

Palmyra January 25th 1838

Dear Brother, Yours of the 5th inst. was rec^d on the 23rd which was something later than I had reason to expect, but the time it was on the road explains the cause. I had rec^d a letter from Newville and put off answering it until I should receive yours and that arriving ten days later than usual the folks there no doubt think I don't intend writing, but will now be shortly undeceived and know the reason why it was so slow in coming. I have also another reason for not writing unnecessarily, that is in order to save postage, for silver is very scarce and if it were plenty I would not willingly pay the post office department any of it, which is so nearly extorting it from the people to carry out their Golden Rule. The only news from Newville was the melancholy fate of the young doctor who has been lingering there two years and finally died leaving his father soulless and a wife and family of small children. I think he had four children. He died on the 7th December about 3 o'clock in the afternoon. He was confined to his bed about a month and during his last day suffered severe pain. The rest of the folks there were well, but they had no news from Illinois. Of the rest of our relations I have heard nothing. Mrs. J. Seddes name in a newspaper paragraph which stated that she had started to print a temperance paper, but did not say where. I have no correspondence with any of the name of Seddes but yourself notwithstanding I have solicited it from James and Egripper and who I have reason to think are perfectly satisfied with me, but neglect to write purely from negligence and perhaps a want of ability and ignorance. Their letters are always very short and badly put together. I have been ashamed at James' letters, frequently the name of this place is very wildly misspelled. I paid for the last wheat I bought 2. per bu. and now it is 1.50 and Rye 76. Corn 45 Oats 36 Buckwheat 62 1/2 Potatoes 25. Beef 7. Cuts. Pork 6. Butter 14. per lb. Eggs 12 per doz. It is thought that wheat will be 1.00 and every thing in proportion very shortly. The Principal cause of which is the want of money, which notwithstanding the flood of shingle casters which have flooded the land from every petty corporation, ^{is very scarce} we have bills from 5 cents to three dollars and great numbers of them counterfeit. I do not wholly approve of Gov. Ritner's plan of banking but differ in one point only, viz in restricting the Banks to 7 per cent per annum discounts which I consider to little a compensation for the benefit they are to the public. I would be willing to allow them eight percent. The law restricting the issue of notes under 5 has operated very well and made silver plenty and I think it will be well enough to knock under all under

ten as soon as the present deranged state of the currency is over, but not sooner for I am persuaded that to attempt it sooner would be useless if not deranged matters still worse. I would like to see Banks so restricted as to prevent rascally issues which have been the cause of our present difficulties. Our legislature has reported a bill regulating Banks which has one good feature in it, viz. to make the stockholders liable in their estates in case of a break or suspension of specie payments to double the amount of stock held by each and the president and directors in a still further sum. This in my opinion would be ample security and is strictly just. Which is not the case with the law which holds bankers liable in the whole amount of their estates; let the amount of stock held by each be what it may. For example if one man was worth \$10,000 and had 5 shares and another was worth but \$5000 and had 10 shares: it would be very wrong that the one who had but one half the interest of the other should ^{suffer} to ten times the amount. But the main part of the bill I do not approve of, especially that part which forbids Banks to increase their liabilities to over double the amount ^{of} stock actually paid in: which is restricting them too close and would reduce the amount of money in circulation one half; if not more. I think Bankers can safely issue three times the amount. The best plan now is to let the Banks contract their business until they can pay specie and legislate nothing on the subject until that has taken place; and let the matter regulate itself which it will surely do. And when that has taken place let the wise ones of the land endeavor to prevent a similar event by legislative enactments. Now Banks are in the worst credit of all the Detroit Banks are 90 per cent below par and all others no sale. The taxes are getting very high and particularly the road tax. Do you Michigan folks work constantly on the roads. How 3 lots of mine are but the 90th part of the township and as there are no improvements on it: it would be not worth more than the 180th part in value which would be 12 1/2 days for the whole township equal to as many dollars which is a shocking tax. Do you ever look over these Yankee Roadmasters and see if they do not impose on people. I have but little faith in them manufacturers of wooden Hams, Kettles and sausages made out of brown paper. Our country is becoming a proverb for its trickery. Our road tax here was \$400 last year which was high. ~~our~~ our township is not 6 miles square is true but it is 3 times as valuable. My son continues to thrive and I was expecting to hear of your having raised something of the kind; but am disappointed. Nancy Sheller who was married to Damm is again married to a storekeeper of the name of Pingham of Millers town Lebanon County. Her father lives ~~now~~ in Huntingdon county on a rented farm.

than winter. The grain in the ground looks extremely well. There is a good many people sick in the neighborhood; but still few deaths. One can go from Chambersburg to Philadelphia on the rail road with but two obstructions in the way the Bridge at Harrisburg & the tunnel at Elizabettsown which are not completed. P. H. Graydon is not going to College nor is it likely he will for I think Graydon is kept busy to live. He had nobody in his store but Robert the other day that I was there. Graydon is getting a large family. Robert will be less than his father and not as good looking by a long chalk.

Chambersburg Pa
Jan 25th 1838

Mr John Stokes

Apportioner

Michigan

25



John

You have acknowledged the receipt of but one newspaper or pamphlet where as I sent at least 6 of which several were from Washington during the extra session. You had room enough in your letter to have mentioned them if they were rec^d. I sent yesterday a paper containing O. Connel's opinions of the American which you ought to show his countrymen. It also contained a short acct. of the Cumberland Valley rail road. Your letters are becoming quite short. Our Reform Convention are still sitting. They have decided against the right of Blacks to vote by a vote of 77 to 15 which I have no doubt is the opinion of the people of the state. The winter is very mild with no snow at present: it is in fact more like summer.

William Clark has purchased a farm of 170 acres for \$60 per acre the half in hand
and the rest in payments near Chambersburg Franklin County. James I believe
intends living another year in Hummelstown. James Kelly has never attended
derry Church since he was married. He has four sons now, the wife ^{being}
^{brought} the fourth a few weeks ago so that the old buck is getting a family
in his old days. Jacob Wolfersberger now works his fathers farm and John owns
what used to be Old Abraham Henrys place, Philip and Levi keeps store at
Mallam Mill on the Susquehanna R. Of the Wilsons I heard nothing lately.
Jacob Early died in November leaving none but daughters to inherit his
estate. The old squire is still alive. Adam Kettinger has sold his tavern stand
in this place and I believe will leave this country in the spring. He is to get
\$3000 twelve hundred in hand and the rest in three equal yearly payments.
I have done nothing in Sawyers case his death preventing it as the law gives
a year time and the case now in the Supreme court cannot be argued to
the Executors or made parties to it and after that they may have a
year to answer if they choose it which I have no doubt the will
in order to baffle as I believe their attorneys have poor prospects of recovering
much if any thing of me. Samuel has been all winter in the west for the purpose
I think with Joseph Sawyers heirs it is thought; how he will succeed
I know not to tell, but if he does not he will have trouble to satisfy Greuber
with the title and as for giving \$4000 bail I think it is out of the question.
Perryhill Bell had an offer for his place \$28 per acre but declined it in hopes
of getting more but failed; when he said he would take it, but the other
then refused to give it. Perryhill has been sinking money and is now
I think \$1500 in debt, which is nearly the half of what his 130 acres
are worth and will be more if the times dont mend of which there is
little prospect. I have heard nothing of Thomas Willow since his death
I would like to know if there is an heir as the time is now up, but I
know of no way of finding it out. The interests of the widow without an heir
and the Executors are different which will make the correspondence
little between them. Without an heir the widow and mother of Thomas
would get equal shares of real estate during their lives when it would
fall back to the full brothers and sisters and also equal shares of the
personal absolutely. Which you will find by examining the law I
sent you at one time. The Canada war makes some noise here but the
rebels are generally condemned and if you had a few hundred Permites
they would not rob your Arsenals and defy the civil authorities as
they do. I think there will be some fighting in Canada next summer.

Wm Seades

Seade

William Seades