[*Concluded from first page.*]

currency is required to keep all the industries of the country employed. Without this, national as well as individual bankruptcy must ensue. Undue inflation, on the other hand, while it might give temporary relief, it would only lead to the inflation of prices, the impossibility of competing in our own markets for the products of home skill and labor and the repeated renewal of expediencies. Elasticity to our circulating medium, therefore, just enough of it to transact the legitimate business of the country so as to keep all the industries employed, is what is most desired. The exact medium is specie, the recognized medium of exchange the world over. That obtained, we shall have a currency of an exact degree of elasticity. If there be too much of it for the legitimate purposes of trade and commerce, it will flow out of the country; too little of it, the reverse will result. To hold what we have and appreciate our currency to that standard is a problem deserving of the most serious consideration of Congress. The experience of the present panic has proven that the currency of the country, based as it is upon the credit of the country, is the best that has ever been devised. Usually, in times of such trials, currency has become worthless, or so much depreciated in value as to inflate the value of all the necessaries of life. As compared with the currency, everyone holding it has been anxious to dispose of it on any terms. Now we witness the reverse—holders of currency hoard it as they did gold in former experiences of a like nature. It is patent to the most casual observer that much more currency, or money, is required to transact the legitimate trade of the country during the fall and winter months, when the vast crops are being removed, than during the balance of the year. But by the present system the amount in the country remains the same throughout the year, resulting in the accumulation of all the surplus capital of the country, when not employed in the moving of crops. Tempted thereby, by the offers of loans being paid interest, this surplus capital must earn this interest paid with a profit; being subject to call it cannot be loaned only in part, at best, to the merchant or manufacturer for a fixed term, hence, no matter how much currency there might be in the country, it would be absorbed, prices keeping pace with the volume and panic, stringency and disaster, would ever be recurring. Elasticity in our money system, therefore, is the object to be obtained first, and next, as far as possible, a prevention of the use of money in stock and other species of speculation.

INTEREST ON DEPOSITS.

To prevent the latter it seems to me that one great step would be taken by prohibiting the National Banks from paying interest on deposits by requiring them to hold their reserves in their own vaults, and by forcing into resumption, though it would be only in legal tender notes. For this purpose, I would suggest the establishment of clearing houses for your consideration. To secure the former, many plans have been suggested, most of which look to me like inflation on one hand, or compelling the government, on the other, to pay interest without corresponding benefits upon the surplus funds of the country during the season when otherwise unemployed. I submit for your consideration whether this difficulty might not be overcome by authorizing the Secretary of the Treasury to issue at at any time to national banks to issue any amount of their notes below a fixed percentage of their issue, say forty per cent, upon the banks depositing with the Treasurer of the United States an amount of government bonds equal to the amount of notes demanded, the banks to forfeit to the government, say four per cent, on the interest accruing on the bonds pledged during the time they remain with the Treasurer as security for the increase in circulation. The bonds so pledged to be redeemable by the banks at their pleasure, either in whole or in part, by returning their own bills for cancellation to an amount equal to the face of the bonds withdrawn. I would further suggest for your consideration the propriety of authorizing National banks to diminish their standing issue at pleasure by returning for cancellation their own bills, withdrawing so many United States bonds as are pledged for the bills returned. In view of the great actual contraction that has taken place in the currency, and the comparative contraction constantly going on, due to the increase of investment in manufactures and all the industries, I do not believe that there is too much of it now for the dullest period of the year. Indeed, if clearing houses should be established, thus forcing redemption, it is a question whether banking should not be made free, retaining all safeguards now required to secure bill holders.

In any modification of present laws regulating National Banks, and a further step towards the resumption of specie payment, I invite your attention to the consideration of the propriety of exacting from them the retention of a part of their reserve, either the whole or a part of the gold interest accruing upon the bonds pledged as security for their issue. I have not reflected enough on the bearing this might have in producing a scarcity of coin with which to pay duties on imports, to give it my positive recommendation; but your attention is invited to the subject.

During the last four years the currency has been contracted directly by the withdrawal of the three per cent. certificates, compound interest notes and government bonds outstanding on the 4th of March, 1869, all of which took the place of legal tenders in the bank reserve, to the extent of $63,000,000. During the same period there has been a much larger comparative contraction of the currency. The population of the country has largely increased, more than 25,000 miles of railroad have been built, requiring the active use of capital to operate them; millions of acres of land have been opened to cultivation, requiring capital to move the products; manufactories have multiplied beyond all precedent in the same period of time, requiring capital weekly for the payment of wages and for the purchase of material, but probably the largest of all comparative contraction arises from the organizing of free labor in the South. Now, every laborer there receives his wages, and for the want of savings banks the greater part of such wages are carried in the pocket or hoarded until required for use. These suggestions are thrown out for your consideration without any recommendation that they shall be adopted literally, but hoping that the best method may be arrived at to secure such an elasticity of the currency as will keep employed all the industries of the country, and prevent such an inflation as will put off indefinitely the resumption of specie payments, an object devoutly to be wished for by all, and by none more earnestly than the class of people most directly interested, those who earn their bread by the sweat of their brow. The decision of Congress on this subject will have the hearty support of the Executive.

THE CENSUS.

The ninth census has been completed, the report thereof published and distributed, and the working force of the bureau disbanded. The Secretary of the Interior renews his recommendation for a census to be taken in 1875, to which subject the attention of Congress is invited. The origial suggestion in that behalf has met with the general approval of the country, and even if it be not deemed advisable at present to provide for a regular quinquennial census, a census taken in 1875, the report of which could be completed and published before the one hundredth anniversary of our independence, would be especially interesting and valuable as showing the progress of the country during the first century of our national existence. It is believed, however, that a census every five years would be of substantial benefit to the country inasmuch as our growth hitherto has been so rapid that the results of the decennial census are necessarily unreliable as a basis of estimate for the latter years.

THE BANKRUPTCY ACT.

I have became impressed with the belief that the act approved March 24, 1867, entitled an act to establish a uniform system of bankruptcy throughout the United States is productive of more evil than good. At this time, many considerations might be urged for is total repeal, but if this is not considered advisable, I think it will not be seriously questioned that those portions of said act, providing for what is called involuntary bankruptcy, operate to increase the financial embarrassment of the country. Careful and prudent men very often become involved in debt in transactions of business, and though they may possess ample property, if it could be made available for that purpose, to meet all their liabilities, and yet, on account of the extraordinary scarcity of money, they may be unable to meet all their obligations as they become due, in consequence of which they are liable to be prostrated in business by proceedings in bankruptcy, at the instance of unrelenting creditors. People are now so easily alarmed as to money matters that the mere filing of a petition in bankruptcy by an unfriendly creditor, will embarrass and often times accomplish the financial ruin of a responsible business man. Those who otherwise might make lawful and just claims to relieve themselves from difficulties brought on by the present stringency in money, are prevented by their constant exposure to attack and disappointment, by proceedings against them in bankruptcy. And beside, the law is made use of many cases by obdurate creditors to frighten or force debtors into a compliance with their wishes, and into acts of injustice to other creditors and to themselves. I recommend that so much of said act as provides for involuntary bankruptcy on account of suspension of payment, be repealed.

GENERAL AMNESTY.

I renew my previous recommendation to Congress for general amnesty. The number engaged in the late rebellion, laboring under these disadvantages is very small, but enough to keep up a constant annoyance. No possible danger can ensue to the Government by restricting them from eligibility to office.

CIVIL RIGHTS.

I suggest for your consideration the enactment of a law the better to secure the civil rights which freedom should secure, but has not effectually secured to the enfranchised slave.

U. S. GRANT.

EXECUTIVE MANSION.

"OLD PETTICOATS."

A Thoroughly Reliable Account of the Capture of Jeff. Davis.

From the Lyons N. Y. Republican:

Being lately in that part of the State of Michigan where lie the county and village of Allegan, it was my good fortune to make the acquaintance of Gen. Benjamin D. Pritchard who is a resident of Allegan.

Gen. Pritchard was Colonel of the Fourth Regiment of Michigan Cavalry during the late rebellion. He was promoted to Brigadier General for his distinguished bravery and military services. Most assuredly he is all that your immagination could desire in his appearance—filling the *beau ideal* of an undaunted soldier and thoroughly able and accomplished commander.

I was exceedingly glad to have the privilege of making his acquaintance, for he was the very man who knew all the circumstances connected with the capture of Jefferson Davis; indeed it was he who did the very deed. I, as well, probably, as yourself, had read various versions of the capture; some of them denying in the most postive terms the generally accredited accounts as we had it in the North, and calling for vengence to be visited upon the heads of those "inventors of lies" who had put upon the world the gross and utterly false fable or fables. So you can perceive how pleased I was to have it in my power to know the exact truth. I began after this wise:

Myself.—General, I trust that you will pardon my curiosity, but I have long desired to know the facts concerning the capture of the Chief of the Rebellion; and you of all men can give them just as they were, if entirely agreeable to you to hear them from your own mouth.

General Pritchard.—Certainly; you shall have them just as they were.

Myself.—Will you be kind enough to begin at the very beginning?

Gen. Pritchard.—With the greatest pleasure. I was at the time in command of the Fourth Michigan Cavalry. After the escape of Davis from Richmond, I received reliable intelligence, and which appeared to be all the more reliable from the situation and necessity of the case—that is to say, that he would endeavor to make his way across the Mississippi into Texas, where he intended to put himself at the head of his forces, still quite strong, and around which he could gather all his remaining strength in the Southwest; and then still carry on the Rebellion in those vast and comparatively inaccessible regions, trusting to the continued recruiting of his forces from escaping squads of his defeated armies in all quarters, and from Mexican sympathisers, guerrillas, and dissatisfied, reckless, desperate and lawless spirits from every direction, and not altogether without hope of aid from foreigners. To reach there he had but one way of escape; he had to make his way from Virginia to Georgia, and thence westward along a belt of country that lay between our forces on the Gulf on the south, and our forces that occupied Virginia, Tennessee and westward, on the north. So I governed myself accordingly and set my command in motion, as if on the "double quick," right through that region. We soon struck the trail of Davis on the Ocklmulgee river in Georgia. He was accompanied by some of his military staff, and the chiefs of his Government. His wife and the wives and female relatives and companions of some of his surbordinates were with him. [By the way, just here, said Gen. Pritchard, the wife of Davis was an accomplished and splendid woman.] Thus we followed, until we reached a small village in Georgia, where we lost all track of them. We sourronded the village. I made the most particular and all manner of inquiries of the inhabitants, but not one of them knew a thing, and were properly astonished at my asking them the questions "*as if they knew!*" Still I had no doubt that they all knew well. So I resorted to what never or seldom failed me: I got an African alone, and he soon told me where the game was to be found—about two miles from the village, in a sort of wild, bushy, woody place. By this time it had grown quite into the night, the weather being beautiful and the sky bright. I soon had my command at the spot, where we found a small encampment, consisting of two or three tents, with wagons, standing about. The tents, as was afterwards discovered, were occupied by the women, and Davis and one or two of his masculine favorites; the remainder of the party lying about under the wagons.

It was now about midnight or after. I gave orders to have the encampment surrounded, giving the most positive command that no living thing under any circumstances should pass outward through the lines. Thus we waited for day.

In the early dawn, almost before dawn, *an old woman* was seen making her way from out of one of the tents. She was dressed in a waterproof cloak from her waist down; the cloak coming down so low as to cover her feet. Around her body was a shawl arranged and tied; on her head something like a hood or bonnet, that concealed her face; in her hand a pail. As the tent-door was opened a female voice from within spoke out in loud tones: "Bring me a bucket of water, quick! we want to wash our faces!" and then, as if addressing any sentries that might be within hearing, the voice said, in still louder tones—"Let my old woman servant pass and bring us a bucket of water—we want to get up and dress ourselves." So the *old lody* passed on, the one or two more soldiers within hearing allowing her to make her way, but keeping a bright eye upon her. Pretty soon, as the old lady was going through a bushy place, and by that means disarranging her water-proof, a soldier discovered her *boots*, and something looked like the step and stride of a man; so he hailed, advanced before and stopped her. Soon two or three more soldiers came up, and began to quiz her—asking her to give an account of herself; but she uttered not a word. Then I came to the spot myself, and put some questions; but not a word said the old lady in reply. I then advanced, took off her hood, untied her shawl, and exposed her boots—she all the time making a stout resistance. When I had succeeded in throwing off her disguise, there she stood—a being that looked very much like an *elderly* man.

"You are a likely old woman," I said.

Not a word from the old lady.

"Who are you?" I asked.

Not a word in reply.

"You may as well say who you are" I said, "for you are my prisoner, and all your company. I will soon know who you are, for you cannot escape.—I have a whole regiment of cavalry here, and others are coming. You, and all with you, are prisoners, and nothing can deliver you. *Now* who are you."

At length the *old lady* found voice, and said, in a good, angry, loud masculine tone—"*Who do you think I am?*"

I took a careful look at her, and observing that one of her eyes had a peculiar defect, and scanning her face closely, and remembering the photographs that I had seen of Davis, and that I had heard that one of his eyes had a peculiar "blaze," I said—"*I know you now*—YOU ARE JEFFERSON DAVIS"

This the "old woman" pretended not to hear, and made no direct reply, but commenced railing out with all manner of explosions against "Yankees" and "cowards" who "made war on helpless women." "Who are *you?*" the "old lady" at length asked.

I replied—"I am the Colonel of the Fourth Michigan Cavalry, whose prisoner you are."

"Just as I thought," was the reply—"making war like a savage on a helpless *woman* and *ladies* that ARE ladies. Let me pass and get some water for the ladies in the tent, that they may dress themselves."

"You are Jefferson Davis?" I said again.

He looked haggard and anxious, as if not knowing what to do or what he *could* do. At last, standing up full before me, he said—"I AM Jefferson Davis!" and then again commenced railing out against us.

I stopped him by saying—"Jefferson Davis, you and your company are my prisoners"

In the meantime, (continued General Pritchard, relating to me these circumstances,) a company of Wisconsin cavalry had approached; and my men, fearing that it was a division of the enemy came to the rescue and it being hardly light as yet, commenced firing into each other. And thus began a battle in which several were wounded and some slain on both sides, before the unfortunate mistake was discovered. But little time had elapsed, however, before a company of New York cavalry came up. The soldiers of New York and Wisconsin were of course chagrined that they had not been the first at the capture; and while my men and those of Wisconsin shed a soldier's tear over the sad blunder that made them fire upon each other, regrets were soon swallowed up in rejoicing over the capture of the "OLD WOMAN"—the Chief of perhaps the greatest and saddest of all Rebellions.

Irascible old party,—"Conductor, why did'nt you wake me up as I asked you? Here I am miles beyond my station." Conductor.—"I did try sir, but all I could get out of you was 'all right. Lizzie; get the children their breakfast, and I'll be down in a minute'"

A man of Andover, Mass., does'nt believe in a fall of prices, because he has just sold for 50 cents, a pocket-knife which he bought for that price in 1809, and had used steadily for 64 years.

An absent minded man entered a Troy shoe store the other day, and wanted his boy measured for a pair of shoes. "But where's the boy?" enquired the dealer. "Thunder!" said the man, "I've left the boy at home. I'll go and get him;" and off he started for his house, six blocks away.

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which we will sell cheaper than any other house in the State. Come and price our goods, and see if we cannot give you better figures than any other house.

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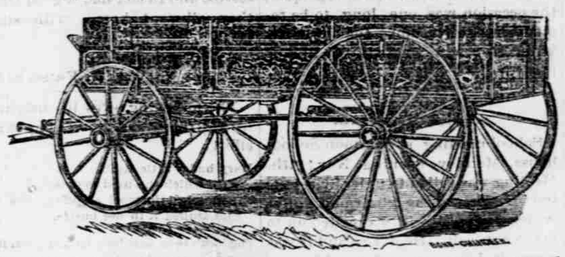

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