

Form of a note as it is commonly written when made payable at a Bank

\$300

New Bedford Aug 10th 1845
Ninety days after date I promise to pay at the Bank
of Wiscasset to the order of Horace Butler Five Hundred
Dollars value received
Washington Beliver

Form of a receipt

New Bedford Jan 1st 1845
Received of Elliot and Palmer Twenty Five Dollars
and Fifty cents in full of account up to date C. E.
\$25.50
J. Paywell

Form of a common Day bill

New Bedford Jan 1st 1845
Example No. 1
Due Silas D. Childs or Bearer Ten Dollars and
Eighty two cents value received
\$9.82
Enos S. Wellington

Example No. 2

New Bedford July 1st 45
Due Ezra W. Comstock or order Twenty Four Dollars
and Three cents value received
\$24.03
James Welling

Example No. 3

One day from date I promise to pay to William
Schon or order Seventy Five Dollars with Interest on the
received
\$75.00
New Bedford July 1st 45
Dunlap Fayette

It is a common method to write notes payable on demand,
but this practice is frequently attended with mischievous con-
sequences, for it creates the necessity, on the part of the
creditor, either to prove the demand by formally suing
payment, in presence of a witness, or to institute a suit
against the debtor before he (the creditor) can claim interest
on the principle, which he ought to have had. The use of per-
haps six months or a year before such formal and concave
measures were resorted to. Moreover, to rely upon witnesses
where truth and justice are at stake, is like investing your
money in a lottery (begging the pardon of dealers in tickets).
Where there are nine blanks to one prize, you must remem-
ber that that there are nine blanks to one prize, and not
withstanding you may be able to prove by your wit-
ness what is true still your opponent may conquer and
disappointment find it an easy task to prove by his wit-
ness that which is false. Of dozen lies in writing are worth
more as evidence, even though there should not be a single
grammatical sentence from beginning to end than
a whole regiment of faithful and prejudiced witnesses.