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No. _____

Supreme Court of Illinois

Stockham et al

vs.

Munson

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STATE OF ILLINOIS,

SUPREME COURT.

Third Grand Division.

147
No. 32

Stockton
vs

Munson

1862

SUPREME COURT OF ILLINOIS,

THIRD GRAND DIVISION,

APRIL TERM, 1861, AT OTTAWA.

ENOCH STOCKHAM AND
JOSEPH STOCKHAM

vs.

WILLIAM MUNSON.

} *Error to DeKalb.*

ABSTRACT OF THE RECORD.

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- 8 September 26, 1859, plaintiff joined issue on the first plea; and at February Term, 1860, a demurrer to the second plea was
11 sustained. Thereupon defendants asked leave to amend their second plea, which was denied, and defendants excepted. The general issue was tried by the court—jury waived.
- 12 The bill of exceptions taken at the trial shows, that the plaintiff read in evidence a note as follows:

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This was all the evidence in the case.

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Dysart vs. Logan, 2 J. J. Marshall's Ky. R. 428.
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"*Cessante ratione legis, cessat ipsa lex.*" The reason for the rule requiring usury to be pleaded is, that the plaintiff may be apprised of the defense; but when the usury appears by the plaintiff's declaration and proof, the reason for the rule fails.

2d. Courts will not enforce that part of a contract which is in violation of any statute or any rule of common law. Section 3 of the statute of 1845, which governs this case, *prohibits* the receiving of any greater interest than six per cent. (See *Nichols vs. Stewart*, 21 Ill. 106.)

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ABSTRACT AND POINTS.

Filed Apr. 29 - 1861 -

L. Lalumel
clerk

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It is claimed again, that our statute of 1845, which we admit also governs the case at bar, forbids the receiving of any greater interest than six per cent., and that Courts will not enforce that part of a contract which is in violation of any statute or rule of the common law, and the case of *Nichols vs. Stewart*, 21 Ills. 106, is cited to maintain this point.

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No error can be held in the case at bar, unless all these authorities are overruled, and this Court shall decide that usury can be insisted on either upon demurrer or under the general issue, and that where the note declared upon shows on its face that a greater than a legal rate of interest is reserved, or that the note declared upon shows on its face that it was given more than 16 years before suit brought, then, in the one case, upon the general issue alone, or upon default, usury will be regarded by the Court of its own motion; or, in the other case, that, upon a like state of pleadings, the statute of limitations will be regarded by the Court.

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for Defd. in Error.

Gilbert Meay 13. 1812

L. Leach
Clerk

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Points & Argument
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Gilou May 13. 1842

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G. A. & B.

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Filed May 13. 1842

J. DeLoach
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L. Leland
Clerk

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This case is not in point. In that case, the plea of usury professed to answer the whole count, while it only answered so much of it as claimed to recover more than the legal rate of interest, and this Court held the plea bad, on the ground that no penalty was attached to a usurious transaction by our statute, which is unlike the English usury laws, which forfeit the whole amount of the contract tainted with the usury; that by our statute the contract was merely modified so that, if the defendant shall insist upon it, no matter what the terms of the contract may be, he shall only be bound to pay the principal sum and legal interest."

But we ask, how shall he "insist upon it?" Plainly by no other means than as the statute itself provides, and as this Court has on many occasions decided, by a special plea of usury.

The statute of 1845, which both sides hold to govern this case, (the act of 1849 only changing the former act in reference to the rate of in-

II.

It is insisted further, by the other side, that usury appearing by the plaintiff's own declaration and note offered in evidence under the general issue, it was not necessary for the defendant to plead the statute of usury, and two cases are relied upon to sustain this position.

In the first, *Dysart v. Logan*, 2 J. J. Marshall Rep. 428, the Court held, "that which appears, need not be pleaded or averred. The Court was as much bound to notice the usury, as if it had been averred by the most formal plea," the declaration showing that the note described was for a greater rate of interest than that allowed by the statute of Kentucky. This judgment was rendered upon default of a plea.

In the second case cited, *Matlock v. Mallory*, 19 Ala. 694, the Court held that, "where the contract on its face shows that more than the legal rate of interest is reserved for forbearance, the declaration is demurrable," and quotes the case in 2 J. J. Marshall, 428, as authority. This was raised upon a demurrer to the declaration, and the demurrer was sustained in the Court below, and affirmed in the Supreme Court.

The one other case cited by the other side, *Phinney v. Baldwin*, 16 Ills. 108, we will not discuss, for it is clearly not in point.

III.

It is claimed again, that our statute of 1845, which we admit also governs the case at bar, forbids the receiving of any greater interest than six per cent., and that Courts will not enforce that part of a contract which is in violation of any statute or rule of the common law, and the case of *Nichols vs. Stewart*, 21 Ills. 106, is cited to maintain this point.

This case is not in point. In that case, the plea of usury professed to answer the whole count, while it only answered so much of it as claimed to recover more than the legal rate of interest, and this Court held the plea bad, on the ground that no penalty was attached to a usurious transaction by our statute, which is unlike the English usury laws, which forfeit the whole amount of the contract tainted with the usury; that by our statute the contract was merely modified so that, if the defendant shall insist upon it, no matter what the terms of the contract may be, he shall only be bound to pay the principal sum and legal interest."

But we ask, how shall he "insist upon it?" Plainly by no other means than as the statute itself provides, and as this Court has on many occasions decided, by a special plea of usury.

The statute of 1845, which both sides hold to govern this case, (the act of 1849 only changing the former act in reference to the rate of in-

terest,) provides, "in the trial of any action wherein it shall appear by the pleadings, that the fact of usury shall be put in issue, it shall be lawful for the debtor," &c. See law of 1845.

Scates' Statutes, page 599, § 7.

Who can claim else, in the face of this section, than that usury must be specially plead?

Usury can only be set up by a direct, special plea of the statute, or it is waived.

Partlow v. Williams *et al.* 19 Ills. 133.
 Nichols v. Stewart *et al.* 21 Ills. 107.
 Smith *et al.* v. Whitaker *et al.* 23 Ills. 368.
 Hadden v. Innes *et al.* 24 Ills. 381.
 Murray v. Crocker, 1 Scam. 212.
 Hancock v. Hodgson, 3 Scam. 333.

No error can be held in the case at bar, unless all these authorities are overruled, and this Court shall decide that usury can be insisted on either upon demurrer or under the general issue, and that where the note declared upon shows on its face that a greater than a legal rate of interest is reserved, or that the note declared upon shows on its face that it was given more than 16 years before suit brought, then, in the one case, upon the general issue alone, or upon default, usury will be regarded by the Court of its own motion; or, in the other case, that, upon a like state of pleadings, the statute of limitations will be regarded by the Court.

We submit that this case ought to be affirmed.

GRAY, AVERY & BUSHNELL,
Attorneys for Defendant in Error.

163 No. 32.

Stockham et al -
vs.
Monson.

Points & Argument
for Defdt. in Error.

Filed May 13, 1862
J. Seland
C.M.

G. A. & Co.

State of Illinois }
Sasalle County }
}

John S. Sterrett (who is offered as
security on a supersedeas bond - in
a case in the Supreme Court - of Enoch
Stockham & Joseph Stockham against
William Munson) being duly sworn
says that he believes he is pecuniarily
worth at least eight thousand dollars over
& above his debts & legal liabilities -
and that his debts & legal liabilities do not
exceed five hundred dollars - that
he is a permanent resident of the State
of Illinois - has resided here about
twenty four years & now resides in
the town of Somanauk in the
county of De Kalb - in Illinois -

Subscribed & sworn before
me this 23^d day of May 1860

J. S. Sterrett

L. Leland Clerk
by J. B. Miners

Stockham et al

v

Munson

Affidavits as to
sufficiency of
security offered
on supersedeas
bond

Filed May 23, 1860
Leland
Clerk

John S. Starnith
Bail

Know all men by these presents - that we Enoch Stockham, & Joseph Stockham as principals and John S. Sterrett as security are held and firmly bound unto William Munson in the penal sum of ~~some hundred~~ Six hundred dollars - for the payment of which to the said William Munson - his heirs - executors ~~and~~ administrators - we jointly & severally bind ourselves - our heirs executors and administrators - firmly by these presents - signed and sealed by us this 24th day of May - A. D. 1860 -

The condition of this bond is such that whereas the said William Munson lately recovered in the Circuit Court of De Kalb County - against the said Enoch Stockham & Joseph Stockham for the sum of four hundred and forty dollars (\$440.) besides costs - and whereas the said Enoch Stockham & Joseph Stockham have with a view of reversing said judgment - sued out a writ of error from the Supreme Court of the State of Illinois - and the same is about to be made a supersedeas - Now therefore if the said Enoch Stockham and Joseph Stockham shall prosecute said writ

of error with effect, ~~and~~ or shall well
and truly shall pay said Judgment in said
Circuit Court and whatever judgment
may be rendered against them in the
Supreme Court - then this obligation
shall be void otherwise shall remain
in full force and effect -

Attest

George Stockham

to signing by Enock Stockham

J. d. Healey witness

as to execution by

Joseph Stockham &

John S. Sterrett

Enock Stockham Seal

Joseph Stockham Seal

J. S. Sterrett Seal

Supreme Court
E. Stockham et al
107
Wm. Munson
Superior Court

Filed May 26. 1860.
d. Ireland
Clerk.

To d. Ireland Clerk
Issue Supersedeas to
H. Kell Co & send to
H. Beveridge Clerk of Cir
Court at Springfield
V. d. S.

Supreme Court, April Term, 1860.

Stockham et al. }
vs. } Error to DeKalb.
Munson. } Motion for supersedeas.

Additional suggestions in support of the motion.

"That which appears need not be pleaded or averred." 2 J. J. Marshall's Key. Rep., 423.

This is a case directly in point. The syllabus is as follows: "If bond declared on shew on its face that more than 6 per cent. interest is reserved, altho' debt. make default, judgment should only be rendered for principal and 6 per cent. interest. So that which appears need not be pleaded."

The authority of this case is recognized in the case of Matlock vs. Malloy, 19 Ala. 694, where it is held that when the contract declared on is usurious on its face, the declaration is demurrable.

If the objection ~~is good~~ would have been good on demurrer, it is good in arrest or in error.

The contract in this case was made before the act of 1857; and therefore the

which applies to it is the Interest Act of 1845, section 3 of which expressly prohibits the accepting or receiving of any greater interest than 6 per cent. (This act is changed by that of 1849 only in regard to the rate of interest - 10 per cent.)

Dickey & Wallace,
for the motion.

163 387. 8/2 32
Stockham et al.
vs.
Munson.

Suggestions and
authorities in sup-
port of motion for
supersedeas.

STATE OF ILLINOIS,
SUPREME COURT.

} ss. The People of the State of Illinois,

To the Sheriff of De Kalb La Salle County, GREETING:

Because, In the record and proceedings, and also in the rendition of
the judgments of a plea which was in the Circuit
Court of De Kalb County, before the Judge thereof, between
William Munson

plaintiff, and Ernoch Stockham and
Joseph Stockham

defendants, it is said that manifest error hath intervened, to the injury of
the said Ernoch Stockham and
Joseph Stockham

as we are informed by their
complaints the record and proceedings of
which said judgments we have caused to be brought into our Supreme
Court of the State of Illinois, at Ottawa, before the Justices thereof,
to correct the errors in the same, in due form and manner, according to law:
Therefore, We Command You, That by good and lawful men of
your County, you give notice to the said William
Munson

that he be and appear before the Justices of our said
Supreme Court, at the next term of said Court, to be holden at Ottawa,
in said State, on the first Tuesday after the third Monday in April
next, to hear the record and proceedings aforesaid, and the errors assigned, if
he shall see fit; and further to do and receive what said Court
shall order in this behalf; and have you then there the names of those by
whom you shall give the said William Munson

notice, together with this writ.

Witness, The Hon. John D. Caton, Chief Justice of our
said Court, and the Seal thereof, at Ottawa, this 27th
day of February in the year of our Lord One
Thousand Eight Hundred and Sixty-two

J. Island

Clerk of the Supreme Court.

163 Cadelle

Cour. ch. Sto. Micham

vs. Joseph Stockham

No. 32 vs.

William Munson

SCIRE FACIAS.

Served by reading this writ to William Munson this 3rd day of March 1862.

Sum paid to	60
20 miles	100
<hr/>	
	160

E. A. Waterman H. J. P.

FILED April 22 A. D. 1862

L. Leland Clerk.



Recd
Munson
March 3 1862
Waterman

SUPREME COURT OF ILLINOIS,

THIRD GRAND DIVISION,

APRIL TERM, 1861, AT OTTAWA.

ENOCH STOCKHAM AND
JOSEPH STOCKHAM
vs.
WILLIAM MUNSON. } *Error to DeKalb.*

ABSTRACT OF THE RECORD.

PAGE OF REC.

2 Assumpsit by Munson against the Stockhams. The declaration, filed Feb'y. 28, 1859, contains one count on a promissory note dated October 13, 1856, payable "on or before one year from the date thereof, with interest at the rate of thirty-six per cent. per annum."

5 March 24, 1859, defendants pleaded, 1st, *non-assumpsit*; 2d, usury, as a full defence.

8 September 26, 1859, plaintiff joined issue on the first plea; and at February Term, 1860, a demurrer to the second plea was
1 sustained. Thereupon defendants asked leave to amend their second plea, which was denied, and defendants excepted. The general issue was tried by the court—jury waived.

12 The bill of exceptions taken at the trial shows, that the plaintiff read in evidence a note as follows:

200. On or before one year from this date we or either of us promise to pay to William Munson or bearer the sum of two hundred dollars, the interest to be thirty-six per cent. per annum, Victor, October 13th 1856, for money loaned in coin.

ENOCH STOCKHAM.
JOSEPH STOCKHAM.

This was all the evidence in the case.

The court found for plaintiff, and assessed his damages at \$440, "being the amount of the note and interest herein," (page

PAGE OF REC. 11); to which finding defendants then and there excepted. There was a motion for a new trial overruled, and defendants
 11 excepted; and judgment was given against defendants for \$440 and costs.

POINTS MADE BY PLAINTIFF IN ERROR.

1st. In this case, the usury appearing by the plaintiff's own pleading and evidence, it was not necessary for the defendant to plead the Statute. "That which appears need not be pleaded or averred."

Dysart vs. Logan, 2 J. J. Marshall's Ky. R. 428.

Mattock vs. Mallory, 19 Ala. 694.

(*Phinney vs. Baldwin*, 16 Illinois, 108.)

"*Cessante ratione legis, cessat ipsa lex.*" The reason for the rule requiring usury to be pleaded is, that the plaintiff may be apprised of the defense; but when the usury appears by the plaintiff's declaration and proof, the reason for the rule fails.

2d. Courts will not enforce that part of a contract which is in violation of any statute or any rule of common law. Section 3 of the statute of 1845, which governs this case, *prohibits* the receiving of any greater interest than six per cent. (See *Nichols vs. Stewart*, 21 Ill. 106.)

3d. The parties having reserved interest at an unlawful rate, it is the same as if they had not fixed upon any rate at all, and in such case the law fixes the rate of interest at six per cent.

32

163

~~87~~

SUPREME COURT OF ILLINOIS.

APRIL TERM, 1861.

ENOCH STOCKHAM AND
JOSEPH STOCKHAM

vs.

WILLIAM MUNSON.

ABSTRACT AND POINTS.

Filed Apr 29 - 1861

L. Lalumel
clerk

Ready

no. 1

STATE OF ILLINOIS, }
SUPREME COURT, } ss.

The People of the State of Illinois,

To the Clerk of the Circuit Court for the County of DrKath - Greeting:

Because, In the record and proceedings, as also in the rendition of the judgment of a plea which was in the Circuit Court of DrKath County, before the Judge thereof, between
William Munson

plaintiff, and

Enoch Stockham and Joseph Stockham

defendants, it is said manifest error hath intervened, to the injury of the aforesaid

Stockhams

as we are informed by them complainants _____ and we being willing that error should be corrected, if any there be, in due form and manner, and that justice be done to the parties aforesaid, command you that if judgment thereof be given, you distinctly and openly, without delay, send to our justices of the Supreme Court the record and proceedings of the plaint aforesaid, with all things touching the same, under your seal, so that we may have the same before our justices aforesaid at Ottawa, in the County of La Salle, on the first Tuesday after the third Monday in April next, that the record and proceedings, being inspected, we may cause to be done therein, to correct the error, what of right ought to be done according to law.

Witness, The Hon. John D. Caton, Chief Justice of our said Court, and the Seal thereof, at Ottawa, this 26th day of May in the Year of Our Lord One Thousand Eight Hundred and Sixty.....

S. Deland
Clerk of the Supreme Court.

163 87 32

William Merson

No. _____ vs. _____

Enoch Stockham
Joseph Stockham

WRIT OF ERROR.

*This Writ of Error is made a
Supersedeas, and as such is to be
obeyed by all concerned.*

L. Deland
Clerk.

FILED May 26. A. D. 1860.

L. Deland
Clerk.



Faint handwritten notes and bleed-through from the reverse side of the page.

Supreme Court, April Term, 1860.

Stockham et al. } Error to DeKalb.
vs. } 381.
Munson. }

Motion for Supersedeas.

In support of the motion in the above case, we would respectfully call the attention of the court to the case of *Phinney vs. Baldwin*, 16 Ill., 108. There, as in this case, the usurious interest was apparent upon the face of the note, and upon the declaration, and there was no plea of usury. The court sustained and enforced the contract, but solely upon the ground that it was ^{proved} that by the law of the state (California) where the note was made, ~~the note~~ an agreement to pay such interest was valid; leaving, as we think, a strong inference that had this state of facts not been shown, the contract would not have been enforced as to that part which in this state would have been unlawful.

As to contracts illegal as being against the rules of the common law, or the express provisions or general policy

of any particular statute, see Wheeler vs. Russell, 17 Mass., 257, and the cases there collected and reviewed; also, Mansell vs. Temple, 3 Gil., 96.

In Nichols vs. Stewart, 21 Ill., 106, ~~the~~ ^{the} court seems to say ~~it is said~~ that our statute modifies the contract, so that ^{the} defendant shall be bound to pay only the principal sum, with legal interest; and one of the grounds of reversal was, that "the judgment was wrong in not giving the plaintiff the damages to which he was entitled by the statute."

Dickey & Wallace,
for the motion

Ed. 32 163
Stockham et al,
vs.
Munson.
Suggestions in
support of motion
for supersedeas.
Filed May 11, 1860
L. Leland
Clerk
Superior Court.
April 5, 1860.

United States of America
State of Illinois De Kalb County

Plas before the Honorable
Isaac G. Wilson Judge of the Thirteenth Judi-
cial Circuit in the State of Illinois, at the Septem-
ber Term of the De Kalb County Circuit Court
begun and held at the Court House in Dyca-
more in said County on the Fourth Monday
the same being the 26th day of September in the
Year of our Lord One Thousand Eight Hundred
and Fifty nine and of the Independence of the
United States the Eighty Fourth.

Present the Hon. Isaac G. Wilson, Judge
" Henry Safford, Sheriff.
" (Sept 27) E. S. Goslyn State Att'y
Attest J. A. H. Beveridge Clerk.
Court opened by Proclamation.

Be it remembered that on the 28th day of Feb-
ruary A. D. 1859 previous to said Term of said
Court, William Munson, by Mayo Kellum &
Webster his attorneys, filed in the office of the Clerk
of said Court his certain Declaration and Precept
for Summons, which said Declaration and
Precept are in words and figures following
to wit:

(Declaration)

"State of Illinois
County of DeKalb

In Vacation after the Febru-
-ary Term of the DeKalb

County Circuit Court AD 1839.

William Munson plaintiff
by Mayo Kellum & Webster his attorney complains
of Enoch Stockham and Joseph Stockham
dependants in a plea of Assumpsit For that
whereas the said dependants on the thirteenth
day of October in the year of our Lord one
thousand eight hundred and fifty six or
Victor in the County of DeKalb aforesaid made
their certain promissory note in writing bear-
ing date the day and year last aforesaid, and then
and there delivered the same to the Plaintiff
and thereby promised to pay to the said Plaintiff
or bearer the sum of Two Hundred dollars on
or before one year from the date thereof with
interest at the rate of Thirty six per cent per
annum it being for money loaned in coin
and the said dependants then and there in
consideration of the premises, promised to pay
the amount of the said note to the said Plaintiff
according to the tenor and effect thereof.

Yet the said Dependants have disregarded
their said promise, and they have not paid
the said moneys or any part thereof to the
damage of the Plaintiff of Five Hundred

Dollars and therefore he brings suit, &c

Mays Kellum & Webster

Plaintiffs Attorneys

" Copy of Note Declared on
\$200.00 On or before one year from this
date we or either of us promise to pay to
William Munson or bearer the sum of two
Hundred Dollars the interest to be Thirty
Six per cent per Annum - Victor October 13
1857 for money loaned in coin

(Signed) Enoch Stockham
Joseph Stockham

(Precipis)

William Munson

vs

Enoch Stockham &
Joseph Stockham

In Vacation after
the February Term
of the De Kalb
County Circuit
Court A.D. 1859

Assumpsit

Damages \$500.00

The CLK will issue summons and make
copy of Declaration as above

Mays Kellum & Webster

Attys for Plff "

(Alias Summons)

State of Illinois

De Kalb County of The People of the State of Illinois
to the Sheriff of said County Greeting:

"You are hereby commanded, as heretofore com-
 manded to summon Enoch Stockham & Joseph
 Stockham if they are to be found in your County
 to answer the Declaration of William Munson
 in an action of Assumpsit damages claimed
 Five hundred dollars, which said declaration
 was filed in the office of the Clerk of the Cir-
 cuit Court of De Kalb County on the 28th day
 of February AD 1859.

Now, unless the said Defendant shall,
 within twenty days from the date hereof, plead
 to or otherwise answer said Declaration, judg-
 ment will be entered against him by default.

(Circular stamp)
 E. S. Clerk

Witness James H. Beveridge Clerk
 of our said Court, and the Seal
 thereof at Sycamore, in said
 County this 4th day of March
 AD. 1859.

J. H. Beveridge Clerk
 By J. C. Kellogg Depty Clerk

On which is enclosed as follows, to wit:
 "Filed Feb 6th 1860 J. H. Beveridge clk"

"duly served by reading to Enoch Stockham
 & Joseph Stockham & at the same time leaving
 copy of declaration with each of them
 this 9th day of March 1859

Fees 50 miles 2.50 service 1.00 copy 1.00 return 10 = 4.60
 Henry Safford Sheriff
 by A. Fairbanks Depty

5

(Depts Pleas)

State of Illinois }
De Kalb County } Im Vacation after the Feb-
Enoch Stockham & } mary Term of the De Kalb
Joseph Stockham } County Circuit Court A.D.
1859.
advs } Pleas.
William Munson }

And the said dependants
by S. B. Blinson their Attorney come and defend
the wrong and injury when &c and say that they
did not undertake and promise in manner and
form as the said Plaintiff hath above thereof
complained against them, and of this they put
themselves upon the Country &c.

And for a further Plea in
this behalf the said dependants say actio non
because they say that before the making of the
said promissory note in the said declaration
mentioned, to wit: on the thirteenth day of
October A.D. 1856 it was corruptly usuriously
and against the form of the Statute in such
case made and provided agreed by and
between William Munson payee in the note
mentioned in said declaration Plaintiff
in this suit and these dependants, that the
said William Munson Plaintiff should lend
and advance unto the said dependants the
sum of two hundred dollars, and that

5

the said William Munson should forbear and give day of payment thereof to the said dependants until the thirteenth day of October A.D. 1857 and that the said dependants for the loan and forbearance thereof as aforesaid for the time aforesaid should give and pay to the said Plaintiff on the said 13th day of October A.D. 1857, more than the legal rate of interest, to wit, the sum of Seventy two Dollars, that is to say the sum of thirty six per cent per Annum *lend in pursuance* and in part performance of the said corrupt and usurious agreement the said Plaintiff did then and there lend and advance the said sum of two hundred Dollars to the said dependants and the said dependants in further performance of the said usurious agreement to secure the payment of the said sum of two hundred dollars so lent and advanced to them as well as the sum of Seventy two Dollars so corruptly & usuriously agreed to be paid & received did then & there make execute & deliver to the said Plaintiff the said promissory note in the said declaration mentioned for the sum of two hundred dollars with interest at thirty six per cent per Annum as appears by the said declaration and copy note endorsed thereon.

And the said dependants further

say that the said sum of seventy two dollars or thirty six per cent per Annum so agreed to be paid by the said dependants to the said Plaintiff for such loan as aforesaid and so secured as aforesaid exceeds the rate of \$10. - for the loan and forbearance of \$100. - for one year contrary to the form of the Statute in such case made & provided.

By reason whereof and by force of the Statute the said Plaintiff has forfeited the whole of said interest so contracted to be received -

Wherefore they pray judgment, if the said Plaintiff ought to have or maintain his aforesaid action against them - as to the said interest so claimed in the Plaintiffs said declaration to wit, the sum of \$175 -

S. B. Stinson

Defts Atty

State of Illinois

County of De Kalb

} p.: Enoch Stockham and Joseph Stockham dependants in the within entitled cause, being by me duly sworn depose and each of them deposes that the within pleas and the matters therein contained, are true & that they verily believe they have a good defence on the merits as to a part of the Plffs demand to wit the sum of \$175 -

Subscribed & sworn to
before me this 18th day of
March A.D. 1859

Emoch Stockham
Joseph Stockham

(Circular stamp)
L. S. J.

S. B. Stinson

Not Pub."

On which is endorsed as follows.

"Filed March 24th 1859

John W. Beveridge CLK"

(Demurred to Plea)

William Munson

vs

Emoch Stockham &
Joseph Stockham

In Vacation after the
February Term of the
De Kalb County Circuit
Court A.D. 1859

And the said plaintiff
as to the plea of the said defendant by him
first above pleaded, and whereof he hath put
himself upon the country doth the like,

Mary Kellum & Webster

Plffs Attys

And the said plaintiff, as to the said plea of
the said defendants by them secondly above
pleaded saith that the same and the matters
therein contained, the manner and form as
the same are above pleaded, and set forth are
insufficient in law to bar or preclude him the
said plaintiff from having or maintaining
his aforesaid action thereof against the said defen-
dants, and that he the said plaintiff is not bound

by law to answer the same, And this he is ready to verify, wherefore by reason of the insufficiency of the said plea in this behalf, the said plaintiff prays judgment, and his damages, by reason of the not performing of the said several promises and undertakings in the said declaration mentioned to be adjudged to him &c

Mayo Kellum and Webster
Plffs Attys."

On which is enclosed as follows

"Filed Sept 26. 1859

J H Beveridge clk"

(Demurrer)

William Mounson

vs

Emoch Stockham &
Joseph Stockham

De Kell County Circuit
Court February Term
1860

And the said plaintiff as to the said plea of the said defendants by them secondly above pleaded, saith that the same and the matters and things therein contained in manner & form as the same are above pleaded & set forth are not sufficient in law &c

Mayo Kellum & Webster
Attys for Plff

And for Special cause of demurrer the said plaintiff shows to the court —

10.
1st The said plea commences in bar of the whole of the plaintiffs declaration and concludes in bar of only a part of same.

2nd The said plea is in other respects informal and insufficient."

On which is endorsed as follows,

"Filed Feb 14/60 J. H. Beveridge Clk"

And be it further remembered that on the 14th day of February A.D. 1860, the same being one of the days of the ~~September~~^{February} Term for the Year A.D. 1860, of said Court, the following among other proceedings in said Court, was had and entered of Record as follows,

William Munson	} Asst Transf ^d fr Vac. Docket.
" "	
Emoch Stockham	
Joseph Stockham	

This day came the plaintiff by Mayo Kellum & Webster his Attorney, and the defendants also come by S. B. Stinson their Attorney and this cause came on to be heard on the demurrer to the Special plea, in which the defendant joins: After hearing argument of counsel, the Court being now fully advised

10.
1st The said plea commences in bar of the whole of the plaintiffs declaration and concludes in bar of only a part of same.

2nd The said plea is in other respects informal and insufficient."

On which is endorsed as follows,

"Filed Feb 14/60 J. H. Beveridge Clk"

And be it further remembered that on the 14th day of February A.D. 1860, the same being one of the days of the ~~September~~^{February} Term for the Year A.D. 1860, of said Court, the following among other proceedings in said Court, was had and entered of Record as follows,

William Munson	} Asst Transf ^d fr Vac. Docket.
" "	
Emoch Stockham	
Joseph Stockham	

This day came the plaintiff by Mayo Kellum & Webster his Attorney, and the defendants also come by S. B. Stinson their Attorney and this cause came on to be heard on the demurrer to the Special plea, in which the defendant joins: After hearing argument of counsel, the Court being now fully advised

Orders that said demurrer be sustained and here upon the dependants ask leave of the Court to amend their said plea which is denied to which ruling of the Court the dependants except which is allowed and here noted of record: It is therefore considered by the Court that the plaintiff have and recover of the dependants his costs of demurrer sustained and that he have execution therefor: And thereupon the parties waive a jury and submit this cause to the Court for trial: After hearing the proof and allegations of the parties and the remarks of counsel, the Court being fully advised finds the the issue for the plaintiff and assesses his damages at the sum of Four hundred and forty dollars being the amount of the note and interest herein, And now come the dependants and move the Court for a new trial in this cause which is denied, to which ruling of the Court the dependants except which is allowed and here noted of record: It is therefore considered by the Court that the plaintiff have and recover of the dependants Four hundred and forty dollars his damages in form as aforesaid assessed together with his costs herein expended and that he have execution therefor."

(Bill of Exceptions)

"State of Illinois } De Kalb County Circuit
De Kalb County } ss. Court Feb Term A.D. 1860

William Munson }
" }
Enoch Stockham }
et al. }

Be it remembered that on the trial of the above cause before the Honorable Isaac G. Wilson Judge of said Court without a Jury (a Jury having been waived by the parties) on this 14th day of February A.D. 1860 said day being one of the days of said Term

The following described note was all the evidence given on the part of the plaintiff or in said cause, which note is in the words and figures following, that is to say

" 200 On or before one year from this date we
" or either of us promised to pay to William Munson
" or bearer the sum of two hundred dollars, the
" interest to be thirty six per cent per Annum.
" Victor October 13th 1856 for money loaned
" in coin" (Signed)

" Enoch Stockham "
" Joseph Stockham "

The Court found the issue for the plaintiff and rendered judgment in his favor against

The dependants for the sum of Four Hundred and forty Dollars Damages, to which finding & judgment the dependant by his counsel then and there excepted, and thereupon the dependants by their counsel entered their motion for a new trial, which was overruled by the Court to which ruling by the Court the Dependant by his counsel then and there excepted and now pray that this his Bill of exceptions may be signed and sealed by the Court and made a part of the Records in this cause which is done" (Signed) "Isaac G. Wilson Clerk"

On which is enclosed as follows

"Filed Feb 18 1860

J. A. Beveridge Clerk"

State of Illinois
De Kalb County } J. A. Beveridge Clerk
of the Circuit Court in said
County and State do hereby certify that the above &
foregoing Transcript contains true copies of the
Declaration, Precept, Alias Summons, Deft. Pleas,
Plffs Demurrers to Pleas, together with a true copy of
the Record & proceedings had in the above & foregoing
entitled cause, as the same appear of record & on file
now remaining in my office - Witness my hand & the Seal of said
Court at Sycamore in said County & State this
1st day of May A.D. 1860
J. A. Beveridge Clerk
By J. C. Kellogg Depty Clerk

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Enoch Stockham
sub. v

William Munson

Revd Amos

Filed May 7. 1860
L. Island
Ch.



\$5. for deland -
from Joseph Stockham
Sawman & others
No fees on Trans.
400

State of Illinois, Third Grand Division.

In the Supreme Court, April Term, 1860.

Enoch Stockham and Joseph Stockham, } Error
vs. } to
William Munson. } De Kalb.

Afterwards, at the said term of the court aforesaid, come the said plaintiffs in error, by Dickey & Wallace their attorneys, and say that in the record and process aforesaid it is manifestly erred, to wit:

1st. The court below erred in refusing to allow the defendants below to amend their second plea.

2nd. The court below erred in allowing interest upon the amount of the said note at an unlawful and usurious rate, and in finding for the plaintiff below damages to the amount of the principal sum and such unlawful interest together.

3rd. The court below erred in allowing interest upon the said principal sum at an unlawful and usurious rate for the time since the said note became due.

4th. The court below erred in finding excessive damages for the plaintiff below, and in giving judgment upon the said finding.

5th. The court below erred in overruling the

motion of defendants below for a new trial.

Dickey & Wallace,
for plaintiffs in error.

And now comes same defendant
William Morrison by Gray Avery
& Bushnell his attys and for
himself in error. Says, that
there is no manifest error
in said record

April 9th 1862.

Gray Avery & Bushnell

63 ~~32~~ 32
Enoch Stockham &
Joseph Stockham,

vs.

William Brunson.

Transcript

&

Assignments of errors.

Filed May 7, 1860

L. Seland
Clk.

Jointly filed Apr. 9, 1862.

L. Seland
Clk.