

LITERATURE.

THE HISTORY OF USURY FROM THE EARLIEST PERIOD TO THE PRESENT TIME. By J. B. Murray. Philadelphia: J. B. Lippincott & Co. To call the work before us the "History of Usury" is almost a misnomer. It partakes of the double character of a sketch of the growth of that "penal offense," and an elaborate defense of the propriety of allowing its exercise.

From the opening page to the extremely comprehensive and useful index, the whole aim of the author is to justify what ancient laws and popular opinion still pronounce an extortion. Mr. Murray takes the pains to give us a clear definition of both interest and usury. To give his own words—"Usury is defined by Sir Edward Coke as a contract upon a loan of money, or giving days for forbearing money, debt, or duty, by way of loan, cheritance, sales of wares, or any other things whatever; and may be stated in other words to mean the letting out or lending of one's property of any kind to others, and taking or contracting for an exorbitant return.

But after having thus given us the clearest possible declaration that while one is an extortioner the other is a lawful gain, the writer proceeds to remark both with equal vigor, and, what is more remarkable, uses the words throughout his entire work as though they were synonymous. Thus on page 17 we find—"But even if it was as the writers first alluded to have contended, it may be urged that though the Jews were thus enjoined from taking usury from their brethren, yet they were expressly permitted to take it from a stranger. And then we have an inconsistency not easily reconciled; for if the taking of interest was *inimam in se*, it could not have been permitted under any circumstances whatever, and we are therefore left to infer that the taking of usury was not contrary to that moral precept or natural law which existed before and survived the legislation of Moses."

And the heterogeneous mingling of the two terms, here so apparent, is preserved throughout the entire work. We are at a loss to understand whether it was really Mr. Murray's design to write a defense of usury (and we use the word with his own definition), or whether he has fallen into the error of the old writers, with whom he is familiar, and accidentally confounded what is universally recognized as lawful with what both humanity and justice alike protest against.

What we would be doing gross injustice, however, did we leave the impression on our readers that the "History of Usury" is a work of small value. It is of so much real importance as a work of reference that we place it permanently within our reach upon our table. It is a book to which we expect to constantly refer. It covers ground heretofore unoccupied. It displays a vast amount of familiarity with the Fathers, and the chapter devoted to a sketch of "interest" in each State of our Union is of special value. That part which refers to Pennsylvania may not be familiar, and we quote it entire—

"In Pennsylvania, prior to November 1700, the rate of interest, limited by the first Colonial Act, was eight per cent, but the act of that date reduced it to six per cent, and annexed a forfeiture of the money, goods, or other things lent, for taking or receiving more. This act was repealed in February, 1705, and restored the former rate of interest; but in March, 1723, it was re-enacted, since which time several amendatory acts have been passed in 1856-57-58-59, and the existing law upon the subject of interest may be stated as follows:—Interest is fixed at six per cent, and any excess is not receivable, but may be deducted from the debt, and where excess is paid, it may be recovered back, provided the action for that purpose be brought within six months after the time of such payment; but negotiable paper in the hands of bona fide holders is not affected, and commission merchants and parties not residing in the Commonwealth, may contract to retain interest at seven per cent, not apply to railroad and canal company bonds."

As each State has a paragraph thus devoted to its laws, the general value of the work can be easily appreciated. It is printed in clear good type by Lippincott, and bound in a style at once neat and serviceable.

MISS MAJORIBANKS. By Mrs. Oliphant. Harper & Brothers, J. B. Lippincott & Co., agents for Philadelphia. For the past eighteen months "Miss Majoribanks" has been appearing as a serial in *Blackwood's Magazine*. For the first nine months of its existence it was an interesting story. A young girl, Lucilla, fresh from a boarding-school, arrives at Carlingford, and finding the society of Grange Lane in a state of chaos, determines to reduce this wilderness to order, by making her drawing-room the nucleus around which all minor lights would cluster. Her social resolution is "to do away with these frightful morning calls," and reign queen of the upper tenement of her native village. The rest of the work is a careful narrative of how she succeeded; how all difficulties were overcome; and all brought to her feet. The details of the work of triumph, are all told in a pleasant, gossip style, without any conversational display, Mrs. Oliphant doing all the talking for her characters. However amusing twenty-five good size chapters of such a book might be, when it grows to fifty all interest has vanished, and the tale is insipid.

There are no incidents in the work. There is nothing which might be possibly construed into the sensational. In fact, we doubt if the persons at Carlingford were like ordinary mortals, and

had sensations. After reading the March number of *Blackwood*, with its regular instalment, we were at a loss to detect, in the remotest distance, the faintest glimmer of a conclusion. It seemed as though the threads of the tale, like the lines of the hyperbole, were destined to continual approach but never meet. Consequently when we saw the whole work suddenly published by Harper, our first impression was that Mrs. Oliphant had followed in the footsteps of Mrs. Gaskell, and unexpectedly departed for that bourne from which no traveller returns. We are glad, however, to relieve any anxiety, and assure those of our readers who have followed Lucilla through the magazine, that she was eventually "settled" without the melancholy decease of the authoress.

To judge from the termination, it would appear that Mr. Oliphant, up to the fifth chapter, was firmly convinced of the idea that her work was still increasing in interest as well as bulk. At that point some rude shock must have occurred—possibly the criticism of some periodical; probably an intimation from the publisher of *Blackwood*. The evidence of the severity of the discovery that her book had grown tedious was apparent. The last three chapters contain events at once forced and condensed. What ten chapters would have told two weeks ago, three now can. In a disrespectful haste Mr. Ashburton is elected M. P. from Carlingford. Tom Majoribanks is suddenly brought here from India, with a speed favoring of a modern *Lucaris*, and without the least previous intimation Lucilla and he are married and go to the country. Will our lady readers believe it, the authoress positively does not give us a detail in regard to the wedding! We are merely told that the ceremony was performed and everybody sent presents. Such absence of minute details is inexcusable. From the tenor of the rest of the work we had been led to believe that at least two full chapters would have been devoted to the bridal costume. And now—not an incident, it is too provoking for the ladies who have waded through the whole long story. The only consolation to be found is in a contemplation of what it must have cost Mrs. Oliphant to thus mutilate her work and destroy the symmetry by such confusion.

It is probable, however, to judge from the concluding paragraph, that we will hear from Lucilla again in her new home, and that all her powers will be again put forth in a more extended field of labor. To sum up the whole, it is well written in the beginning, too prolix in the middle, and too contracted at the close. If the last half could be rewritten, it could be made a delightful novel. As it is, we predict that it will have an immense sale, and create a decided excitement in the novel-reading world. It is thoroughly original in its execution. There are few, if any other writers, who would have dared to enter upon the field which Mrs. Oliphant has selected. Relying entirely upon her style, without any startling character, much less any startling plot or event, she has taken quiet village life, and depicted it to us in a manner which, considering the obstacles which she had to overcome, is wonderfully successful. Those who have read the "Chronicles of Carlingford," and the "Perpetual Curate," will appreciate the style, and not fail to read this, the third of the series of pastoral fictions.

THE LIFE AND ADVENTURES OF JOSEPH GRIMALDI. By Charles Dickens, T. B. Peterson & Brothers, Philadelphia.

The energy of the Messrs. Peterson, and the numberless varieties which they have given the public editions of Dickens, have made all the productions of that great novelist appear to be the property, by conquest, of that popular firm. It is only, therefore, what we expect when their teeming presses continually furnish us with new editions of his productions. The adventures of Grimaldi have already acquired a deserved popularity, both because of the infinite humor with which they are treated, and also the spice and variety found in the events narrated. In that work is found a solution to the problem of what the clowns do with themselves off the stage—a question which, as Dickens states, has been a source of conjecture to him from his earliest infancy. The inimitable description of the ecstasy of witnessing a pantomime, given in the introduction, although familiar, will bear repetition here—

"But what was this—even this—the glories of a midnight, where amid the small of noses and orange-peel, sweeter far than violets to youthful noses, the first play being over, the lovers united, the sheet of music, the baron killed and overthrown, made comfortable and pleasant, the pantomime itself began! What words can describe the deep gloom of the opening scene, where a crafty mafian, holding a young lady in his arms, was discovered striking an enchanted book, to the soft music of a gong? or in what terms can we express the thrill of ecstasy with which his magic power, opposed by superior art, we beheld the monster himself converted into clown! What mattered it that the stage was three yards wide and four deep?—we never saw it. We had no eyes, ears, or corporeal senses, but for the pantomime. And when his short career was run, and the baron, previously slaughtered, coming forward with his hand upon his heart, announced that for the favor Mr. Richardson returned his most sincere thanks, and the performance would commence again in a quarter of an hour, what joy could equal the effects of the baron's fall, and the surprise which the clown, unexpectedly peeping from behind the curtain, requested the audience not to believe it, or it was all nonsense! Who but a clown could have called forth the roar of laughter that succeeded, and what witchery but a clown's could have caused the junior usher himself to declare aloud, as he shook his sides in his knee, in a manner of irresistible joy, that that was the very best he had ever heard said!"

The large clear type of Messrs. Peterson renders all their publications attractive reading, and the unrivalled pencil of Cruikshank has furnished an excellent frontispiece. This house will issue next week "The Queen's Favorite," and soon after, "Self-Love," a novel of reported great force. They also have the agency for Halpine's comic work, "Baked Meats of the Funeral."

ROMANCES. A Novel. Mr. Doody, New York. Philadelphia agents, T. B. Peterson & Brothers. We have had quite a number of Rebel novels laid upon our table since the conclusion of the war, the great majority of which have no claim to popularity except their ardent treason. "Marcus," by Miss Evans, is probably the best which has been issued, the authors of the others being remarkable rather for ardent sympathy with the South, than for any adherence to the precepts of Lindley Murray. The latest one, "Roebuck," is decidedly above mediocrity. It is one of the best Southern fictions that has fallen beneath our notice. Our praise, however, is bestowed solely because of its literary merit, and not in regard to its political sentiments. There are several speeches introduced, which, if omitted, would not cause material regret on the part of the reader. One of them, an oration from Dr. Fairfax, in favor of the Union, would have caused any thinking man to become a rabid secessionist. A more flimsy collection of

words, words, words, we have never seen, if we except the Rebel's reply, which out-herods Herod. Nevertheless, the plot of the book is well worked out, and it pictures, probably, the real condition of many Southern estates since the return of peace. To those who can repress indignation at treason, when uttered by imaginary heroes, we recommend the work. It is neatly printed by Doody.

JARGAL. By Victor Hugo. Carleton, New York. Philadelphia agents, T. B. Peterson & Bros.

"In 1818," says Hugo, "the author of this book was sixteen years old; he was eager that he would write a volume in a fortnight. He composed *Jargal*." Although, according to this account, we must consider *Jargal* as the first of the numerous productions of the fertile pen of the exile of Guernsey, yet, as he himself confesses that eight years later he rewrote the greater portion, we are still inclined to receive "Hans of Iceland" as his maiden effort. We would have preferred that the work, as originally written in his boyhood, should have been given to us unreviced, as we would then have had an opportunity of judging for ourselves of what a great author in embryo could do. The writer, however, has seen fit to revise it, and by his revision has added finish and style, although he has cancelled its reputation as a phenomenon. The tale itself, in its conception is simple. A group of officers of the French army are telling stories to while away the time. Captain D'Auverny, his hero, is called to do his share, and is just about refusing for want of a theme, when his gigantic lame dog, Rask, limps in. In compliance with the urgent wishes of his friends, he tells them his adventures in San Domingo in 1791, at the time of the negro insurrection. When the slaves rose his property was destroyed, his betrothed bride murdered, and he only saved through the fidelity of the negro leader Bug-Jargal, who risked his life to save the Captain. Thaddeus, the servant of D'Auverny, thinking that *Jargal* had killed, instead of saved his master, shoots the faithful slave in his despair. The rest of his life is one long scene of remorse. Rask is *Jargal's* dog, and is tenderly cared for by the Captain. At the conclusion of the tale the bugle calls to battle, and in the evening D'Auverny, Thaddeus, and Rask are found upon the slain. Such is the skeleton of the plot. The work is strongly French in its style—short sentences and vigor. Our conversations. It is translated by the same hand as "Les Misérables," and is a much better rendition than that work. It betrays none of the crudity which we would expect in such a hurried production at so juvenile an age; but when it is remembered that at twenty-four it was rewritten, we must impute to that revision its literary excellence. It is published in the handsome style of Carleton, neatly bound and clearly printed. It is for sale by T. B. Peterson & Bros., No. 306 Chesnut street.

The problem of African discovery is still an exciting one, in spite of the fate which has befallen so many African travellers; for, as one disappears, another rises to take his place. The latest of these daring adventurers is Herr Gerhard Rohlf, who proposes to go to Wadai, where his countryman, Edward Vogel, was murdered, in order to obtain his papers, which he believes are still in existence. Born near Bremen thirty-four years ago, Rohlf studied medicine in the universities of Heidelberg, Wurzburg, and Göttingen, after which he joined the Foreign Legion at Algiers; he distinguished himself at the conquest of Kabylia, where he was decorated and made a sergeant. Growing weary of military life, he resolved to travel—not in the beaten paths of our ordinary tourist, who "does" Europe in a few weeks, and so much of Africa as lies along the Nile in as many months, but through regions where danger as well as glory awaited him—in Africa itself, among its wild and murderous tribes. Knowing Arabic well, and being fitted by his early studies for the practice of medicine, he assumed the mask of a devout believer and the role of a physician, and boldly started forth on the track of adventure. In the end it was one of misadventure, for, four years since, while traversing the Sahara of Morocco, he was attacked and robbed by his guides, who left him for dead, with a broken arm, alone in the desert. Saved by some Marabouts, he was scarcely in Algiers again when he planned a journey to Timbuctoo, which he could not carry into effect on account of the unsettled condition of the country. Determined to do something, however, he has now started on what we cannot but consider a perilous journey to Wadai, taking with him a former servant of Vogel's, and an eye-witness of his death, which he came near sharing himself. This servant, Mohammed ben Silman, maintains that Vogel's papers are in the possession of the present Sultan of Wadai, who he represented in a more favorable light than his predecessor. So, at least, Rohlf thinks, and Mohammed ben Silman likewise, or he would hardly have volunteered to accompany him on his journey. As Rohlf had but scanty means with which to accomplish his object, the Royal Geographical Society of England have subscribed £100 towards his expenses, and it is probable that other European societies will also assist him.

The republication, by Bohn, of a portion of "Seymour's Sketches," mentioned by us a few weeks since, has occasioned some bad blood; first, on the part of Seymour's son, who denounced Mr. Bohn for obtaining information of him for a pretended series of "Lives of British Artists," when he only wanted it to accompany a mutilated edition of his father's drawings; and, second, on the part of Charles Dickens, who took umbrage at young Seymour's letter, which unduly magnified his father's share in the success of the "Pickwick Papers." Dickens' misgiving is not in the best taste, bearing hard, as it does, on the Seymours, father and son. Of the former, he says that he "never originated, suggested, or in any way had to do with, save as an illustrator of what I devised, an incident, a character (except the sporting tastes of Mr. Winkle), a name, a phrase, or a word, to be found in the 'Pickwick Papers.'" I never saw Mr. Seymour's handwriting, I believe, in my life. I never even saw Mr. Seymour but once in my life, and that was within eight-and-forty hours of his untimely death. He then proceeds to give an account of the origin of the "Pickwick Papers," copying for that purpose a portion of his preface to the late English editions of that work, with which our readers may be supposed to be familiar, and concludes as follows—"In July, 1840, some incoherent assertions made by the widow of Mr. Seymour, in the course of certain endeavors of hers to raise money, induced me to address a letter to Mr. Edward Chapman, then the only surviving business partner in the

original firm of Chapman & Hall, who first published the "Pickwick Papers," requesting him to inform me in writing whether the foregoing statement was correct. In Mr. Chapman's friendly answer, immediately written, he reminded me that I had given Mr. Seymour more credit than was his due. 'As this letter is to be historical,' he wrote, 'I may as well claim what little belongs to me in the matter, and that is, the figure of Pickwick. Seymour's first sketch, "made," says Mr. Dickens, "from the proof of my first chapter, was of a long, thin man. The present immortal one he made from my description of a friend of mine at Richmond.'"

Victor Hugo's last novel, "The Toilers of the Sea," has been sent to us by both G. W. Pritchard, No. 808 Chestnut street, and J. B. Lippincott & Co., Nos. 715 and 717 Market street.

Mr. G. W. Carleton will shortly publish "Recommended to Mercy," an English novel of a rather peculiar character, which attracted considerable attention when it originally appeared; "Josh Billings—His Book," another collection of American humor, so absurdly in vogue just at present, and, in our way of thinking, the poorest of all; and "Adrift in Dixie," a volume of Southern travel by Edmund Kirke. It is doubtful, however, whether the last work will be published as announced; for at the latest accounts the edition which was manufactured in Boston was destroyed by fire.

The wife of J. S. Clarke has written the life of her father, Junius Brutus Booth.

The *Nation* thus speaks of George Alfred Townsend's late work, "Campaign of a Non-Combatant":—"In this book it is possible to study exhaustively the natural history of the New York reporter, not only in action and in repose. Some may look upon the 'Campaigns' as being not so good a study as the 'Bohemian' for the reasons of its description of the trial and execution of the other combatants. But here we have him under our eye for a much longer time. We see the reporter with his mental and moral characteristics; we learn what are his aspirations; we take the measure of his intelligence; we see his tastes, his sense, and his judgment; we know his life, his conceptions of morality, his sense of what is decent and what is not becoming. The reporter is the offspring of the day, and shares the nature and the life of his century. His existence, to use the words of our author, is only a long and rapid succession of news.

The day I graduated for the purpose of an article of the Philadelphia *Chronicle*, I was to receive three dollars a week and be the heir to a worldly fortune. The reporter is the offspring of the day, and shares the nature and the life of his century. His existence, to use the words of our author, is only a long and rapid succession of news. The day I graduated for the purpose of an article of the Philadelphia *Chronicle*, I was to receive three dollars a week and be the heir to a worldly fortune. The reporter is the offspring of the day, and shares the nature and the life of his century. His existence, to use the words of our author, is only a long and rapid succession of news. The day I graduated for the purpose of an article of the Philadelphia *Chronicle*, I was to receive three dollars a week and be the heir to a worldly fortune. The reporter is the offspring of the day, and shares the nature and the life of his century. 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