

In the selection of furniture the subscriber will be greatly influenced by what he believes to be peculiar ideas of comfort on the part of most people, chairs will be especially adapted to tilting back, and in no case will a client be expected to use less than *two* at any single sitting, while the carpeting will be of rare pattern and texture, under no circumstances will the patrons of the offices be annoyed by the antiquated presence of mats and spittoons, when in connection with this, it is remembered that there will be no tyrannical restrictions as to the use of tobacco, the public must at once appreciate the rare facilities here offered for business enjoyment. All tables and book-cases will be of exquisite design, and admirably suited to clients who invariably select a graceful and luxurious posture. It is by no means unlikely that capacious lounges will be interspersed for the benefit of those who, having no particular business, often need a little rest in business hours from the natural ennui of the preceding night's entertainment. After adequate trial, if his business prove not *too* expensive, the subscriber may occasionally supply some of those creature comforts, which clients not unfrequently expect.

Notwithstanding these inducements, the subscriber desires it to be distinctly understood, that no avarice or greed of gain shall ever mar his business recreations. He takes pleasure in advising his prospective patrons (if any such he may expect), that all the ancient dodges for getting gratuitous advice or service, will, under this new and liberal regime, be totally unnecessary. *In no case will a fee be received.* Advice, at all times and upon all matters, will be freely given, and trivial matters brought to his extended notice at meal-times will receive special attention. He will invariably advance *costs*, and in some cases, allow six per cent. on the same, to regular clients.

Parties desiring advice will never be limited in their explanations to the matter under consideration, but any digression, whether as to family history or personal misfortune, "no matter of how long standing," or how irrelevant, will not only be listened to and excused, but will be absolutely encouraged (this feature must command the attention of old ladies).

Whenever parties entertain a remote idea of prosecuting a claim, they will be patiently advised, and in event of their subsequently abandoning the case, a liberal commission will be paid for their intention.

A full supply of legal forms, adapted to every conceivable variety of mercantile transaction, will be constantly kept on hand for the free accommodation of applicants.

Every facility will be afforded clients to inspect and disarrange the subscriber's papers, and to overhear and repeat his most confidential communications. He would also say that, for the benefit of the public at large, he has been for some time sedulously memorizing "*McElroy's Philadelphia City Directory*," with a view of being able at all times to answer

all questions to everybody and about everybody.

The subscriber hopes, perhaps vainly, that this novel system of law practice will certainly conduce to one thing, the perfect satisfaction of clients with attorneys. He believes that thereby much of the bitterness heretofore existing against his honoured profession will be assuaged, and though he is not entirely assured that said system will to himself be either pleasurable or profitable, he is not without an abiding faith that it will be no less satisfactory to his clients (at least on his account). "DO IT CHEAP,"

Att'y and Coun'r at Law. Philadelphia.
—*Legal Intelligencer.*

USURIOUS PAWNBROKERS.

Before the alteration in the usury laws many peculiar modes of evading them were adopted by the bill-discounting fraternity, and it was no uncommon thing, on discounting say an accommodation bill for a hundred pounds, to charge five per cent. interest and thirty pounds for doing it. The long continued acquiescence of the public in such and similar tricks, and the fact that the risk which was run by the usurer had ultimately to be paid for in some form or other by the borrower, have at last convinced the public mind in this country that to attempt to regulate the price of money by Act of Parliament is as futile as to think that the old *assiza panis et cervisie* could be enforced to keep down the price of food, or that any other marketable commodity could be effectually made the subject of sumptuary laws.

There is this difference between the bill-discounter and the pawnbroker, that the one holds in his power a valuable security for the money he has advanced and for a years' interest, and can, at the end of the time limited, effectually obtain re-payment by simply selling the pledge; that is to say, the moment payment is due he has it within his own immediate possession, whereas the mere bill-discounter rarely has more than a *chose in action*. Were this all, there would, perhaps, be no more reason for continuing restrictive enactments in the one case than in the other. But the favourable position of the pawnbroker is liable to this peculiar evil: that the pledge is not always the property of the pledger, and it is to guard against the too fatal facility of those who are ready to deal for any valuable commodity, "and no question asked," that the Legislature has edged the pawnbroker round with restrictions and regulations, to ensure, as far as possible, that his trade shall be carried on with honesty. He is obliged to take out a licence; he is limited as to the hours during which he may carry on his business, and he is restricted in the amount of interest he may charge.

Attention has been directed to a pawnbroker who, to eke out what he may have considered a poor amount of interest, has been charging