Rome to the social and economic environment is found in the growth of the recognized exceptions to usury. In this respect the canonical writers derived much assistance from the later Roman law. Without entering into technicalities, it may be said generally that an attempt was made to distinguish between usury, in the modern sense of unjust exaction, and interest on capital. Unfortunately, however, the modifications which were really admitted were not openly and avowedly made by a direct change in the statutes, but for the most part they were effected (as so many early reforms) under the cover of ingenious legal fictions. One of the most curious and instructive results of this treatment has been well brought out by Walter Ross in the introduction to his *Lectures on the Law of Scotland* (1793). He shows, in a very remarkable manner and at considerable length, that “ to the devices fallen upon to defeat those laws (*i.e.*, against usury) the greatest part of the deeds now in use both in England and Scotland owe their original forms” (vol. i. p. 4). One of the consequences of this indirect method of reforming the law was that in some cases the evil was much exaggerated. “The judges,” says Ross, “could not award interest for the money ; that would have been contrary to law, a moral evil, and an oppression of the debtor ; but, upon the idea of damages and the failure of the debtor in per­formance, they unmercifully decreed for double the sum borrowed.” He may well remark that imagination itself is incapable of conceiving a higher degree of inconsist­ency in the affairs of men (compare Blackstone, vol. iii. pp. 434, 435).

In the limits assigned to this article it is impossible to enter further into the history of the question, but an attempt may be made to summarize the principal results so far as they bear upon the old controversy, which has again been revived in some quarters, as to the proper relation of law to usury and interest. (1) The opinion of Bentham that the attempt directly to suppress usury (in the modern sense) will only increase the evil is abundantly verified. Mere prohibition under penalties will practically lead to an additional charge as security against risk. The evils must be partly met by the general principles applicable to all contracts (the fitness of the contracting parties, &c.) and partly by provisions for bankruptcy. Peculiar forms of the evil, such as mortgaging to excessive amounts in countries largely occupied by peasant proprietors, may be met by particular measures, as, for example, by forbidding the accumulation of arrears. (2) The attempt to control interest in the commercial sense is both useless and harm­ful. It is certain to be met by fictitious devices which at the best will cause needless inconvenience to the contract­ing parties ; restraints will be placed on the natural flow of capital, and industry will suffer. (3) In the progress of society borrowing for commercial purposes has gradually become of overwhelming importance compared with borrow­ing for purposes of necessity, as in earlier times. By far the greater part of the interest now paid in the civilized world is, in the language of the English economists, only a fair reward for risk of loss and for management of capital, and a necessary stimulus to saving.

For information upon the modem legislation affecting the subject, see Interest and Pledge.

On the increasing share of the products of industry given to labour compared with capital, compare Leroy-Beaulieu’s *Réparti­tion des Richesses* (1880), and E. Atkinson’s *Distribution of Products* (1885) and *Margin of Profits.* (J. S. N†.)

UTAH, a Territory of the United States, bounded on the N. by Idaho and Wyoming, on the E. by Colorado, on the S. by Arizona, and on the W. by Nevada. The eastern boundary coincides with 109° and the western with 114° W. long. The southern boundary is the 37th parallel of latitude ; the northern is on the 42d parallel between the meridians of 114° and 111°, while east of the latter meridian it follows the 41st parallel. The area of Utah is 84,970 square miles.

The surface is greatly diversified, containing high moun­tains, broad arid valleys, and desert plateaus. Near the middle of the northern boundary the Wahsatch Mountains enter the Territory, and they extend southward along its middle line, finally degenerating into plateaus whose eleva­tion diminishes southward. This is the principal moun­tain range of the Territory, and its position marks the highest land, from which, as a watershed, the streams flow off eastward and westward, the former to the Colorado of the West, the latter to sink in the Great Basin. East­ward from the Wahsatch, along the northern boundary of Utah, stretches a broad, massive range, known as the Uintah. These mountains are exceptional in that their trend is east and west, *i.e.,* nearly at right angles to the other uplifts of the Rocky Mountain system. South of this range and east of the Wahsatch is a region of pla­teaus, horizontal or but slightly inclined, and receding step by step from the high mountains. In this region all the streams flow in canons carved in the nearly horizontal sandstones and limestones, to depths ranging from a few hundreds to several thousands of feet. West of the Wah­satch stretches the Great Basin, a region having no outlet to the sea. Its surface presents an alternation of broad desert valleys and narrow abrupt mountain ranges, rising sharply from the valleys. The mean elevation of the Terri­tory is 6100 feet. The lowest portion is near the southern border, where it is less than 3000 feet above the sea ; but, on the other hand, many mountain summits exceed 13,000 feet in height. Of the principal peaks may be mentioned Mount Nebo (11,680 feet) in the Wahsatch Range, and Gilberts Peak (13,987), La Motte (12,892), and Burro (12,834) in the Uintah Range. The principal stream of eastern Utah is the Colorado of the West. This is formed by the junction of Green river, which rises in the Wind River Mountains of Wyoming, and the Grand, whose sources are in the snow-fields upon Long’s Peak in Colorado. The Green and the Colorado receive numerous branches from the Uintah and Wahsatch Ranges, among them the Uintah, Price, Fremont, San Rafael, and Virgin. With the exception of the first-named, all these streams have their courses far below the general surface, in the characteristic canons of this strange region. In western Utah the climate is very arid, and, consequently, there are few living streams. The Great Basin, of which this region forms a part, consists of a large number of basins, differing greatly in magnitude. In each of these the waters from the surrounding mountains sink or collect in a lake, which, having no outlet, rises or falls with the excess of supply or evaporation. The largest of these basins is that of Great Salt Lake, which stretches along the western base of the Wahsatch Range. The lowest part of this valley is occupied by the lake, into which drain the rivers from the western slope of the mountains, the chief being the Bear, Weber, and Ogden, while the Provo, Spanish Fork, and American Fork contribute to it through Utah Lake and the river Jordan. In former geologic times Great Salt Lake had an extent vastly greater than at present, as is evidenced by the well-marked shore-lines upon the moun­tains around and within its basin. These shore lines have an altitude nearly 1000 feet higher than the present level of the lake. This higher stage, which has been named Lake Bonneville, was reduced to its present stage primarily by the formation of an outlet at the northern end of Cache valley, by which its waters flowed off through Snake and Columbia rivers to the Pacific, and secondarily by the excess of evaporation over supply. Since the settlement