

Ann Arbor July 12<sup>th</sup> 1834

Dear Brother

I am behind time again; but am still in hopes that I shall not, next time. This day ten years ago I landed in Detroit and then knew not whither to go. Providence directed me to Washtenaw which I hope and think it was for the best. In looking back I can truly say that I rejoice. My prospects then I thought were gloomy. It was that eventful period of ones life when an effort must be made: and what ever may be our means we are apt to think they are limited indeed and that the odds are against us. Something like these were the feelings of my mind. My country expected something and something must be done. With an equal chance I certainly feared nothing it could produce. But how much easier it is to stand by and bid the valiant die than to descend to the contest and grapple the many headed Hydra. These fears have passed away but I am <sup>still</sup> ~~not~~ <sup>not</sup> corrupt in business. Business is not without its joys especially where our income is more than our outgoes: We are born for exertion to improve our talent: it is much more noble as well as more beneficial to wear out than to rot by lazy indolence. In those ten years there has been one era in my life that certainly I little thought would ever happen that is the hope that I am born again. I then thought these things were like idle dreams the offspring of weak, feeble, or disordered minds. But I have been brought feel that I am a sinner in the sight of God. That is not by works of righteousness that we have done that we are accepted in His presence, but through Faith in Him that died that we might live. The Just for the unjust.

We have had a very cold spring the Freezing was so severe in May as to injure the wheat though not so bad as was thought at first. The wheat is tolerable this year. Cutting wheat will not commence before the 20<sup>th</sup>. The last half of June considerably of rain. The Huron was high on the 23<sup>rd</sup> of June and a heavy rain the same day broke five dams on the Huron. The first dam that broke was (Dovermoo) near the mouth of Honey Creek, the next met the same fate (Brown and Giles). The next (Brown & Co. of Ann Arbor) fared no better. Our dam was next in the course it was injured very little, and the dam next below stood. But both the Ypsilanti dams broke. It was the greatest breaking of dams I ever knew on the Huron. It was in the night the destroying waters passed us. But from the marks next morning it was evident the water had been very high and must have flowed over one of our clay embankments six inches deep at one time. At that critical time the slash boards on the comb of the <sup>dam</sup> must have gave way and increased the overwhelming torrent.



as the head when I first came to the mill was five inches lower than the evening before and the backwater about as much higher. Our clay embankment save the dam that time had it been sand and gravel like the Sun Arbor head race it would have shared the same fate. Our clay foundations and embankments have been a great benefit to us. We intend when I get through with the logs to raise the embankment at least one foot higher. I still have plenty to do on the mill. Lumber still in demand. Money is said to be scarce. The Michigan Banks dont lend yet. I get as much money as I want for my own use and occasionally lend some. Wheat is still held at 62½ Cents is very scarce is 50. Its thought that Wheat will be 50 after harvest; but there is no telling. Sun Arbor continues to grow. Ypsilanti is nearly stationary for two years past. I want you to pay for the Philadelphian If you cannot conveniently send him the two dollars pay his agent in Harrisburgh. We were even the first day of July. I would rather have him paid hereafter in the first month of the year commencing in July as you know he is always needy; it will likewise prevent any claims for <sup>money</sup> than two. I wish you likewise to tell him to direct to Sun Arbor as I am going to quit Ypsilanti; and stick to my own Downship. In this world of intrigue and williony, it would seem you must adhere to the Downship in which you live or you give persons occasion to say you are influenced by some hostile or improper motive and it matters not whether it is true or false only so its plausible. Such a plausible manner of assailing me I am going to destroy: and intriguing politicians must tax their ingenuity to find some other way of making an impression. Governor, George B. Porter Died a few days ago. I hear none mourning for him: I believe him to have been an unpopular man in Michigan. You gave us quite a lot off about usury. Robert started right up at it. And did think of informing you better upon this subject but you are a great ways off and it would be too much for him write down his sentiments so you need <sup>not</sup> think to hear anything from him. He neither lends nor borrows much. Botsford once when I first knew him took the same side you do. He had no money to let them. Botsford is <sup>no</sup> professor of Christianity. I have never checked him on the subject. Money is and always has been since I have been here worth ten per cent. Though the law allows but seven Money is more worth in new countries than old ones, consequently in Justice the rate per cent ought to be higher. I think than a person ought to be content with a moderate per centage but why ought it to be always the same. when any thing is scarce it is dear. When money is scarce is it not more valuable is it not worth more than why let at the same price. I have heard some make this objection



to Banks that when money was scarce and times hard, Banks would not  
lend. Which is the worst not to lend, or take double interest. Which gives the  
most relief. You nor me would not give 20 per cent Botsford would not ask it of  
us this is more feeling about him than that. It is but seldom that industrious  
persons of moderate calculation are so hampered as to give high percent. It is gen-  
erally the idle and the profligate those that will not work and wish to shiver  
Botsford is under no obligation to such persons they never granted him any  
favours he grants them none, without lending them money at 20 per cent is a favor  
and I have no doubt some if not all were glad to get it. Botsford is under no  
obligation to be prudent and economical, to lend money at less than its really worth  
(that is seven percent) He forced it from no man it was a debt of honor they can  
pay it or not as they choose as his obligations were only for lawful interest  
As respects myself I never have got more than lawful interest from any man, two  
men offered me ten per cent they have not payed it yet. One of them a presbyterian  
(~~other~~) called after this note was due (it was this spring) and said he could pay prin-  
and Int. but if I did <sup>not</sup> want it, he <sup>would</sup> let it stand on the same conditions an other  
year. He did not appear to think that I was crowding him. That law in England  
you have reference to throws open the ports of when grain raises to a certain  
price (if I am not mistaken) If there is any "knocking on the head" in this matter  
it is Gen. Jackson that is doing it. It is him that is mining the Country and  
Knocking people's affairs on the head. It would rather seem that you and me  
differ on this subject as to the criminality of it at any rate. Your sentiment has  
the appearance of "loving thy neighbor as thyself" All it wants is the means to put  
in practice. I am as much in favor of Banks as you are and wish that the United  
States Bank was rechartered as sincerely as you do; and rejoice in good times  
I dont feel the Hard times. If you think that Agrippa will make a faithful hand  
you can <sup>send him on</sup> I have work plenty; I think of building a house this fall or doing some  
thing that way. I sometimes think of renting the sawmill for a year and go to school  
and improve my education it wants every government in several <sup>things</sup> particularly speaking  
in public But I have no one to leave the mill with. I think you ought to be im-  
proving your education now when you doing nothing. It is very unlikely that I will  
quit the mill for a year its more likely I shall get me a wife in that time. I think  
it is time to attend to it if ever I am under no engagements of the kind at present  
I hold to short courtships. Persons call occasionally to talker about buying your  
land; the price is too great for them yet. One man talked of writing to you about it  
thinking to get it cheaper I have thought it would not do for you and me both to sell it so if any  
one should write to you on the subject direct them to me. You will not see it get \$5 per acre this year  
nor next probably the year 1836 you may. Uncle James has not been here yet  
I dont think any man could pay a great per cent for a large sum of over the money any length  
of time



In a country like this it would be cheaper for me to pay its price for money and pay right down than to buy on credit and it would be better for the Merchant or the Farmer. The fact is the want of money does more to stagnate business than this great six per cent and is more injury to the growth and prosperity of a country consequently those that make money scarce are the ones to blame. Supposing some law should give the grain standing in the field before harvest. Those that are raised would on principle be very much to blame for charging more than the customary price. Another thing no law can be passed in these United States unbinding contracts. Doubtless it is very true that a man ought not to be extortionist in his demands for anything but we are all entitled to a fair price and I can't see why six per cent ought not to vary as well as every thing else. Governments borrow as low as the can and do individuals. Money on your principle ought to be reciprocal like a man and his wife. Human nature is not so constituted it is unreasonable to expect impossible. Your plans would work in Heaven but not on earth nor in Hell. I think if you were to live as long in Michigan as I have done your opinion <sup>would</sup> vary on this point. To see the actual state of things is a great clearer of the understanding. In London money is seldom worth more than six per cent more could be had but it is as much as people can live at and then it is more than other property is worth. It is the reverse of that here money at seven per cent is less worth than landed property and then consider the risk of losing it is much more. My next letter will be (in time) regulated by the receipt of yours you may expect one dated about the middle of October Farewell  
 Wm M. Williams Geddes  
 John Geddes

Recd July 23<sup>rd</sup> 1834

John Geddes  
 Campbelltown  
 Lebanon County

Mr. William Geddes  
 1834

Wm Geddes  
 July 14 1834  
 J. G.

I bought a book called "The Young Man's Own Book" for \$5 in Ann Arbor which I think very well of you had better get one in Harrisburgh.

by lot at