

LOWBANDS.  
TO THE MEMBERS OF THE CHARTIST CO-  
OPERATIVE LAND COMPANY.

My dear Children,  
It was my intention to have written you something in addition to my last week's letter, which was not published; something connected with this frightful state of poverty and destitution of this fertile and lovely parish, perhaps one of the most heavenly spots the mind can imagine, but our friend, the "WHISTLER," has afforded me such an opportunity of BLOWING HIM TO THE FOUR WINDS OF HEAVEN, that I am tempted to devote the space to him. His letter, upon which I am about to write, is in John Bright's paper of the 26th of December last, so, of course, he had not seen mine of the same date in the "Star," and he had not, at that time, received the lash that James Taylor, painter, gave him in last week's "Star," nor, indeed, is it likely that he would be turned from his JESS if he had.

Bright and the "Economist" have, no doubt, calculated upon the danger to their slave trade if, for £2. 12s. 4d., their slaves could purchase their own manumission, and at the same time somewhat loosen the rivets in the chains of others, whose labour would become proportionately more valuable by diminished competition. This greedy man, like many others, too anxious to recommend themselves to their masters, has done too much for the money, and has done it in an untrustworthy manner—he is like the devil's apothecary—DOUBLY DILIGENT. Perhaps you remember Baron ROLLÉ's observation, when the informer Griffin stated that the Editor's only fault with him was, that he WAS TOO INDUSTRIOUS. "Gentlemen," observed the just judge, "perhaps the Editor may think the SAME NOW, as OUR DILIGENCE NOT UNFAIRLY LEADS TO SUSPICION." Then, in analysing the mechanism and workings of a conspiracy, that just man beautifully remarked, and it is worth repeating, "Gentlemen, in case of conspiracy, the guilty parties generally make choice of the most astute and artful men they can procure to carry out their illegal designs, and you will say, whether unsophisticated men like Pilling, and many others of the defendants, are of that stamp that would be likely to serve such a purpose, or whether it is not more probable that they acted of their own free will, and the more especially as all who have addressed you appear rather to glory in the part they have taken than to repudiate the charge."

Never did Judge more completely sacrifice all party and paltry consideration to truth and justice, than did Baron Rolfe in giving expression to the above simple, but searching and sound truth. I shall now proceed to contrast SUMMERVILLE with Griffin, as regards his OWN INDUSTRY, and shall prove that Bright and Co. are conspirators, and the Whistler their accomplice.

THE WHISTLER, in his first letter after visiting HERRINGGATE, was nauseously fulsome in his praise of the beauties of the spot, and BIG WITH HOPE in the success of so splendid an undertaking, "the first step in the right direction the working men had taken." I mentioned to more than one friend, Mr. Clarke among the rest, that the source, the MANCHESTER EXAMINER—Bright's paper—was suspicious; and that he might rely upon it, the OLD SOLDIER was only bailing his trap. In fact, the first letter was too fulsome; and it was against my wish, and only in compliance with that of the Directors, that I allowed even the extract to be published. Well, the second letter makes its appearance, and is mainly answered by Mr. Taylor's short reply in last week's "Star," in which he wholly contradicts every assertion made by the DEVIL'S APOTHECARY. Next comes the letter upon which I am now commenting, and from which I select the following extract, as proof of the Apothecary's great, if not over diligence—

"After further inquiries I got a book at the office, for which I paid half-a-crown, on 'The Practical Management of Small Farms,' by Feargus O'Connor, Esq., barrister-at-law." At different booksellers' shops I tried to get the other publications of the company, and at last I sat down with such as I could obtain, and read them all. I soon perceived what the obstacles to the registration of the society had been, by the great number of great things which the society was to do besides the cultivation of small farms. That the society was utterly unsound and worthless as a mere business speculation, was soon apparent. And though unsound companies are registered and put under the protection of the law, so far as giving their shareholders the means of redress from their trustees and from one another, I doubted if the Chartist Land Company could be so registered.

"To resolve that doubt Chancery Lane was visited, and from that locality I found my way to the office for the registration of joint stock companies in Serjeants' Inn, Fleet-street. At that place I was told that the company was registered. I asked to see in what form, for what purpose, and who of its shareholders were registered. A book of indices was handed to me. I found the title 'Chartist Co-operative Land Company,' and a number placed against it. I read the number to one of the clerks, and said, 'One shilling, if you please.' Whereupon I paid one shilling, and he, going to a shelf and finding the number on the back of a very thin book, laid the book before me. It was a very thin book indeed, containing only four pages, and only one of the leaves being written, and very little being written on that leaf—a good deal more than should have been written if the Chartist Co-operative Land Company had been 'placed under the protection of the law' to 'give increased confidence to persons about to join the society, and to secure due diligence and honesty on the part of the officers.' I shall come to the words and names which were registered before I quit the labyrinth of this subject. But I proceed now as I promised them."

"Is this company legally registered?"  
"Yes, we cannot tell."  
"If anything is omitted which should have been registered, what will the result be?"  
"We cannot answer legal questions here. If anything is omitted, the effect will be heavy penalties shall be incurred. You must consult the act of parliament providing for the registration of joint stock companies."

"Can I get the act here?"  
"No; you can buy it at the Queen's printers; or of the law stationers in Fleet-street."  
"What is the title of the act?"  
"An act for the registration, incorporation, and regulation of joint stock companies."

Hearing which, I proceeded to the office of the Queen's printers, and paying 1s. 3d. for the act in question, took back to the Registration Office, and showed it to the Registrar, and enquired if that was the act under which the Chartist Co-operative Land Company was registered, and he, looking at it, said it was. He added that if the company was not registered in conformity to that act, they were liable to all the penalties set forth in it to prevent its infringement. I shall now quote from those portions of it which refer to the Chartist Land Company.  
Now then, reader, what think you of all that disinterested research, and all published in the Journal of an Economist, who will vote for anything you ask him in PROPER SEASON, except THE TEN HOURS' BILL. Now observe, he first goes to HERRINGGATE from Manchester, 200 miles; he traverses the whole place for full three hours, on a wet, cold, piling day; he had heard all that he published in his second letter, but withholds every sentence of it in the first—not a word about the fresh timber, and no water, and bad roads, and drunken plasterers that he drank with in the Beer Shop; no, he was all hope—FULL OF HOPE, BURSTING WITH HOPE; he doesn't go back to the BUTTONLESS BLACKGUARD at once; no, the sympathetic, industrious youth goes to London, and gives you an account of his enquiries, but not a word of truth. No, Oliver-like, and Castles-like, and Edwards-like, the MISREPRESENTS himself. He did go to the Land Office, but he represented himself as a magistrate for two Counties, with large landed estates, which he proposed turning to the same purpose as the Company's Land, and wished for a copy of their rules, and all the documents connected with their PHILANTHROPIC undertaking; and for a copy of Mr. O'Connor's work on Small Farms, stating that he was intimately acquainted with me, O'Connor, as he did at HERRINGGATE, though I never laid eyes on

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### THE NATIONAL LAND AND LABOUR BANK.

Recklessness, want of economy, indifference of the doubtful future during the prosperous present, have ever been the most unanswerable charges brought by the wealthy, the wily, and the fortunate against the labouring classes. We are not prepared to defend this wholesale charge in the abstract, while we contend that the want of thriftiness evinced by the many is a consequence of our institutions, both commercial and political, being framed and altered from time to time for the convenience, security, and protection of the hasty made capital of the wealthy, rather than for the accumulated savings of the daily labourer or slowly thriving shopkeeper. For instance, our giant trade and commerce preclude the possibility of the poor man becoming a competitor with the rich speculator, while our monetary system rejects him as an ally from the impossibility of qualifying himself as a partner or participant from his daily or weekly savings. The Savings Bank becomes his only alternative, the only depository for his daily or weekly parings, and from the fact of this department being his only source, the government charges a large profit in diminished interest for the convenience afforded by the institution. For instance, the speculator with thousands, or even with hundreds, in the commercial or money market can command the highest rate of profit or interest, while the poor man is reduced to the alternative of being his own depositor without interest, or accepting the highest rate that his gradual savings can command. Hence the man with a thousand pounds may secure four per cent. upon mortgage, the man with a hundred pounds something over three per cent. in Consols, while the poor accumulator during the process of saving, and who has not a sufficient amount to take advantage of any of these securities, receives no more than £2. 18s. per cent. secured upon his own industry and the dissipation of his thoughtless fellow-labourer. He is reconciled to this lower rate of interest—

Firstly.—By the fact that it is the only market open to him. Secondly.—That it presents security. Thirdly.—That it guarantees the power of with drawal in seasons of necessity, but even this power is restricted by conditions sometimes harsh and inconvenient.

Thus we establish the value of co-operation without industry at one pound two per cent., that being the difference between the rate of interest received by the poor saver and him who can command a sufficient amount to insure the highest rate of interest.

We have been reminded to surfeit that the glory of England consists in the equal opportunity afforded to all in the market of speculation. We admit the fact, while we assert that the sun of England's glory would speedily set if all men were mere agents for the transfer of property, and none were producers of property. And it is in order that the latter class, which will ever be the large majority, may be armed with the power of co-operation as a means of placing them upon an equality in point of protection with the former class that we advocate the principle of co-operation, and propose to establish the only medium by which it can be efficiently carried out—

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We may be told that Joint Stock Banks, Railway Companies, Mining Companies, Steam Navigation Companies, and all other undertakings introduced to the world with a fascinating prospectus establishing a fictitious amount of shares, and a mere nominal amount of call, present the desired opportunity to the small capitalist. The result, however, of attempting to engraft this fascinating reality upon an unhealed fiction, has been the ruin of thousands; and the effect has been as follows—Many a poor man, jumping at the promise of high interest, and unsecured by the phantom of future calls, has paid the required deposit, which an inconvenient call compels him to sacrifice altogether, or preserve as a forlorn hope, at the expense of future contributions, until the society's affairs are wound up, and he finds himself liable to all losses; a few wily concoctors and solicitors taking his crippled child to nurse; and thus fattening upon his credulity. Hence, we show the simple value of Co-operation without industry, while we assert, without fear of contradiction, that the carrying on the necessary operations of trade depending upon individual industry, is not restricted to three, four, five, ten, or even fifteen per cent. Indeed, the value of capital can be best appreciated by the enormous amount of wealth that its possessors have been enabled to accumulate out of hired labour.

Let us illustrate this position. A tenant holds a hundred acres of land at one pound an acre, and dear in its present state. It will require £500, or £5 an acre to drain it, and then it becomes worth £2 an acre—thus returning the tenant twenty per cent. upon the expenditure of £500, so that, had he given fifteen per cent. for the capital, he would still be a gainer of five per cent. by the transaction; while, through that amount of expenditure in labour the district shopkeepers would be benefited, through them the domestic manufacturer and merchant, and, through all, the government. But this source of speculation is stopped by the landlord's indifference to benefit his tenant, and the tenant's indifference to benefit the landlord; whereas if it belonged to the occupier the work would be done. But how much more pointedly the fact will present itself to the reader, when the capital is applied to enable and encourage the small husbandman to prosecute his own industry. The summary of these observations is that

#### A Nation's Greatness

is better secured by individual prosperity than by commercial traffic, which must restrict industry. The duty of a government is to increase the national resources of the country to the highest state of cultivation they will admit of; and the way to insure this national good is, by the application of free labour, and the equitable (NOT EQUAL) distribution of its produce; while the error of the present system is, that those who possess capital have the power of resisting the cultivation of our national resources to that particular standard which insures them the largest monopoly of the produce. We hold it to be an indisputable fact that the application of free labour, which means the labour of the small proprietor to the land, the cultivation of our mines, minerals, and fisheries, can alone develop the national resources, and at the same time establish a satisfactory standard of wages in the artificial labour market, while the higher rate superinduced by well required industry in the natural market, could be borne by the manufacturer, the merchant, and trader, by the incalculable impetus given to domestic trade and commerce, through the increased consumption of the free labour class.

The industrious man who has contributed a long life's accumulation of property for others must start at the announcement of our present prime minister—"That the criminal law is a problem yet to be solved."—"That the sanitary condition of the people is miserably deficient," and "That our whole system of education requires deep consideration and improvement." Now we hold that governments, and governments only, are answerable for the law's inequality and imperfections, for sanitary deficiency and educational regulation; and we further hold that free and well-required labour would render our criminal law, now a problem, if not obsolete, at least a thing of rare application to an improved and moral society.

That the free labourer can best educate his own children, ventilate his own house, and preserve his own and family's health. In the free labour market we estimate a man's labour cheaply, very cheaply, at £50 per annum, and thus, if we have a million of paupers whose strained labour is now worth £10 a year each, the nation loses £40,000,000 per annum, added to an expense of seven millions per annum wrung from the labour of the industrious, for no other purpose than to keep up an idle reserve at other people's expense, for the capitalist to fall back upon as a means of reducing and keeping down wages in the artificial market. Here then is a national sacrifice to class gain and individual monopoly.

In order, then, to illustrate our plan for creating a free and independent labour class, whose industry shall be applied to the cultivation of our national resources, we propose to establish

#### The National Land and Labour Bank

upon the following principle—viz. That it shall consist of three departments—(a) Deposit Department; a Redemption Department; and a Sinking Fund Department; and we shall now treat of those several departments each under its proper head.

##### Deposit.

The Deposit Department to be open to all who wish to vest their monies upon the security of the landed property of the

##### National Co-operative Land Company.

and bearing interest at the rate of 3½ per cent. per annum.

The capital deposited to be regulated by the following scale—that is to say,—that for every £60 payable as rent-charge by the occupants, over and above the amount necessary to pay the interest of £4 per cent. on the Redemption Fund, the directors will be empowered to receive £1000, thus leaving a sinking fund in this department, over and above the company's liabilities, of two and a half per cent.

Suppose, for instance, an estate producing £600 a year over and above the Company's liabilities of £4 per cent. (upon the amount in the redemption department) to be occupied by the members of the company, who will each have received a conveyance in fee of his allotment, subject to a rent-charge proportioned to the purchase money and outlay; upon this estate, conveyed by the trustees as security to the bank, the directors would be empowered to raise £10,000, and would be liable to £350 a year interest at 3½ per cent. upon the borrowed capital of £10,000.

Each depositor of any amount not exceeding £10 would be entitled to draw that amount on demand.

A depositor wishing to draw any amount from £10 to £20, must give one week's notice.

From £20 to £50, a fortnight's notice; and from £50, to any amount, one month's notice.

The amount of deposit at any one time not to be less than two shillings and sixpence.

##### Redemption Department.

The Redemption Department to be open to the members of the Land Company, and who, whether occupants or shareholders, will be entitled to deposit their funds in that department upon the following conditions—

That each shareholder may deposit any amount not less than threepence at one time, and for which he shall receive interest at the rate of four per cent. per annum. This fund will be applicable to the purchase of Land or funding down of the occupants' rent-charge, at the rate of four per cent., or twenty-five years' purchase—that is, that a depositor having £25 in the redemption department when he is eligible for occupation, will be entitled to a reduction of £1 per annum from his rent-charge—that is, the member who, if not a depositor, would be liable to a rent of £8 a year, will, when he has paid up £25, be entitled to receive his allotment at £7 rent. We state £25, but the depositor of any sum under that amount, down to £5, would be entitled to apply his deposit to the reduction of his rent at four per cent. The additional half per cent. being guaranteed in consequence of shareholders who deposit their monies in the Redemption Department not being allowed to withdraw more than one-half the amount deposited, and being obliged to give a month's notice before they can draw any portion of their deposit from that department, which however would be equivalent to ready money as a transfer of the deposit less the month's interest (the lender receiving the interest) could be effected.

##### Sinking Fund Department.

The funds of this department would consist of two and a-half per cent. in landed property over and above the liability of three-and-a-half per cent payable as interest to the depositors. The profits from this department to be added to the redemption department, and equally applied to the purchase or redemption of the rent of shareholders who had been depositors in the redemption department; and to be applied in aid of the location of the poorer occupants, to be repaid by them in easy and convenient instalments.

We shall now proceed to consider the LIABILITIES AND CONTINGENCIES consequent upon the deposit department, and the Company's means of meeting them. We will presume that £5,000, or one half of the whole sum in the deposit department, was liable to be withdrawn on demand. The Company should, consequently, be prepared with that amount, to meet any contingency, and which it proposes to do in the following manner; that is to say, by the application of the Company's floating capital for carrying on building and other operations, and which would be always vested in a Bank, paying two and a-half per cent. as at present, and would be constituted of funds paid upon account of shares, and not belonging to any of the three departments.

The remainder of the funds in the several departments would be applicable to the purchase of land, erection of houses, and location of occupants.

##### Expenses.

The expenses of the Banking Department are amply provided for by the payment of one shilling per year, per share, payable by the shareholders in the Land Company, and the surplus in the several departments to be applied to the benefit of the shareholders upon the winding up of the section to which they belong.

##### Mode of Securing the Means of Meeting Liabilities.

The Land Company proposes to locate its members upon two acres of land which shall have cost £18. 10s. per acre, or £37. 10s. : to erect a house which shall cost £30, and to expend in improvements, and give to the occupant, the sum of £15, making a total of £82. 10s., and for which preliminary expenditure the Company charges £5 a year; and five per cent. upon all monies above that sum expended in the purchase of the Land and the erection of a house; that is, if the land costs £30 an acre instead of £18. 10s., and the house £60 instead of £30, the occupants will pay £5 per cent. upon £92. 10s. the additional price of the Land, and £5 per cent. upon the £30, the additional price of the house, making a total increased expenditure of £52. 10s., thus making the rent of occupant in the latter case £7 12s. 6d. per annum; the same scale being applicable to any priced land and any priced house in a descending as well as an ascending ratio—that is, if land shall be purchased at a less amount than £18 10s. an acre, £5 per cent. in rent shall be deducted from the reduced price of the land.

Suppose, then, the occupant, whose land shall have cost £30 an acre, and whose house shall have cost £60, and who shall have received £15 capital, that occupant will have cost the Company £135, less £2 10s. the original amount paid for the share—thus making the Company's expenditure £132 10s. without taking credit for any portion of the £15 capital expended in operations of husbandry or other improvements which increase the value of the holding. For this £132 10s. the Society receives £7 12s. 6d. in the shape of rent-charge, or within a fraction of 5½ per cent. upon the outlay, without any margin for the increasing value secured upon the expenditure of a man and his family's labour to that amount of ground. In the case of a man holding four acres of ground, and whose house would cost £80, the Society's profit would be reduced to about 5½ per cent. upon the outlay.

This scale shows the equity of the standard upon which the rent of allotments has been established, and, perhaps, may be met with the assertion, that it is a high per centage upon the outlay, and which assertion we meet thus—

Firstly.—Without co-operation the occupants could not procure a single allotment.

Secondly.—An individual carrying out the scheme would charge rent according to the retail value, amounting to about £15 per cent., regulated only by the convenience and desire of the poor occupant to have a field whereon to expend his own labour.

Thirdly.—The individual would not convey the convenient allotment in fee, and consequently the occupant would be liable to a periodical increase of rent as a tax upon his own industry.

Fourthly.—All profits consequent upon saving of rent over interest is divided equitably amongst the several shareholders.

Fifthly.—A small proprietary class is the only possible means by which the fair standard of the price of labour can be established in the artificial market.

The only means by which poor rates and workhouses can be made unnecessary;

The only means by which the national resources can be fully developed and profitably cultivated;

The only means by which famine—save that which is the will of God—can be averted;

The only means that can render man indifferent to foreign production;

The only means that can give an impetus to home trade and home industry;

The only means that can secure a national militia, who will fly to the cry of "My cottage and my country are in danger!"

The only means by which education can be encouraged, health secured, and violation of the laws of society, be considered crime

The only means by which the arts and sciences of Britain can be made to vie with those of any other nation upon earth.

The only means by which the good in each man may be developed, and his evil propensities kept in subjection by the wholesome chastisement of public censure and disapproval.

Recklessness, want of economy, indifference of the doubtful future during the prosperous present, have ever been the most unanswerable charges brought by the wealthy, the wily, and the fortunate against the labouring classes. We are not prepared to defend this wholesale charge in the abstract, while we contend that the want of thriftiness evinced by the many is a consequence of our institutions, both commercial and political, being framed and altered from time to time for the convenience, security, and protection of the hasty made capital of the wealthy, rather than for the accumulated savings of the daily labourer or slowly thriving shopkeeper. For instance, our giant trade and commerce preclude the possibility of the poor man becoming a competitor with the rich speculator, while our monetary system rejects him as an ally from the impossibility of qualifying himself as a partner or participant from his daily or weekly savings. The Savings Bank becomes his only alternative, the only depository for his daily or weekly parings, and from the fact of this department being his only source, the government charges a large profit in diminished interest for the convenience afforded by the institution. For instance, the speculator with thousands, or even with hundreds, in the commercial or money market can command the highest rate of profit or interest, while the poor man is reduced to the alternative of being his own depositor without interest, or accepting the highest rate that his gradual savings can command. Hence the man with a thousand pounds may secure four per cent. upon mortgage, the man with a hundred pounds something over three per cent. in Consols, while the poor accumulator during the process of saving, and who has not a sufficient amount to take advantage of any of these securities, receives no more than £2. 18s. per cent. secured upon his own industry and the dissipation of his thoughtless fellow-labourer. He is reconciled to this lower rate of interest—

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That each shareholder may deposit any amount not less than threepence at one time, and for which he shall receive interest at the rate of four per cent. per annum. This fund will be applicable to the purchase of Land or funding down of the occupants' rent-charge, at the rate of four per cent., or twenty-five years' purchase—that is, that a depositor having £25 in the redemption department when he is eligible for occupation, will be entitled to a reduction of £1 per annum from his rent-charge—that is, the member who, if not a depositor, would be liable to a rent of £8 a year, will, when he has paid up £25, be entitled to receive his allotment at £7 rent. We state £25, but the depositor of any sum under that amount, down to £5, would be entitled to apply his deposit to the reduction of his rent at four per cent. The additional half per cent. being guaranteed in consequence of shareholders who deposit their monies in the Redemption Department not being allowed to withdraw more than one-half the amount deposited, and being obliged to give a month's notice before they can draw any portion of their deposit from that department, which however would be equivalent to ready money as a transfer of the deposit less the month's interest (the lender receiving the interest) could be effected.

##### Sinking Fund Department.

The funds of this department would consist of two and a-half per cent. in landed property over and above the liability of three-and-a-half per cent payable as interest to the depositors. The profits from this department to be added to the redemption department, and equally applied to the purchase or redemption of the rent of shareholders who had been depositors in the redemption department; and to be applied in aid of the location of the poorer occupants, to be repaid by them in easy and convenient instalments.

We shall now proceed to consider the LIABILITIES AND CONTINGENCIES consequent upon the deposit department, and the Company's means of meeting them. We will presume that £5,000, or one half of the whole sum in the deposit department, was liable to be withdrawn on demand. The Company should, consequently, be prepared with that amount, to meet any contingency, and which it proposes to do in the following manner; that is to say, by the application of the Company's floating capital for carrying on building and other operations, and which would be always vested in a Bank, paying two and a-half per cent. as at present, and would be constituted of funds paid upon account of shares, and not belonging to any of the three departments.

The remainder of the funds in the several departments would be applicable to the purchase of land, erection of houses, and location of occupants.

##### Expenses.

The expenses of the Banking Department are amply provided for by the payment of one shilling per year, per share, payable by the shareholders in the Land Company, and the surplus in the several departments to be applied to the benefit of the shareholders upon the winding up of the section to which they belong.

##### Mode of Securing the Means of Meeting Liabilities.

The Land Company proposes to locate its members upon two acres of land which shall have cost £18. 10s. per acre, or £37. 10s. : to erect a house which shall cost £30, and to expend in improvements, and give to the occupant, the sum of £15, making a total of £82. 10s., and for which preliminary expenditure the Company charges £5 a year; and five per cent. upon all monies above that sum expended in the purchase of the Land and the erection of a house; that is, if the land costs £30 an acre instead of £18. 10s., and the house £60 instead of £30, the occupants will pay £5 per cent. upon £92. 10s. the additional price of the Land, and £5 per cent. upon the £30, the additional price of the house, making a total increased expenditure of £52. 10s., thus making the rent of occupant in the latter case £7 12s. 6d. per annum; the same scale being applicable to any priced land and any priced house in a descending as well as an ascending ratio—that is, if land shall be purchased at a less amount than £18 10s. an acre, £5 per cent. in rent shall be deducted from the reduced price of the land.

Suppose, then, the occupant, whose land shall have cost £30 an acre, and whose house shall have cost £60, and who shall have received £15 capital, that occupant will have cost the Company £135, less £2 10s. the original amount paid for the share—thus making the Company's expenditure £132 10s. without taking credit for any portion of the £15 capital expended in operations of husbandry or other improvements which increase the value of the holding. For this £132 10s. the Society receives £7 12s. 6d. in the shape of rent-charge, or within a fraction of 5½ per cent. upon the outlay, without any margin for the increasing value secured upon the expenditure of a man and his family's labour to that amount of ground. In the case of a man holding four acres of ground, and whose house would cost £80, the Society's profit would be reduced to about 5½ per cent. upon the outlay.

This scale shows the equity of the standard upon which















The neighbouring kingdom presents a more tragical picture of the results flowing from that blessed alliance of monarchy with liberty, so highly lauded by the "aristocrat" of the Tulleries. There we see brother shedding the blood of brother, and a whole nation given over to anarchy, death and mourning, through the determination of one headstrong brutal woman to rule as she pleased, in spite of the wants and wishes of the people. The defeat of Bonaparte does not depict the struggle which may yet cost Donna Maria dear. Upon her head rests the blood shed in this conflict, and we hope she will yet have her reward. We are averse to capital punishments, but but if the judgment passed upon Charles I. was a righteous judgment as we hold it was, Donna Maria may find in that judgment, a most uncomfortable precedent for monarchs who levy war against the people they should protect, not murder.

The King of Prussia is as usual very busy getting ready the "Constitution," indeed, some say, it is ready, and has been seen. We confess we follow St. Thomas, we believe when we see at present we must class the Prussian Constitution with the "American serpent," and the "Flying Dutchman." We have elsewhere commented on the doings of King Metternich.

"Liberty and Monarchy!" Alas! the records of the past, and the every-day events of the present, prove that "The history of kings is the martyrdom of the nation."

By the arrival of the West Indian steamer, Clyde, we have news from Mexico. It is stated that Santa Anna had collected 25,000 troops at San Luis Potosi, and a report was current in Vera Cruz that he had advanced against General Taylor with ten thousand men, and compelled him to fall back on Monterey, the American volunteers being in a state of insubordination. General Taylor has attempted to negotiate with Santa Anna for peace, who replied that no terms could be listened to whilst an American soldier remained in arms on Mexican ground, or an American man-of-war blockaded a Mexican port. This is important news—if true. We wish our Yankee friends safe home again.

IRELAND.  
NARRATIVE OF MALCOLM MCGREGOR.  
no. ix.

After I had unburthened myself to Mrs. Mahoney, the worthy dame insisted upon my taking "a strong cup of tea, and throwing myself upon the bed, till the Priest would come home." I did as I was requested, but the horrors of the previous night continued to haunt me. I felt the fatigues of excitement, and could not sleep. When I dozed for a moment, the bleeding corpse of the murdered Pheilm was before me, the anxious feeble call, the superhuman spring and frantic look of the poor mother, thrilled in my ear, or were present to my imagination; while the frenzied look, piteous sob, wail and melodious notes and fairy antics of the lovely Kathleen, haunted me, till at length, unable to rest, and anxious to hear of her and the O'Donnells, I started from my sleepless bed, and wended my way alone to the house of mourning. As I approached the house I saw the O'Donnell sitting under the eave, upon a large stone bench, where he told me Kathleen used to knit, and sing to her mother and Pheilm, of a summer's eve. His breast was open, and his venerable white locks were uncovered; he motioned me to him, and I sat by his side.

"Don't go in," said he, "for the crowner (coroner) and jury is inside."

"The house is still," I observed?

"Yes," he replied, "thanks be to God, my only child, now, is getting a sleep; and he burst into a flood of tears."

I endeavored to soothe him, but in vain; he wept, and had his cry out, when he clasped my hand, pressed it to his lips, and with his soft blue eyes, still suffused in tears, fixed upon me, he said—

"Stranger, if they should send my grey hairs to the cold grave, will you promise me one thing?"

"I will, I will," I replied, mingling my tears with his; "speak your wish, it shall be a solemn command, and religiously obeyed; speak it."

"Will you," said he, "see that they don't put Kathleen in the 'sylum, and drive her out of her mind, or hurt her when they're turning all out after the berring, for I'll never live to see my fine boy and his mother going from me; and thanks be to God the craythur lost her senses, as it would kill her; I ask this," he continued, "because I see you're a friend of that holy and blessed man."

"My friend," I replied, "your every wish shall be complied with, and as soon as she is well enough, when the sad ceremony is over, the Rev. Mr. O'Farrell will, I have no doubt, receive her as a welcome guest under his hospitable roof, till you are sufficiently recovered to take charge of her;" adding, "but let me entreat of you to come in: you are expiring slowly to cold and sickness, by sitting in the air this bitter day."

"O as for that," he rejoined, "my blood is TOO hot, I'm boiling all over, and its hardly I can bear my coat on."

As he concluded, a number of persons came out of the house, followed by a very respectable-looking person; "Who are those?" I asked.

"Them is the crowner and the jury," he replied. "they're going to hold an inquest upon my poor dear boy."

"Where?" said I.

"Below, at the cross, at the Red Cow, a house of the villain's that murdered him," said he.

"O'Donnell," said I, "I'll go and see if justice may not yet be done to your murdered son."

"God help you," he replied, "he'll get no justice there, but he'll get justice, or else the O'Donnells are not the men I take them for."

"I'll go," said I, however, and once more assuring him that he need be under no apprehension for Kathleen's safety, I made my way for the cross as he directed me. When I entered the room where the inquest was to be held, the first person I saw was Captain Squeezetant, who had been my companion in the steamboat from Bristol to Cork, he looked like a fiend, and, conscious of his guilt, he was anxious to be recognised by any one having the appearance of respectability, and upon recognizing me he approached, and stretching out his blood-stained hand, he said, "I think I have the pleasure of knowing you, we sailed together from Bristol."

"Yes! Murderer," I said in an audible voice, and with a feeling of pride and anger to which till that moment I was a stranger. All present looked amazed at my presumption, as he was the autocrat of the district, but the guilty man sunk under the just rebuke, his face became scarlet, and in vain he sought refuge in conversation with the coroner, who was as little disposed as myself to acknowledge his acquaintance; such is ever the effect of a guilty conscience, that the miscreant appeared for the first time to feel the enormity of his sins.

When the court was opened, Mr. F. B., the coroner, a high Tory, but a gentleman of unexceptionable character and unblemished honour, called over the names of the jury, when the first and only fellow traveller, he gave his name, Eustace Killman Savage Spilsby, Cornet in Her Majesty's—Royal Hussars, and he deposited as follows:—"I received a written order from Captain Squeezetant, Justice of Peace, yesterday, just as I had finished my lunch, I presume about half-past two, to accompany him with the squadron under my command, in the absence of Lieutenant Shot, and I immediately ordered the men to saddle. We proceeded to the castle, where we were joined by Captain Squeezetant, who informed me that he was about to execute a decree upon the lands of Crief, adding, that as that part of the country was in a very disturbed state, and inhabited by persons disaffected towards Her Majesty's laws, that it would be necessary to take every precaution for the protection of the public peace. I accordingly ordered my men to prime and load."

"We placed the civil authorities in front, and covered them at a prudent distance, and proceeded to the lands of Crief, where the decree was to be executed, and upon entering the grounds of deceased, the bailiffs, in the most courteous manner, proceeded to detain a cow, then driven by deceased, whereupon he resisted; the captain remonstrated in the most friendly and benevolent language, pointing out the inevitable result of his perseverance, but the resolution of deceased appeared strengthened by the forbearance of the captain."

Cornet—"Did he offer any forcible resistance to the civil authorities?"

Witness—"Why, certainly, his gestures were most menacing, and his attitude and language breathed the most determined defiance."

Cornet—"Yes; but did he use force—was he armed?"

Witness—"Yes, certainly."

Cornet—"With what?"

Witness—"Why, he had a very large club."

Cornet—"Such as persons use to drive cattle."

Witness—"Yes, it may be used for that, certainly; but it would also cause death."

Cornet—"Well, sir, what happened then?"

Witness—"Well, then, when the captain had remonstrated in vain, and seeing an immense concourse of persons flocking from the hills in all directions, he gave me orders to fire, and I obeyed, and deceased fell, and that's all I know about it."

The coroner asked if there were any other witnesses to be examined, and whether the friends of the deceased were represented there, or had any witnesses to produce, or observations to make, and receiving no reply, he addressed the Jury as follows:—

"Gentlemen of the Jury,—It will be for you to say, after the evidence you have heard, whether deceased came by his death lawfully, that is, whether, from the evidence of Mr. Spilsby, you believe the resistance offered, if such it can be called, was sufficient to warrant Captain Squeezetant in ordering the military to fire, or whether unnecessary force was used."

"Gentlemen, it is my duty to tell you that the conclusion to which I have come is, that no sufficient cause for the taking away human life has been proved, but on the contrary, that there has been a most illegal, unconstitutional, and unjustifiable use made of those great powers committed to the magistracy; and gentlemen, whatever your verdict may be, I have no hesitation in saying that a jury of your countrymen would, upon the evidence of Mr. Spilsby—which, I must say upon so solemn and awful an occasion, has been given in a careless, off-hand manner, anything but creditable to that youth; and, as I was observing, I have no doubt but a jury of your country would upon his evidence alone find a verdict of WILFUL MURDER against Captain Squeezetant and his youthful accomplice; and further bear in mind, gentlemen, whatever your verdict may be, it is still in the power of the friends of the deceased to seek justice by an open trial in a court of law, and where they will be entitled to see the evidence of Mr. Spilsby against the accused. However, gentlemen, the case is now before you, and you will return a verdict according to your oaths, upon the evidence you have heard."

There was a moment's pause, when the Foreman, without consulting his fellow-jurors, took a scrap of paper from his pocket, and read the following verdict:—

"We find that the deceased, Pheilm O'Donnell, of Crief, in the Barony of West Carberry, in the county of Cork, came by his death from gun-shot wounds, inflicted upon him while resisting Her Majesty's Forces, and the civil authorities, in the lawful execution of their duty."

The reading of the verdict was followed by unbroken silence, the other jurors hanging their heads as if ashamed to look up.

After a short pause, the Coroner told the Foreman to hand him the verdict; and on receiving it, he examined it closely, and taking a note out of his pocket, with which he compared the hand writing, he asked the foreman, first turning down the name, if he was the writer of that note. He replied in the negative, when the Coroner observed—

"Captain Squeezetant, how is this? Will you have the goodness to explain this mystery? This note purporting to come from you to me, and delivered by your servant, and calling upon me to hold this inquest, and the verdict of the jury, are written in the same hand, and what is very remarkable is, that in both deceased is spelled DISAISED."

The Captain, however, at whose side sat Mr. Grubb, declined giving any satisfaction, when the Coroner, addressing the foreman, asked him to be kind enough to write his name to the verdict, and he scrawled "John Simpson," in a hand scarcely legible.

The Court broke up, Captain Squeezetant, Cornet Spilsby, and Mr. Grubb taking their departure, escorted by a squadron of Her Majesty's Royal Hussars; and I subsequently learned, that the foreman was the gardener, and the other jurors were all tenants in arrears to Squeezetant, and were summoned by himself.

Unwilling to believe that the higher courts of justice could be as corrupt as the inferior tribunals, I ran breathless to O'Donnell to communicate what the Coroner had said, as a balm to the feelings of the afflicted father; and when he heard what I had to say, he replied—

"Wisha, then, I'll engage we won't be up and down with the Saxon law;" adding, "sure, my God! isn't that what they're for, to shoot and exterminate the poor old Irish? How, isn't it often I hear Father O'Farrell tell sure there was more reward for shooting a wolf than there was for killing an Irishman; and it was MAYRUS HIBERNIGUTS, they used to call them. Sure, if we'd go to law, isn't it his friends and relations, and comrades that would be on the jury? and sure, maybe half of them would have committed the same deed, or would be thinking of doing it. No, no," said he, "the Saxon laws wasn't made for us."

"Well, but," I observed, "I imagined you would seek some justice for your son."

"Never fear," he replied, "we'll have justice."

"Where," I asked, "if not from a jury of your country?"

"From God and the O'Donnells," he rejoined proudly; "and do you think even the Saxon laws would hang my poor boy for what he done?"

"No," said I, "certainly not."

"Well, then," he rejoined, "why should they shoot him like a hare when he didn't deserve to be hung like a dog?" adding, "No, no; we'll have a juster judge and a juster jury nor the Saxon law would give us; and, take my word for it, that, dear as my son was to me and his relations, not a hair of the murderer's head will be touched, except by the laws of God, and on the clearest evidence. Sure, my boy wouldn't say an out-of-the-way word to the mainest child that ever walked; and, thanks be to God, he never wronged or injured man or woman; but indeed he was like an infant in the house; and but to see his bright eye as he'd sit here, just where I'm sitting now, of a summer's evening, while the craythur that's out of her senses in there, would be singing her little songs for him—but the thoughts of it is enough to break my old heart within me."

"It was now drawing toward evening, and I was about to take leave of the brokenhearted old man

and offered him my hand, which he clasped and kissed, saying—

"I'm too bowld on your honour; but I have one more request to make of you?"

"Make it, O'Donnell," I replied.

"Well," said he, "my poor boy was always a great one for attending berrins, and it's often I hard him say how he'd like to have a decent funeral; and but, as I'm not making too free with your honour, maybe you'd be condesind to come?"

"With pleasure—with sorrow, rather," said I correcting myself, "but willingly."

"Thank your honour kindly," said the old man, again grasping my hand, "to-morrow at twelve he'll leave the house."

Not wishing to disturb Kathleen, and lest my appearance should lead to any commotion in the house, I retraced my steps to the hospitable mansion of my host, who, however, had not yet returned from his daily duties. Mrs. Mahoney welcomed me heartily, and after making anxious inquiries about the "craythurs," she asked me if I would not write an account of the story to Captain Burford, as Pheilm was the one his honour would always take out with him when he'd go shooting, and coursing, and fishing, and if I did, not forget to give her best respects to the dear Captain."

About an hour after dark the Priest and his coadjutor came home; he made anxious enquiries after the O'Donnells, and thanked me most cordially for having visited them. Worn out and tired, from the day's toil and the previous night's excitement, the worthy Pastor retired to bed at an early hour. I followed his example, and rose up betimes to make sure of keeping my word with the O'Donnell. I attended poor Pheilm's remains to their last home, and, subsequently, by the kind interference of my friend Mrs. Mahoney, I succeeded in gaining admission (incognito, however), to the black list jury, and of whose proceedings, and the funeral, I shall acquaint the reader in my next communication; satisfying myself, for the present, with merely stating, that, in the whole course of my life, I never witnessed a more solemn affecting proceeding, and never contemplated the possibility of so just a tribunal being constituted out of such apparently inappropriate materials.

(To be continued.)

IRELAND.  
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and offered him my hand, which he clasped and kissed, saying—

"I'm too bowld on your honour; but I have one more request to make of you?"

"Make it, O'Donnell," I replied.

"Well," said he, "my poor boy was always a great one for attending berrins, and it's often I hard him say how he'd like to have a decent funeral; and but, as I'm not making too free with your honour, maybe you'd be condesind to come?"

"With pleasure—with sorrow, rather," said I correcting myself, "but willingly."

"Thank your honour kindly," said the old man, again grasping my hand, "to-morrow at twelve he'll leave the house."

Not wishing to disturb Kathleen, and lest my appearance should lead to any commotion in the house, I retraced my steps to the hospitable mansion of my host, who, however, had not yet returned from his daily duties. Mrs. Mahoney welcomed me heartily, and after making anxious inquiries about the "craythurs," she asked me if I would not write an account of the story to Captain Burford, as Pheilm was the one his honour would always take out with him when he'd go shooting, and coursing, and fishing, and if I did, not forget to give her best respects to the dear Captain."

About an hour after dark the Priest and his coadjutor came home; he made anxious enquiries after the O'Donnells, and thanked me most cordially for having visited them. Worn out and tired, from the day's toil and the previous night's excitement, the worthy Pastor retired to bed at an early hour. I followed his example, and rose up betimes to make sure of keeping my word with the O'Donnell. I attended poor Pheilm's remains to their last home, and, subsequently, by the kind interference of my friend Mrs. Mahoney, I succeeded in gaining admission (incognito, however), to the black list jury, and of whose proceedings, and the funeral, I shall acquaint the reader in my next communication; satisfying myself, for the present, with merely stating, that, in the whole course of my life, I never witnessed a more solemn affecting proceeding, and never contemplated the possibility of so just a tribunal being constituted out of such apparently inappropriate materials.

(To be continued.)

IRELAND.  
NARRATIVE OF MALCOLM MCGREGOR.  
no. ix.

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"Don't go in," said he, "for the crowner (coroner) and jury is inside."

"The house is still," I observed?

"Yes," he replied, "thanks be to God, my only child, now, is getting a sleep; and he burst into a flood of tears."

I endeavored to soothe him, but in vain; he wept, and had his cry out, when he clasped my hand, pressed it to his lips, and with his soft blue eyes, still suffused in tears, fixed upon me, he said—

"Stranger, if they should send my grey hairs to the cold grave, will you promise me one thing?"

"I will, I will," I replied, mingling my tears with his; "speak your wish, it shall be a solemn command, and religiously obeyed; speak it."

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"My friend," I replied, "your every wish shall be complied with, and as soon as she is well enough, when the sad ceremony is over, the Rev. Mr. O'Farrell will, I have no doubt, receive her as a welcome guest under his hospitable roof, till you are sufficiently recovered to take charge of her;" adding, "but let me entreat of you to come in: you are expiring slowly to cold and sickness, by sitting in the air this bitter day."

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As he concluded, a number of persons came out of the house, followed by a very respectable-looking person; "Who are those?" I asked.

"Them is the crowner and the jury," he replied. "they're going to hold an inquest upon my poor dear boy."

"Where?" said I.

"Below, at the cross, at the Red Cow, a house of the villain's that murdered him," said he.

"O'Donnell," said I, "I'll go and see if justice may not yet be done to your murdered son."

"God help you," he replied, "he'll get no justice there, but he'll get justice, or else the O'Donnells are not the men I take them for."

"I'll go," said I, however, and once more assuring him that he need be under no apprehension for Kathleen's safety, I made my way for the cross as he directed me. When I entered the room where the inquest was to be held, the first person I saw was Captain Squeezetant, who had been my companion in the steamboat from Bristol to Cork, he looked like a fiend, and, conscious of his guilt, he was anxious to be recognised by any one having the appearance of respectability, and upon recognizing me he approached, and stretching out his blood-stained hand, he said, "I think I have the pleasure of knowing you, we sailed together from Bristol."

"Yes! Murderer," I said in an audible voice, and with a feeling of pride and anger to which till that moment I was a stranger. All present looked amazed at my presumption, as he was the autocrat of the district, but the guilty man sunk under the just rebuke, his face became scarlet, and in vain he sought refuge in conversation with the coroner, who was as little disposed as myself to acknowledge his acquaintance; such is ever the effect of a guilty conscience, that the miscreant appeared for the first time to feel the enormity of his sins.

When the court was opened, Mr. F. B., the coroner, a high Tory, but a gentleman of unexceptionable character and unblemished honour, called over the names of the jury, when the first and only fellow traveller, he gave his name, Eustace Killman Savage Spilsby, Cornet in Her Majesty's—Royal Hussars, and he deposited as follows:—"I received a written order from Captain Squeezetant, Justice of Peace, yesterday, just as I had finished my lunch, I presume about half-past two, to accompany him with the squadron under my command, in the absence of Lieutenant Shot, and I immediately ordered the men to saddle. We proceeded to the castle, where we were joined by Captain Squeezetant, who informed me that he was about to execute a decree upon the lands of Crief, adding, that as that part of the country was in a very disturbed state, and inhabited by persons disaffected towards Her Majesty's laws, that it would be necessary to take every precaution for the protection of the public peace. I accordingly ordered my men to prime and load."

"We placed the civil authorities in front, and covered them at a prudent distance, and proceeded to the lands of Crief, where the decree was to be executed, and upon entering the grounds of deceased, the bailiffs, in the most courteous manner, proceeded to detain a cow, then driven by deceased, whereupon he resisted; the captain remonstrated in the most friendly and benevolent language, pointing out the inevitable result of his perseverance, but the resolution of deceased appeared strengthened by the forbearance of the captain."

Cornet—"Did he offer any forcible resistance to the civil authorities?"

Witness—"Why, certainly, his gestures were most menacing, and his attitude and language breathed the most determined defiance."

Cornet—"Yes; but did he use force—was he armed?"

Witness—"Yes, certainly."

Cornet—"With what?"

Witness—"Why, he had a very large club."

Cornet—"Such as persons use to drive cattle."

Witness—"Yes, it may be used for that, certainly; but it would also cause death."

Cornet—"Well, sir, what happened then?"

Witness—"Well, then, when the captain had remonstrated in vain, and seeing an immense concourse of persons flocking from the hills in all directions, he gave me orders to fire, and I obeyed, and deceased fell, and that's all I know about it."

The coroner asked if there were any other witnesses to be examined, and whether the friends of the deceased were represented there, or had any witnesses to produce, or observations to make, and receiving no reply, he addressed the Jury as follows:—

"Gentlemen of the Jury,—It will be for you to say, after the evidence you have heard, whether deceased came by his death lawfully, that is, whether, from the evidence of Mr. Spilsby, you believe the resistance offered, if such it can be called, was sufficient to warrant Captain Squeezetant in ordering the military to fire, or whether unnecessary force was used."

"Gentlemen, it is my duty to tell you that the conclusion to which I have come is, that no sufficient cause for the taking away human life has been proved, but on the contrary, that there has been a most illegal, unconstitutional, and unjustifiable use made of those great powers committed to the magistracy; and gentlemen, whatever your verdict may be, I have no hesitation in saying that a jury of your countrymen would, upon the evidence of Mr. Spilsby—which, I must say upon so solemn and awful an occasion, has been given in a careless, off-hand manner, anything but creditable to that youth; and, as I was observing, I have no doubt but a jury of your country would upon his evidence alone find a verdict of WILFUL MURDER against Captain Squeezetant and his youthful accomplice; and further bear in mind, gentlemen, whatever your verdict may be, it is still in the power of the friends of the deceased to seek justice by an open trial in a court of law, and where they will be entitled to see the evidence of Mr. Spilsby against the accused. However, gentlemen, the case is now before you, and you will return a verdict according to your oaths, upon the evidence you have heard."

There was a moment's pause, when the Foreman, without consulting his fellow-jurors, took a scrap of paper from his pocket, and read the following verdict:—

"We find that the deceased, Pheilm O'Donnell, of Crief, in the Barony of West Carberry, in the county of Cork, came by his death from gun-shot wounds, inflicted upon him while resisting Her Majesty's Forces, and the civil authorities, in the lawful execution of their duty."

The reading of the verdict was followed by unbroken silence, the other jurors hanging their heads as if ashamed to look up.

After a short pause, the Coroner told the Foreman to hand him the verdict; and on receiving it, he examined it closely, and taking a note out of his pocket, with which he compared the hand writing, he asked the foreman, first turning down the name, if he was the writer of that note. He replied in the negative, when the Coroner observed—

"Captain Squeezetant, how is this? Will you have the goodness to explain this mystery? This note purporting to come from you to me, and delivered by your servant, and calling upon me to hold this inquest, and the verdict of the jury, are written in the same hand, and what is very remarkable is, that in both deceased is spelled DISAISED."

The Captain, however, at whose side sat Mr. Grubb, declined giving any satisfaction, when the Coroner, addressing the foreman, asked him to be kind enough to write his name to the verdict, and he scrawled "John Simpson," in a hand scarcely legible.

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### Forthcoming Meetings.

the seamen in the water; nor so, however, from the vessel: Captain Phillips, seeing that there was not moment to be lost, threw off his coat, instantly unbuttoned overboard, and making direction for theurchin, rescued him at the very moment he was sinking into the cold deep grave. This act of humanity was for ever engraven on the sole subject of conversation in the Turkish capital; and, strange to say, His Highness the Sultan—by no means parsimonious—bestowed for services of much less importance—did not mark his sense of the grateful act in the manner