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An Independent Family Journal—Devoted to Politics, Literature, News, &c.

BY JAMES A. HOYT.

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To Debtors and Creditors.

We have been so highly pleased with the annexed address of Judge REESE to the grand jury of Baldwin county, Georgia, that we transfer it to our columns, since the advice is equally applicable to this section. The relations that exist in law between the two classes of the community are clearly set forth, while the relations that should exist in these peculiar and trying times are most forcibly presented in the address, which we copy from the *Atlanta Intelligencer*:

Having gone through with my instruction in reference to your statutory duties, I beg leave to call your attention to a subject which, though not among your prescribed duties, in my judgment deeply concerns the morals and prosperity of our people. I allude to the relation of debtor and creditor as it now exists in this State. And that I may not be misunderstood, nor misrepresented, I give you what I have to say upon this subject in writing.

It requires no prophetic eye to see that the feeling now being engendered between the debtor and creditor class (unless a course of conduct different from that now being pursued by both parties be adopted) will culminate in deadly hostility, in lawlessness, and in serious injury to the agricultural interests of the country.

On one hand, the debtor, whose property consisted principally in slaves, and who by reason of emancipation, is not now possessed of property sufficient to discharge his pecuniary liabilities, feels that the action of government has relieved him from all moral obligation, and is, therefore, indifferent as to the payment of his debts.

On the other hand, the creditor seeing this indifference, is, in most cases, proceeding to obtain judgment, so as to be ready to enforce the collection of his debt to the extent of the debtor's assets, whenever the law shall allow him so to do.

This course of conduct by the respective parties brings about mutual charges of dishonesty and unfair dealing, and must, if persisted in, eventually lead to a state of things, easily imagined, hard to be depicted, and greatly to be deplored.

I propose, briefly, to establish the proposition, that in all cases of debts contracted prior to the first day of June, 1865, where the debtor has not a sufficiency of property to discharge all his liabilities, without leaving his family comparatively destitute, it will be to the interest of the debtor, to the interest of the creditor, and for the good of the country, that there should be a compounding between the parties at once, they taking for their guide the rule of conduct prescribed by Him who spake as never man spake, viz: "As ye would that men should do unto you, do you also unto them likewise."

First, then: Will it be to the interest of the debtor? It is clear to my mind that the planter who finds himself without a sufficiency of property at a fair valuation, to pay off his indebtedness now, cannot reasonably expect, under the present labor system, and with heavy pecuniary liabilities hanging over him, to better his condition in the pursuit of his former vocation, and without capital he cannot embark in any other business. It is not human nature for a man to be industrious and energetic with judgment, against him beyond the value of his property. He is constantly expecting the officer of the law to take the last luxury, if not the last comfort, from his family. He becomes unmanly, useless to his family and to society. It requires no lengthened argument to prove that a debtor thus circumstanced will have more left by compounding with his creditor now than he will have by waiting for the end of the law; for I am fully persuaded that there are but few creditors who, when properly approached by the honest debtor, will not be willing to compound upon liberal terms taking into consideration, if you please, the losses of himself and the debtor by the action of government in abolishing the institution of slavery, and the ratio which the debt bears to such losses compared with the property left to each.—You may, among creditors, now and then, find a "pound of flesh creature," who will be unwilling to compound upon any terms, but he will be the exception, unless I am much mistaken in the spirit pervading the creditor class, as also their intelligence in understanding their own interest.

When a merchant fails in business from error in judgment in conducting it, or from reckless speculation outside of his regular business, if there be no charge of fraudulent conduct on his part, the general rule between merchant and merchant is, to compound immediately, the creditors allowing the debtor to retain, not only such property as is exempt under the insolvent law, but also, a sufficiency of property besides to put him on his feet again and make him a prisoner of hope. Why, I earnestly ask, should not the like rule of conduct obtain toward and among those who have been engaged in agricultural pursuits, and who owe their present circumstances to the action of government and not to any fault of their's?

Is it true that the vocation of a merchant is more important to the country than that of the farmer or planter; or is it true that there is anything in the vocation of a merchant better calculated to liberalize its follower than there is in the noble and independent business of studying and developing the productiveness of mother earth? I trow not.

In what I have said to you I do not mean to be understood as having intimated, in the remotest degree, any opinion as to what extent, if at all, contracts based in whole or in part, upon slave property, have been affected in law by the action of Government in abolishing the institution. Nor do I mean to be understood as intimating that there are not many debts, where the debtor is not able to respond, looking to the origin of the credit given, which may not be compounded upon principles of "natural equity," without dishonor to the debtor or creditor. I do, however, desire it to be understood that, in my judgment, "a universal repudiation of debts," even if allowable under the Constitution of the United States and the Constitution of the State of Georgia, would be both unwise and unjust. Repudiation is one thing—the compounding of a debt upon fair and equitable principles by the parties, upon the data given you in the foregoing remarks, is another, and a very different thing.

My sole object, gentlemen, in presenting these views to you, I say to you in all sincerity, has been, that they may go to your people with your endorsement, (if you accord,) and be adopted by them as their rule of conduct in this perilous crisis. If your body can suggest any better plan of relief you will have put the country under a lasting debt of gratitude.

—The present style of hoops reveals the posts of many a swinging gait.

creditors, leaving the creditor not by many degrees as well off as he would have been by compounding now, without costs and without judgment. Besides, if the creditor compounds now and discharges the debt, leaving to the debtor not only what is exempt by our insolvent laws, but a sufficiency of property to enable him to live and hope, my word for it, if he be a man imbued with proper sensibilities, he will be a hundred fold more anxious to discharge the moral obligation of a debt from which he has been released by the voluntary action of his creditor, than he ever will be if released by operation of the law. In the one case he will feel that he is relieved from his legal obligation merely—in the other case he will feel that he has been relieved from his moral as well as legal obligation. Such is the nature of man. So, that in every aspect of the subject, it seems to me, it is to the interest of the creditor to compound now. Let the debtor and creditor alike, remember the proverb, "A prudent man foreseeth the evil and hideth himself, but the simple pass on and are punished."

3d. Will it be for the good of the country? It is undeniable that the largest number of persons who have not a sufficiency of property left to discharge their indebtedness, belong to the agricultural class of our citizens, and have been brought to their present condition by the action of government in abolishing the institution of slavery; and, unless these persons can, in some way, be relieved from the incubus of indebtedness incurred prior to the 1st of June, 1865, the country must lose the benefit of a large portion of its agricultural talent and enterprise. The last Legislature of the State, seeing the difficulties in the premises, attempted a remedy in the passage of what is called "The Stay Law;" but with the meagre crops of this year, amounting in many districts of the State, almost to a failure, taken in connection with the construction put upon said act by the Chairman of the Judiciary Committee who reported the bill, that a failure to pay one-fourth of a debt by the first day of January of any year, makes the whole collectable, it is now reasonably certain that said act will not afford the relief intended.

What then is to be done in the premises? I can think of no better plan than the one suggested in these remarks. It is worse than idle to look for energy, industry or a high standard of morality in a citizen, without a future. To make him a good citizen, a blessing to his family and society, man must be able in his devotion, truthfully to say in reference to temporal as well as spiritual matters, "We thank thee, O Lord, that we are still prisoners of hope." Without this he sinks below the rank of a drone in the hive of society—with it he may become wealthy and useful.

Having thus, as we think, shown that it will be to the interest of the creditor, and for the good of the country; that all debts contracted before the 1st day of June, 1865, in case the debtor had not a sufficiency of property to discharge his liabilities without leaving his family comparatively destitute, should be compounded at once upon liberal terms without incurring costs, the inquiry arises, why may it not be done?

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precious little left for distribution among

Human Physiognomy.

The nose is indicative of much character. The baby nose is a diminutive pug; the nose of weakness and undeveloped, and it properly retains its inward curve until the age of puberty. A straight or an aquiline nose, projecting from the rounded cheeks of a little child, is an absolute deformity, betokening a most unhealthy precociousness of mind and body.

In the Caucasian, the nose averages in length one-third of the face, in the Mongolian the average is about one-fourth, and in the Ethiopian somewhat less.—There are five classes of noses, viz: The Roman, the Greek, the Jewish, the Snub and Celestial nose.

The Roman nose indicates executive-ness. This is the energetic, the decided, the aggressive nose, the nose of the conqueror.

The Greek nose indicates refinement. Natural refinement, artistic tastes, and great love of the beautiful. This is the most beautiful nose in women, and agrees with her superior natural refinement.—The noses of poets and artists may be observed often to have the Greek form or show a tendency toward it.

The Jewish nose indicates commercialism or acquisitiveness. It also indicates worldly shrewdness, insight into character, and ability to turn that insight to a profitable account.

The Snub nose indicates undevelopment. A few personages who have accidentally, or by force of circumstances become historical, however, had noses more or less snubbed. The following are all that occur to us at present: James I., the Emperor Paul of Russia, and Kosciuszko.

The Celestial nose indicates inquisitiveness. Ad somewhat to the snub, and give it a turn upwards, and you have the Celestial nose. It is the exact converse of the Jewish nose, being concave where the other is convex. The noses of women often have this incurvation, and such noses in the fair sex are not without their ardent admirers. The Celestial may be defined as the inquisitive nose. In little children the snub and Celestial noses are beautiful, because it conforms to our ideas of the weakness and ductility of childhood. This nose must not be confounded with noses of the other classes, which simply turn up a little at the end. The true Celestial presents a continuous concavity from the root to the tip. There are many modifications of noses that have their peculiar significance. From that Mr. Welles gives us with signs the cogitative nose, which is broad; the apprehensive or cautious, which is long and rounding over, keeps the wearer on the lookout for "breakers ahead." The melancholy nose is excessively elongated and "borrowing troubles" and indulging in the "blues." Then we have the secretive nose; the confiding nose; and the toper's nose, known at all times by its redness at the end.

Large eyes have always been admired, especially in women, and may be considered essential to the highest order of beauty. An Arab expresses the idea of the beauty of a woman by saying that she has the eye of a gazelle. Persons with large eyes have very lively emotions; think very rapidly and speak fast, unless there be a predominance of the phlegmatic temperament. Of persons with small eyes the reverse is true. In large eyes look for vivacity, liveliness and intelligence.

Prominence of the eye indicates language large. Deep seated eyes receive more definite, accurate and deeper impressions, and are less readily impressed and less discursive in their views than large eyes.

Large eyes also indicate universal observation, but lack of close scrutiny and perception of individual things; see everything in general, but nothing in particular.

The width of the eye indicates impressibility. The most beautiful eyes have a long, rather than a wide opening. Eyelids which are widely expanded, so far as to give a round form to the eye, like those of a cat and the owl, indicate ability to see much with little light. Eyelids, on the contrary, which more nearly close over the eye, denote less facility of impression, but a clearer insight, more definite ideas, and greater steadiness and permanence of action. Round-eyed persons see much, live much in the senses, but think less. Narrow-eyed persons see less, but think more and feel intensely.

Arranging all the various colored eyes in two grand classes—light and dark—we would say that the dark indicate power, and the light delicacy. Dark eyes are tropical; their fires may sleep, but they are like slumbering volcanoes. Such eyes generally accompany a dark complexion, great toughness of body, much strength of character, a powerful but not a subtle intellect, and strong passions. Light eyes, on the other hand, belong to temperate regions, and they are temperate. They may glow with love and genial warmth, but they never burn with a consuming flame like the torrid black eyes. The accompanying complexion is generally fair, and the hair light. Persons thus characterized are amiable in their disposition, refined in their tastes, highly susceptible of improvement, and are mentally active and versatile. The light-eyed races have attained a higher degree of civilization than the dark races. When the complexion is dark and the eyes light, as is sometimes the case, there will be a combination of strength and delicacy.—Brown and hazel eyes may perhaps be considered as occupying the middle ground between the dark and the light.

Black eyes are of four kinds: first, the small, hard black eye which looks like a bead, and which one might crack like a cherry stone; secondly, the glowing, cavernous black eye, but with smouldering fire; third, the soft, swimming black eye; and fourth, the large, well set and finely formed black eye, "solemn as the hush of midnight, still as the mountain lake," yet full of passion, full of thought and intellect.

Brown eyes are often confounded with hazel, but though hazel eyes are brown, they deserve to form a separate class.—"The true brown eyes" have a softness and beauty of their own. Some are eager, quick and merry; they generally go with light hair, and fair, fresh complexions; their laughing brightness, their frank glances are as different from the cooler and calmer look of the hazel as light from darkness.

Hazel eyes of light brown have a character of their own. Speaking of hazel-eyed girls, Major Noah said: "A hazel eye never elopes from her husband, never chats scandal, prefers his comfort to her own, never talks too much or too little—always is an intellectual, agreeable and lovely creature. The gray is the sign of shrewdness and talent. Great thinkers and captains have it. In woman it indicates a better head than heart. The dark hazel is as noble as it is beautiful. The blue is amiable, but may be feeble. The black—take care! there's thunder and lightning there."

Another writer says: "Black-eyed women are apt to be passionate and jealous; blue-eyed, soulful, affectionate and confiding; gray-eyed, literary, philosophical, resolute and cold; hazel-eyed, hasty in temper and inconstant in feeling."

As the eye-brows are very closely connected with the eyes in action and expression, we notice them. Eye-brows may be very thick or thin, fine or coarse, smooth or bushy, arched or straight, regular or irregular; each form and quality has its special significance in reference to temperament and character. Thick, strong eye-brows are generally round in connection with abundant hair on the head and other parts of the body, with a full development of the motive and temperament. When coarse, bushy and irregular, we may expect coarseness, harshness and unevenness of character.

Thin, fine, delicate eye-brows, are indicative of a fine-grained organization, and an active if not predominant mental temperament.

Straight eye-brows are masculine elements of character; arched eye-brows are more common to women. Low, projecting eye-brows indicate discernment, and less directly, reflection. An eyebrow greatly elevated, on the contrary, indicates less discernment and the absence of severe thought. The lowering or frowning of the eyebrow indicates the exercise of authority, especially when it takes the form of forbidding.

The forehead—when the lower portion of the head predominates, we find—perception in the ascendancy, and there is a curiosity; a desire to see; a love of travel; a taste for natural sciences; the ability to describe, to learn languages, to teach, and to become learned in matters of fact.

When the middle portion of the forehead is fullest, there will be memory of events, power of analysis, criticism, ability to classify, reason by analogy, detect defects and excellencies, and adapt one's self to the various phrases of life.

If the upper portion be largest, there will be more thoughtfulness and less observation, more philosophy and less science; more of the abstract and metaphysical than of the definite and practical.

If the outer portions of the upper forehead be most developed, it indicates wit or mirthfulness in connection with causality.

The action of the muscular fibres which, passing down from the middle of the forehead, are inserted near the root of the nose, elevates the inner extremities of the brows, causing, when strong, short horizontal wrinkles in the center of the forehead, and indicates active benevolence—kindness translated into deeds.

A short thick neck indicates abundant vitality and great capacity of life.

GEN. F. P. BLAIR.—This gentleman, who bore a conspicuous part in behalf of the Federal Government, and who is now making a brilliant fight against the Radicals, took occasion in a late speech to pay the following tribute to the valor of those against whom he bore arms:

"What civilized nation on earth would hesitate an instant, if the opportunity offered, to incorporate with themselves the brave and heroic people of the South, whose fortitude and endurance in a mistaken cause, challenges the admiration of the world? Would France or England, or any other civilized power, hesitate to give such men the full and equal rights accorded to all other citizens? Would not those nations be most happy to claim as their own such men as Lee and Johnston, and a host of others, and to confer upon those living heroes the reward which genius and courage have always commanded? Would they fail to honor and cherish, as a part of their own glory, the memory of that illustrious throng of the dead led by Stonewall Jackson?"

"You have no children, madam?" said the particular proprietor of a quiet house before letting a lady the best apartments. "They are in the cemetery," was the gloomy reply. A tear was attempted on the part of the landlord, the agreement was signed, and the next day the lady arrived with a couple of youngsters. "I thought your children were in the cemetery," said the landlord. "So they were yesterday, sir," was the reply "placing a few flowers on the grave of our former landlord, who was nervous, and, to tell the truth, so irritable, that—" "I understand, madam," said the enraged owner, "your children killed him."

A Merited Punishment.

The following incident recently occurred in Madison, Wisconsin, and illustrates the folly of a custom by far too common:

Some time since a Chicago individual who signed his name Frank L. Erskine, advertised for female correspondents.—"Object fun, friendship, or matrimony."

A young gentleman of this city, who has considerable wit and leisure, answered the advertisement in the name of a myth which he named Olive Spencer. The advertiser took the bait, and the correspondence went along briskly—proceeding from friendly to amatory with astonishing rapidity. It at length got so far that he invited her (or him, we will say her so as to be understood) to visit Chicago, promising to "show her around."

Coy but anxious was the tone of the response, suggesting an ugly but wealthy father, and a big brother, who kept watch of her movements, and would prevent her from going if possible, and would not let her have money. He offered to pay her expenses, or send on a railroad pass, and finally offered to come and take her to Chicago. To this she consented, and Wednesday was the day fixed for Erskine to be here on that errand. Telegrams and love notes followed each other in great rapidity, but delay interposed, and Erskine reached here on the afternoon train yesterday.

Sly notes passed between them in the afternoon, after his arrival, and an assignment was arranged, to take place on the bank of the Third Lake. About nine o'clock, Erskine softly and nervously left the hotel, and at the trysting place met something in woman's clothes, the dim moonlight aiding the disguise. All the boys had been notified of the affair, and the first meeting was noticed by hundreds. They moved off, and were engaged in amorous dalliance, when an improvised police officer (a law student) interrupted their responses by a mock arrest for an attempted abduction of the girl.

The trembling culprit was escorted to the Court House, which had been mysteriously lit up for the occasion and which was soon thronged with hundreds of fun-loving spectators. A double-headed court was speedily organized, consisting of a "star" printer and a rural gentleman.—Counsel were assigned for the prosecution and defense, and the mock trial proceeded. The innocent advertiser for female correspondents never doubted the perfect good faith of the whole proceedings. His letters were read with running comments; the lawyers wrangled; the fun cannot be described—the jokes, repartees, grave nonsense and ludicrous solemnities of the scene. The audience was very demonstrative, convulsed with laughter at the running fire of jokes, applauded vociferously the affected zeal of the advocates and enjoyed it as they only could the most roaring farce. It cannot be reported nor described.

Finally the court and the crowd concluded to have the culprit's own statement. He told how he advertised, how the correspondence commenced, how innocent were his designs, how good his character and high his standing in Chicago. It was rich—too rich. Language cannot do justice to the subject. In his confession, he stated he was reporter for the Chicago Tribune, and editor of a monthly commercial journal. It also appeared that Erskine was not his true name, which was given, but we mercifully suppress it. After being badgered till the sweat poured from his pores, he was finally acquitted, with the warning not to do so again. He asked the privilege of addressing the crowd which he did in oratorical style, and thanking the jury for their kindness. The victim never saw the joke, which is the most wonderful instance of human credulity on record.

This may seem to some like rough fun, and fun of a kind in which full matured men ought not to be engaged. But it was a lesson needed for one of the most prurient vices of the age. Advertising for female correspondents has been prolific of more immorality and unhappiness than almost all other causes combined. This man pursued it as a system, by his own confession. He supposed his correspondent here to be a young, romantic and innocent, but restless girl, unsatisfied at home, and fond of adventure. He came here proposing to take such a character to Chicago, to there introduce her, undoubtedly, to a career of profligacy and vice. He was well punished, for the law cannot reach this class of scoundrels.—He left on the morning train "a wiser and a sadder man."

Is it so?—The Memphis *Avalanche* asks: Why is it that men who claim to be true Southern men, some of them warm advocates of secession, are sending their sons and daughters to Northern schools? Why should money be taken from the impoverished South and sent to swell the overflowing coffers of the rich North? Have we no Southern teachers who can teach these young girls and boys, that they must be placed under the charge of Yankee Presbyterians, who were so holy and pure that they could not affiliate with their Southern brethren in their St. Louis General Assembly unless they would confess they were and had been sinners against God and man during their whole lives? Are we so ready to acknowledge our inferiority that we must take the money left in the South to educate our sons and daughters at Northern schools, where they may be taught that we are all traitors and criminals of the highest grade? Better that the youth of the South should never be educated than they should be educated to hate their own people. But we assert, confidently, that we have universities in the South equal to Yale, Harvard and Princeton, and female schools far superior to any in New York, Ohio or Massachusetts.

From the Southern Watchman.

Jefferson Davis.

Mr. Editor: Please allow me a brief space in that convenient corner of your valued journal which is kindly appropriated to correspondents, for whose "views the editor" is, very properly, "not to be considered responsible."

My object is to crave an interest in the prayers of all Christians for that great and good man, Jefferson Davis, now suffering under a protracted and painful imprisonment. I have often wondered that no proposition was offered for united, earnest supplication in his behalf by the church of which he is a member; though I cannot doubt that prayer is wont to be offered for him daily by many warm and pious hearts. But what I desire especially to urge is a more general, fervent, and constant appeal to Heaven for his relief by Christians of the South. This might surely be made, if not publicly where all might not desire to unite in the prayer, at least by all pious hearts, and from every family altar, where true sympathy and respect is felt for him. I make no suggestion as to form of such petitions. That must be dictated by the feelings and judgment of those who offer them. The great end is—that fervently desired by the entire South, and, as I believe, by a large and respectable portion of the North—his release from imprisonment and restoration to his family and friends. Let us pray for this, in a right spirit and with due submission to the will of God.

FAITH.

P. S.—Will such editors as are favorable to the above please insert it in their papers?

The Louisville *Courier* eloquently urges the release of Mr. Davis. It says, "Sixteen months have elapsed since he was thrown into that solitary cell at Fortress Monroe, and yet so far as can be seen, and so far as the public are advised, no steps have been taken to bring him to trial. Though the laws of this country guarantee him a speedy trial he cannot get it. In feeble health, cut off from the associations of friends and the allurements of the world, and deprived of the free air of heaven, he languishes in prison, the victim of arbitrary power. Why is this monstrous mercy permitted? Have his keepers forgotten that he lives, and is the time of his confinement to have no end? Surely it cannot be the intention to violate the sacred laws of humanity and trample the Constitution under foot that vengeance may be visited on this helpless and persecuted man. There must be power somewhere to give him relief. There must be a duty somewhere to bring him to trial or turn him loose. Every moment that he is debarred is an outrage upon justice and a stigma upon American law. If he is to be tried, why this long and cruel delay? If he has done nothing to justify his trial, why not liberate him? No one believes that he will ever be tried, and it is not lawful to keep him in prison unless he is convicted of some crime. Whatever offense he may have committed, his long and dreary imprisonment is a sufficient atonement, and the sentiment of the civilized world in favor of his release. Therefore throw open the prison doors and set the captive free."

Always Recognize a Gentleman.

The following is from the pen of Gen. D. H. Hill in the August number of *The Land We Love*:

We have been asked by a lady friend how we ought to treat "our late enemies." As her letter is without a signature, we suspect that there may be some tenderness in the inquiry, and will therefore deal tenderly with the subject.

It is a safe rule to recognize the gentleman and man of honor wherever found, of whatever creed, sect, or nation. We cannot understand how men, who have fought each other squarely and bravely, can continue to hate each other after hostilities have ceased. But we can understand how good men of both sides can loathe, with bitter loathing, house-burners, thieves, and marauders. We can understand the contempt honest men feel for the cowardly miscreants who kept out of the manly fight to trample upon and insult the weaker party after the fight was over.

We would remind our lady friend that if the United States army had in it Sherman, Turbin and Butler, it had also McClellan, Buell, Reynolds, Sykes, Gibbon, Stone, Stoneman, Franklin, etc., who conducted the war on civilized principles, and had no defilement of torches and silver spoons upon their hands. We have heard a story of that great statesman and jurist, Judge Butler, of South Carolina, which may assist the fair lady in coming to a decision. When Judge, then Mr. B., was practicing law, a son of the Emerald Isle came into his office and used some very harsh language, in regard to a charge made against him by the firm of Butler & Co. Mr. B. indignantly ordered him out of the office. The man instantly obeyed, but returning, he put his head in the door and said: "Mister Butler, you're a jintleman, and I will never hurt the likes of you, but if you'll send your partnership out here, I'll break every bone in his body." The Southern people have no ill-feelings towards the soldiers and true gentlemen among their late foes, but we can never think of "the partnership" without thinking of Judge Butler's Irishman.

A talking novelty is colored starch. It is made in pink, buff, mauve, blue and a delicate green. Any muslin starched with the new preparation is completely colored, but it washes out, and the garment that was pink-to-day may be green to-morrow and buff afterwards.