

Here is told in plain, simple and concise language, facts that could not be more forcibly or truthfully delineated in a column, and are the observations of a man whose opportunities and capabilities for judging, are equal to any man's in the Union.

The Legislature of our State has fixed the rate of interest, by contract at 12 per cent, and has repealed all laws forfeiting the *principal*, if interest beyond this sum be agreed on. Our laws now, whilst fixing the rate at 12 per cent, require a tender of the principal, before a suit can be brought to recover any excess, giving a freedom to the value of money, unknown in any other State in the Union. We doubt not this will bring the surplus capital of other States to ours, and will aid in developing our valuable resources.

Health and longevity have ever engaged the attention of the benevolent and scientific. The selection of a home has many responsibilities—none more imperative than climate. The denizen of the North must pay the penalty of acclimation in a Southern latitude. This most frequently ultimates in diseases only terminable with life. The Southerner cannot with impunity remove to a Northern climate without similar penalties. A climate without either extreme, or one approximating the 45th deg. (being equidistant from the equator and pole), would *a priori* be a common ground of compromise and safety. The latitude of Wisconsin is between 42° and 47° 50', and thus from geographical position, is not liable to objections existing either north or south. Individual experience confirms this fact—yet with it we have incontrovertible truths to sustain the position, that this parallel is not only the most healthful, but that business, general prosperity, and all the elements of social life we have most happily combined. One of these truths is, that no nation ever has arrived at or for any period maintained greatness of wealth, unless in the changes of climate in that nation, winter be found to exist. If the winter be even protracted or severe (not too extreme in either respect) it is better than no vicissitude. The ice-bound coast on which the May-flower landed, was evidently the direction of Providence,