

their bank parlors and discounted notes in Wall Street telegraph. The wiping out of the usury laws would be far more beneficial to the agricultural classes than to any other. England was greatly wedded to all her old practices and customs. It had abolished the laws of usury in 1854, and no man's voice in that country had yet been raised for their re-enactment. From an active business experience of twenty-five years, he, (Mr. P.,) was satisfied that it would be to the benefit of the whole State these laws were rendered inoperative.

Mr. Dent had not been so enlightened by any of the arguments on this subject as to change the views which he had entertained. He confessed that he belonged to the fossil party, which was not yet up to the advanced ideas. If he lived among the purlieus of Wall Street, or among the money brokers of Baltimore, he might think as some others do, but he lived among a plainer people, and he knew that the debtors were not able to pay a higher rate than six per cent. He was in favor of making the laws so stringent that it would be impossible to exact a higher rate than this. The people had been so long accustomed to six per cent. that they were not prepared for this innovation. Mr. D. argued the subject at considerable length, and concluded by remarking that the monetary affairs of the country are unsettled, the times are disjointed, and a crash is anticipated sooner or later. In this view it can scarcely be politic to increase the rate of interest now allowed by law. No man can look forward with confidence to the payment of the public debt. He did not think it would be paid from the lights before him. The administration of affairs at Washington was not of such a nature as to inspire confidence. The taxes were becoming so onerous, and, when the burden became such as no longer to be bearable, the cry of repudiation would arise. It might, at first, be faintly whispered, but it would soon roll out in thunder tones, and could not be resisted.

Mr. Stoddert would not have again trespassed upon the House, but after the remarks of the gentleman from St. Mary's, (Mr. Dent,) he felt it incumbent on him. The interests of the people of Charles and St. Mary's were identical, and he must say the policy argued for by the