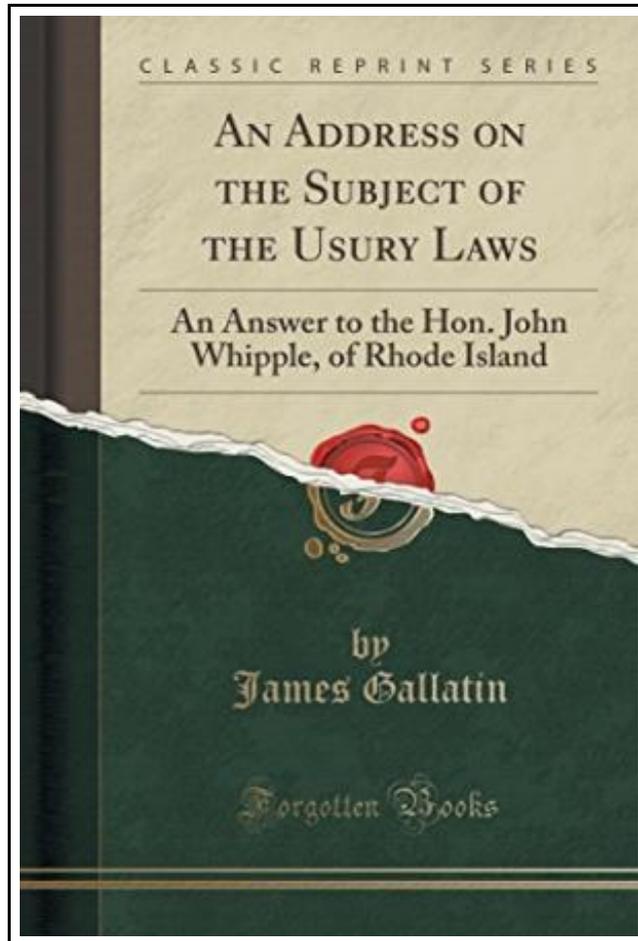


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Forgotten Books, United States, 2015. Paperback. Book Condition: New. 229 x 152 mm. Language: English . Brand New Book ***** Print on Demand *****.Excerpt from An Address on the Subject of the Usury Laws: An Answer to the Hon. John Whipple, of Rhode Island In the preface to an edition of Mr. Whipple s pamphlet on the Usury Laws, published at Boston in 1857, will be found a letter of Hon. W. W. Wick, of Indiana, dated March 7, 1849. This letter states That in Indiana, the Usury Laws were repealed twelve or fourteen years ago, (1835, 36, 37.) Many (persons) were sold out of house and home ere public attention was called to the subject. Had the Legislature not interfered and tied the hands of the spoiler, an immense amount of property would have changed hands in a few years. We all know that, stimulated by the example of New York, (without duly considering the difference of position,) Indiana undertook the construction of the Wabash and Erie Canal; it was necessary to borrow money for the purpose of building this canal, and the bonds of the State were issued. The land in the neighborhood of the canal rose immensely in value. The years 1835 and 1836 were years of the wildest speculation and over-trading. The State of Indiana plunged heedlessly into internal improvement speculations. The banks expanded the currency, and when the reaction came, and a contraction could not be avoided, some of these institutions, loaded down with fictitious paper and dishonored State bonds, were immediately swept out of existence. The bank of Mr. Biddle, styled the Bank of the United States, after a year or two of vain struggles, broke down into hopeless bankruptcy. Not only many of the citizens of Indiana who had speculated wildly in...

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