

Money is the instrument or medium by which commodities are possessed and circulated through the country, and without which those commodities would, to the cost of our merchants, find a very slow transit and yield small profit. Why then fetter the wheels of a machine which is intended to carry you to the goal you have in view? Why lock the hind wheels of your carriage when you are going up a hill? and yet such is the practical effect of the law against Usury, as applied to commercial affairs! It is putting on a "*drag-chain*" at the very time when the greatest amount of animal power is required, and for what purpose, I would ask? To what extent do the community derive *benefit* from it? or is it not a truth, that the *beasts* thus driven *suffer* more than any *gain* which can be gathered from the ridiculous fancy that the best way to get up a hill is to lock your hind wheels?

To come still nearer to the point. Do we not every day hear that every thing has its *value*? Even a statesman has his *price*, but his particular *value* might be hard to define. If every thing then has its value, and if "the value of a thing be what it will fetch," why, again, I ask, is not money—the most vital of all things in the world except life (and what would life be without it?)—why is money not left to find *its* own value in the market, like a load of hay or a load of wheat? and why not let those who want it give as much or as little for the use of it as the owner may, under the circumstances of the case, be willing to part with it for?