

Campbelltown Jan. 23rd A.D. 1843

Dear Brother, Yours of the 10th inst. was rec^d. on Saturday and I happy to hear of the arrival of a son and hope he may be the one of the thousand that Solomon found to be upright. Why should we expect to find mankind otherwise than he found them. Any man then who suffers himself to be defamed by his fellow-man does it to the face of light, and is served right, for his folly. What is the history of a man in all ages of the world. I have no reason to expect to be treated better than other generations, none. The only plan then is to take everything cool and be watchful and when we do get hit in spite of all our care to laugh at the adroitness of the rogues. MacKenzie served them fellows exactly right. No honest man will joke about taking the lives of his fellows, and none will lay plans how to do it but those ^{that} will do it, if they have the power. I am in favor of the Bankrupt law and I think I Judge impartially because I am neither Debtor or Creditor to a man. I seek not to take the advantage and I believe you have the power to take it of me so that I can calmly weigh the matter between those who stand in that relation to each other. The ^{part} of our business men are men without capital and them and their families are floating on the community like vessels on the oceans and yeady adverse times, and winds drawn soe down in bankruptcy and the oceans. Adverse legislation ruin thousands who do the best that could be done in their circumstances and yet failed honestly failed, and they are irretrievably lost to themselves, their families and their country, unless the laws provide a remedy, and in this Bankrupt law there is one, a full and effectual one, a full and free forgiveness. The nation can truly say "Forgive us our debts as we forgive our debtors". Shall the honest the young and talented merchant and family be cast loose upon the world and forced in spite of themselves in spite of what nature intended they should be to be outcasts and pagabonds in society, forever at the mercy of their merciless creditors. This law gives men a chance to start again in the world, to exert their talents for themselves their families and their country and if they are honest men and God prospers them they will still pay old debts as well as new ones. It is said rogues will take the advantage of it, and that is all that can be said against it. Well suppose that is true. Have not rogues the benefit of all other laws as well as this. No no I say give the honest man all home for his life, for no laws will or can be made to prevent rascality. The winter ^{commence} early with us also, and we had frequent snows in December and a good deal of sleighing. On Morning in the 1st week of January it was one

degrees below zero, with but little snow on the ground, since we have had
foggy rainy weather as well as very warm. It is like summer and
the snow heaps are nearly all melted. The thermometer on Saturday
last rose to 64. Wheat will scarce bring 75. Corn 35. Oats 22. Rye
40. Beef 4.00 Pork 4.00. Butter & Lard & Eggs 10. Money very scarce
and dull. It seems there are some needy people around my lands. Why could
not them bad boys wait till the rents would fall when they might
have had them and welcome. There are also a plenty of Robbers about
my lands. I have heard nothing from Illinois since I wrote. From
Indiana we got a letter the other day from Robert M. Jay he gives prices of
Wheat 37. Corn 10. Oats 12. Pork 100. Beef as with you. I
have months ago gave notice that I must have my money, but of late they have
been telling me it will be impossible to pay in good funds and other funds I
told them would be useless to me. I think I paid them that they must actually
pay the half for they could purchase with common money the best for
about 5 per cent and that was a far less loss than what we suffer at in not
getting our money. Our law abolishing imprisonment for debt is very much
complained of and the people are petitioning for its repeal but I don't
believe they will succeed. This law strikes at the root of the credit system
for if men can no longer collect debts they will cease to trust men and
the cash system will be forced on all, and surely that of all others will
operate against rogues the most effectually. Since the body of a man
cannot be touched for debt our special bail law has been altered. For-
merly a person could stay an execution by giving bail for his appearance
at the end of 3, 6 or 9 months, according to the amount of the debt, but
now in lieu of the body he must give bail for all his goods that are
subject to a levy, and if any of them are disposed of in any way his
bail must pay the debt & costs. Almost any one could get bail for
his appearance but now men have brought bail to any office and when
I have read them the law they declined doing it and have made the money
by taking hold on the goods, herefore before the time expired of the
day the rascals had disposed of their property and appeared and
laughed at Justice, Constable and creditor. There is a tremendous cry here
against the taxes, but still men pay. Knowing that if they did not there
would be end of all Government, and a bad news better than none.
Our government is one of the people and of course the majority must rule
against whom does the men rebel who refuse to pay their taxes, against
themselves, they being a part of the sovereign people. If all men were
to attend the polls at all elections, I am fully persuaded that we would be
Governed by quite another set of men. Those men who do not attend

elections are those who occasion all our bad government. I would be in favor of fining all who do not attend the polls, severely, which would force men to poll without being hauled or coerced, and then we would always have a full expression of the people's will, which would keep the government steady. If you had stated what the probable cost of building a house sufficient for a farm house would be I should have liked it well. You ^{say} that Robert does not more than live off his farm, this is surely very discouraging. I would better loan out my money than go into making improvements to reap nothing from them. There are properties enough selling here for less than the improvements cost. The Sheriff of Hampshire County sold houses last week for nearly 1/3 of their cost. If I come to Michigan I think I would do better to lend you & Robert \$1500 - to enable you to start that mill and live on the interest of my money. I suppose you would give about 15 percent, sooner than let yourselves be laughed at ^{any longer} for commencing what you were not able to complete. The widows third = \$458.18 interest for 14 months = \$312.77 amount = \$4780.95 one ninth = \$530.19 one fifth of that = \$106.04 the percentage which the law allows Executors would reduce Robert's share to \$100 - or thereabouts. There is an error in adding the interest & principal which you may correct. I wish you had stated again what kind of money you will take. I should like our Philadelphia par paper - but the paper, if I have to bring ^{it} it will be burthensome and if I buy sold then will perhaps be on my loss in procuring it. I would prefer Treasury drafts to either. If we had a United States Bank or even Tylers by cheque - then would be no difficulty at all. If I can get two thousand and I believe I will, I will pay you all off - which will be still leaving me to the last. We are all well. I have heard nothing lately from Knoxville, or Harrisburg. I am seldom from home, it not sitting a Justice I do all my own work and live very saving. I don't think it has cost me 100 to keep my family this year - I kept two cows & made hay on the shores which did not cost me \$3. I raise every year ten hogs which is as much winter meat as we need with a little fresh Beef or veal that I occasionally buy. The shoulder & Hams we have for summer. I can make a sucking pig in a year worth 250 - with very little expense. Keeping cows is a loss. We have to raise our children on cows milk, the wife having little or I would not keep a cow. I weigh 155 pounds. I feel well, except my eyes are beginning to fail in strength. I want your next to arrive in the 3rd week of March. I have hopes of some money and if I don't write in the 1st week of April you may expect me along if God sends me.

John Seddes
William Seddes



Palmyra Pa.
Jan. 4 23

1843

25

Mr. John Geddes

Ann Arbor

Michigan