massacres at the Alamo

The poetical mind is expressed not

Take it out of the world, and you would paralyze every orchestra, freeze

petrify every song of joy; take it out only known of by a few old residents of this county. In looking at it with a friend this county. In looking at it with a friend the other day the only comment he made Oxford, N. C. whether on canvass or in frescoe would soon be obscured by the veil of oblivion; the other day the only comment he made was that he "would like to see the steer est creation of Grecian and Itallian here over which are matted running roses lofty niches in the Temple of Fame dishonored and forgotten.

cal mind? Can R. W. H. afford to do

Before closing this article I desire to call to the attention of your readers and especially R. W. H. some passages touching the character of usurers, and the manner in which they have been regarded in other lands and times:

"Ye shall not afflict any widow or fath-

Seneca and Aristotle, declared in the

moral right. Has the money lender a tuned. There are many thousands in not only does not know any usurers, makes Virgil surrounded by the fires of now offer me are not only satisfactory in Dental

| The profits arising from investments of money borrowed from them? If so they ought to be protected in the right by our law aside from all incidental consideration; I say the has that right. We will now see if the has that right. We will now see if the profits arising our State who have felt the deadly our State who have felt the deally our State who have felt the deadly our State who have felt the deadly our State who have felt the deadly our State who have

"His life was like a barrow-hog That liveth many a day, Yet never once doth any good

Until men will him slay. His heart doth think on many a wile How to deceive the poor, His mouth is nearly full of muck, Yet still be gapes for more.

Good people that do hear this song
For truth I dare will say That many a wretch as ill as he Doth live now at this day. W. R. HENRY.

MY ROSEBUD.

[Mrs. N. A. Monfort in Excelsior Springs (Mo.) Banner.]

Dimpled and white it lay on my breast,

To behold its sweet charms disclosing. concur with me, that our best and about | Each day but revealed new charms to my With love and care I lavishly blessed it; But the chill hand of death reached down

> With his cold, icy fingers he pressed it. Not a sound was heard in the shadowy Scarce a breeze o'er the hill top sighing Where the moonlight fell like a silvery

But my Rosebud, oh, it was dying.

But cold on my breast 'neath the dew of my tears, Lay my Rosebud, blighted and dead. The angels bore it to a higher birth Where flowers are perfuming;

But in heaven 'tis eternally blooming. Letter From the far South.

YAZOO CITY, MISS., April 29th, 1889. Nothing strange or wonderful has hapmunicipal election is over, and it was a strange contrast compared with an election instruct or edify the public.

But taking the parable literally, the construction of R. W. H. cannot be the world the Psalms, poems celebrat
To annot be to annuse, instruct and charm as the for Governor. The State convention meets in Jackson in July and whoever gets the nomination will be Governor, without having to spend his time and money in a cases.

The State convention meets in Jackson in July and whoever gets the nomination will be Governor, without having to spend his time and money in a cases.

This is a country of wonderful possibili most high God; Homer had it and gave ties and the field of speculation is broad. "Thou wicked and slothful servant, us his immortal Illiad; Virgil had it I have been shown lands here that were Eneid; Milton drunk deep at the Fount present owners are borrowing from the of Poesy and with his Grand Epic wrote Loan and Trust Co." \$15.00 per acre. It his name across all the centuries; Dante beats bright wrappers, even on a short I don't believe I have ever written you

> and died 1876. This horn was captured from Santa Anna the night prior to the battle of Buena Vista by Thos. Winter, a private in the Clinton Rifles, Capt. W. Downing's Company, Jeff Davis' Regiment. It is 35% inches long, with a diameter at large end of 4 inches and holds about three quarts. It is silver mounted. with a silver lock and key to the small eud, has the inscription "Santa Anna, Encero." This relict, which should grace all the sources of sweet accord, and the archives of some historical museum, so

that horn grew on genius in marble would fall from their of white, red, scarlet, amber, and all the who can afford to sneer at the poetical mind? Can R. W. H. afford to do

adjusted in the strength of the str

guage adequate to the scene.

The ladies here, among whom are many young beauties, are very dressy, while the men, as a general thing, are careless in footed here in summer unless they are sent on some errand in a burry. Mosquitors bite their feet so they cannot sit down. Therefore, when a boy is sent anywhere in a hurry they make him take off his shoes. The aggregate town tax of this place (not quite as large as Henderson) is over \$23,000. They have no electric lights, but the best drainage, sidewalks and streets to be found in the South. From March to October all business is done on time. The prospect for a large cotton crop is the

severe sickness in Memphis; am now about

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