ferent creditors, and the creditors having signed receipts, and the whole being handed simultaneously, to the treasurer, the law officer could report a clear title, and the arrangement be completed.

The productive capital of the State which is contemplated to be employed as the foundation of the Bank, may be seen in page 117 of the Journal of the House of Delegates of 1828; and "the great loss sustained by the unproductiveness of a large portion of the capital," as stated in page 118, admonishes us of the hazard to which that capital is exposed, and of the expediency of placing it in a more productive and safe institution, under the immediate guidance and control of the Government. Some special illustrations of this subject may be found in pages 132 & 133 of the same Journal, to which your reference is requested,

The views and facts herein set forth may be sustained, and the subject matter may be illustrated, and better understood, by a careful review, and consideration, of the full debate, and several proceedings referred to. Respectfully.

A CITIZEN OF THE STATE.
Maryland, Oct. 18th, 1830.

To the honorable the Senate and House of Delegates of the State of Maryland:

The undersigned citizens of the State of Maryland, residing in the County of most respectfully represent that it is their enviable lot to live under a Constitution which allows to all the free expression of their opinion upon every subject of common interest—When no despotism interferes to suppress truth, error can never be perpetuated—When experience has taught, or where reason points out, any improvement, by which the general welfare of the people may be promoted, they may look with confidence to its adoption by a wise and liberal Legislature.

To the view of every intelligent and enquiring mind it has been apparent that the State of Maryland has not advanced in wealth and prosperity in any degree proportioned to the vast advantages which she enjoys in her relative location, her incomparable water courses, her fisheries and navigation, teaming forests, mineral riches, and a soil of the most fertile, or improvable character. Your memorialists respectfully suggest, that the principal cause of this retarded progress, is to be found in the undue proportion which their property bears to the money in circulation; and in the diminution of the amount of that circulating medium.

It is one of the first principles of political economy, that the prosperity of a nation depends upon preserving a just equilibrium between the whole mass of its property, and the medium by which that property is exchanged. Whenever the amount of money is suffered to fall below its due proportion to the whole property of the nation, in the same degree its industry is checked and paralysed, its public works embarrassed, and its prosperity withered and decayed—And the evil is infinitely aggravated, if, from any cause, the sum of money with which the nation has been accustomed to operate, be suddenly, or materially, reduced.

Upon an investigation of this important subject of your memorialists have been bro't to the conviction that this requisite equilibrium may be substantially attained and practically supported by the means of a Fiscal Institution which shall belong to the State, exclusively, and be conducted by independent and disinterested officers for the common Treasury. They are fortified and confirmed in this conclusion by a knowledge of facts disclosed in successive reports of Committees of Ways and Means, and the statements of the several banks to the House of Delegates; by which it evidently is demonstrated that the productive capital in the Treasury, consisting of public money invested in funded debt of the U. S. and the shares of the different incorporations, or loaned to or due from, private persons or public officers, long have been, and now are, *of greater value than the silver and gold in all the banks in this State*—and furthermore they are satisfied of the practicability of sustaining the proposed institution, and of the advantages to the people, and to the Treasury, which would flow from it, by the experience of other States, in which similar institutions have been long in practical operation.

Your memorialists forbear to descend to minute details, they would, however, suggest and respectfully recommend that not less than one half of the accommodations of the institution should be extented upon real estate, in the several counties, at a rate of interest not exceeding five per centum per annum, and be made redeemable by easy instalments during a term of not more than ten years, according to circumstances, or exigencies--which would be founded upon a principle of justice, as commercial drafts are calculated to abstract the specie, and drain away the source of nutrition, whilst loans on land would be exempt from this effect; and would diffuse the salutary circulation throughout the interior of the state, and among the people of every class, and in every section and neighborhood--and, at the same time, this solid basis of distribution would avoid the dangers of endorsement, and the vexatious involution of collateral securities, or individual responsibility, and consequent litigation. And although it may be objected that from the abundance of money the market prices of property will be greatly enhanced; yet who will presume to contend that property is not now depressed below its natural or intrinsic value--And, who can deny that, besides affording amply revenue to the State, through the beneficial employment of those investments, which yield, at present, comparatively but little to the Treasury; the effects of an adequate supply of money would operate to increase productive labor, and powerfully contribute to that vigor and activity in the body of the people which would result from its actual circulation. And it might also be objected that persons, not being proprietors of real estate, could not obtain the accommodations of the institution, but, although *every proprietor would be a banker*, and could draw upon his estate for the half of its valuation; yet, it must be obvious to common sense that, the money being thrown into circulation, it would become accessible to every member of the community, without his being compelled to pay for its support, as the borrowers would voluntarily contribute the interest, in aid of the revenue of the State; and sustain the credit of the currency upon the basis of their property. Neither the merchant, nor the labourer, would be deterred from his appropriate operations, through the uncertainty of payment, by reason of the dearth of money. The motive stimulous to enterprise and industry would essentially accelerate the gainful action of the great machine in all its parts; and every avenue to the wealth and happiness of the people, the rapid advances of melioration, and the substantial prosperity of the State would be unfolded, and latent treasures would be elicited. Neither would there be need of unequal assessments, nor oppressive taxes to meet the demands of the Treasury.

For the foregoing reasons, and others which will doubtless occur to your honorable bodies, your memorialists respectfully recommend that a bill may pass to erect and establish a Fiscal Institution under the title of the Bank of the State of Maryland, upon the basis, and according to the principles, herein contained and set forth; and, as in duty bound, your memorialists will ever pray, &c.

☞ Patriotic Editors are respectfully requested to insert the above Address, and the subjoined form of a Memorial in their respective Papers, and persons who are friendly to the proposition are requested to cause copies of it to be taken and put in the hands of such as will undertake to procure the signatures of those who may approve of the plan, and who will forward their several memorials in proper season to the Legislature.

From the Cherokee Phenix.

Many of the people of the U. States, who think with Mr. Forsyth that the Cherokees are poor devils, may perhaps be surprised to learn that among them there are several societies for the spread of religion and morality, and what is still more astonishing, the chiefs of these people, 'who grind the faces of the poor,' and 'keep them under in poverty and ignorance,' that 'their avaricious propensity ma be gratified,' generally take the lead and support them by their contributions. They have Missionary societies, Sunday school societies, and Temperance societies, Benevolent societies and Book societies.

The British East India Company derive 1,000,000 pounds sterling, at Calcutta, from the worshippers of Juggernaut! It was lately proposed by one of the Company, to do away the tribute, as it was encouraging idol-worship; the proposition was rejected however by a large majority.

AFFECTATION.

Said Ann to her mother, affecting to pout,
"That impudent man I detest!
I can't show my face, within doors or without,
But I meet the full gaze of that pest.
"Don't you think my dear ma, that a few hours ago,
After passing him (would you believe it?)
He turn'd himself round and stared at me so—
So steadily—none can conceive it."
"Be cautious, my child—there is company here—
And you may for imprudence be blamed;
Who told you of his impertinence dear?"
"Why I saw it, and was so ashamed."
"Beware affectation, and vanity too,
The mother replied with a smile—
"When you saw him so steadily looking at you,
Pray where did you look all the while?"

Beautiful Remark. A venerable gentleman lately conversing with a friend upon religious topics, said, I have no time to pray. Ay, sir! replied the other, gravely, and with an ominous glance of reproof, does the world and its affairs yet occupy so entirely your thoughts and time? No, no, rejoined the good old man, heaven forbid! but I have not time to *pray*, because it is all occupied in *thanksgiving*.

Atheneum.

THE TIMES, & E. S. Public Advertiser.

MEN AND MEASURES.

Centreville, (E. S.) Md.
NOVEMBER 13, 1830.

FOREIGN NEWS,

Of such an interesting character has crowded in upon us, at such a rate, that we have been compelled, contrary to our usual custom, to place it on our 1st page; to which the reader is referred.

A new bank has gone into operation at Salisbury, in Worcester county.

American cottons are now sent to Madagascar for sale, and are very much approved of. This is really sending coals to Newcastle.

An elderly gentleman, was shot dead, while sitting with his wife, a few evenings since, in Alabama. A true bill has been found against his son in law, whom it is supposed shot him so as to get his money

☞ Meetings, of the citizens of Virginia, have taken place relative to the cession of a part of that state to Maryland; the part proposed to be ceded comprises Preston, Monongalia, Tyler, Ohio, Brooke, half of Harrison, & half of Wood counties, and contains 50,000 inhabitants.

Should the scheme go into operation, Maryland will gain another member in Congress, and Virginia lose one. The Baltimore Rail Road will go through a part of it.

☞ *Mr. Randolph.*—This eccentrick man, after displaying himself in a very unenviable light, at St. Petersburg, is about to return home. He alleges ill health to be the cause of this sudden & unexpected movement.

Mr. Randolph has avowedly been a crazed man for several years, and his appointment as a foreign minister, was one of the most blundering acts of our blundering administration.

☞ Our economical national administration is insolvent in one of its departments. Namely, the Post Office. It cant pay its debts! Oh economy; oh, reform! Thou wast a great deal talked of, but thou canst not be seen.

☞ *English Harvest*—English dates to the 25th Sept. and 9th Oct. have been received in this country.

In the north of England, the wheat had not been housed, and the weather continued so wet and unfavourable, that a loss of the crop was greatly feared. American flour had risen in London, and the demand for it continued brisk.

☞ REVOLUTION—The spirit of freedom seems to pervade all classes of people on the continent of Europe—Where it will end, we are not prepared to say. Regal power seems tottering on its throne, in every place.

Spain and Portugal resemble a volcano—the rumbling of internal fire is heard adistant and afar, and the flames of revolution are ready to emit their fire—Italy, the Netherlands, Prussia, in fact, Continental Europe, en masse, show signs of internal commotion. And it is not improbable, that this day five years there will not be a crowned head in Europe—The spirit of liberty is afoot with the citizens of the old World; its influence is wide-spreading; and the PEOPLE, the source of all POWER, have the right and might in their own hands and will not fail to use it as to them seem best.

☞ The election returns from Ohio convey the appalling intelligence to the Administration, that Ohio too is opposed to the Veto and other extravagant doctrines of the Government. Gov. M'Arthur's majority is not less than 3,000, and a majority of the members chosen to the next Congress, are also opposed to General Jackson's administration.

☞ Snow fell in Boston on Wednesday.

We publish to-day, by request, an interesting Address to the People of Maryland, relative to the proposition to erect a State Bank. Also, a plan of a Memorial, proposed to be presented to the next Legislature, on the subject—And shall go on as fast as possible with the publication of the able remarks of Mr. Teackle, of Somerset County, made before the Legislature, last winter, in favour of the proposition for the new bank.

From the Columbus (Ohio) State Journal.

MEMBERS OF CONGRESS.

The following persons have been elected to the next Congress, from this State, viz.

1st District		James Findlay.*
2nd	do	*Thomas Corwin.*
3rd	do	*Joseph H. Crane.**
4th	do	*Joseph Vance.*
5th	do	William Russell.*
6th	do	*Wm. Creighton, jr**
7th	do	*Samuel F. Vinton.**
8th	do	*William Stanberry.**
9th	do	William W. Irvin.*
10th	do	William Kennon.*
11th	do	Hum. H. Leavitt.
12th	do	John Thompson.*
13th	do	*Elisha Whittlesey.**
14th	do	*Eleutheros Cooke.*

* Members of the present Congress.

Those gentlemen whose names are in *Italicks*, are anti-Jackson.

The above shows the strength of parties in the twenty second Congress, from the State of Ohio. To the twenty first Congress we elected but six members, out of fourteen, friendly to Henry Clay and the American System.

LETTER FROM WASHINGTON.

October 31, 1830.

Gentlemen—The effect of the late elections on the members of the administration, from the President downwards, has been almost entirely to annihilate every hope of continuance in office. General Jackson himself seems in despair; and every circumstance conspires to render him still more desperate. At the celebration on Thursday, when the banner of the association of Mechanics and other Working Men first met his eye, he enquired whether it was not the banner of the Masons.' The reply was, that it was the banner of the Society of Mechanics, &c. He then asked what was the motto, and was answered, The American System and Internal Improvement, on the one side; and, on the other, 'The Union.' This abruptly terminated the conversation: and it was evident that the temper of the President was somewhat ruffled by the information he had received. This banner was elevated on the steps of the Capitol, during the delivery of the oration—not more than twenty feet from the President, Mr. Van Buren and Mr. Ingham. An attempt was made to get it removed, but it was defeated.

That there is about to be some change in the cabinet, is not to be doubted; but I am not able to say precisely, what it will be. The decline of his popularity, has determined the President to make an effort to save himself. I should think Mr. Ingham will go out of the cabinet. If New York should go against the administration, the Great Magician will tremble in his Chair of State, but that is an event not to be calculated on at present. With a view to keep up the spirits of the General, our Mayor, the President of the Jackson Central Committee—General Van Ness, some time since, marshalled all the Justices of the Peace, and led them to the Presidential Mansion, in formal procession, to offer the homage of their hearts at the foot of the throne; and the next day the Telegraph pompously announced the very important fact to the listening and astounded ears of the honest republicans of the United States. Shortly afterwards, under the same leader, the Clergy of the District, were led two by two, gowned and cassocked, to pour out the contents of their reverend hearts in a similar act; and, in due course, the Telegraph again announced this tribute from the guardians of religion and morality. The citizens of Washington did not feel their respect for the organs of law and religion much increased, by those acts; and neither magistrates nor clergy were invited to join in our celebration on Thursday. There is now a plan on foot, to get the clerks in the public offices to go up in a body, to pay their homage at the footstool of power: and the probability is, that but few will have the courage and independence to refuse, when solicited, to join in this act of time-serving adulation. As the *people* desert the President, it seems that the *office-holders* are to receive him into their arms. There are numerous enquiries among reflecting citizens, as to the motive for, and the necessity of, introducing this new practice into our country; and the only reasonable cause which can be assigned is, the desire of imposing on people at a distance, by a show of strength in this district, which he does not possess. Strangers who have visited the city within the last two or three weeks, have received evidence of the feelings of the citizens, which they will not be likely to forget. They saw the smiling faces of the thousands around them, as the news of the results of the elections from Maryland, Delaware and Ohio came in; and as the change of sentiment in Pennsylvania developed itself. There was no possibility of mistaking the character of the public feeling, nor the direction of the public wishes. It is whispered about, that Mr. Van Buren himself has been so alarmed by the recent indications of public opinion, that he has evinced great anxiety to impress on the minds of some of the prominent members of the opposition, *that he had never said any thing ill of Mr. Clay.* This whisper, I believe, is to be believed, and, in that case, the circumstance deserves to be recorded among the signs of the times.

We are on the eve of great events. Should an attempt be made to repeal the Indian bill, I think it would succeed; and should it succeed, I think General Jackson's equanimity would scarcely show to more advantage than his magnanimity has shown—*U.S. Gaz.*

ITEMS.

Counterfeit $10 notes, bank of U. States, letter B. payable to C. Houston, at Mobile, dated 26th May, 1827; George Poe, Cashier; Phil. M. Leskey, prest. are in circulation.

The New Orleans paper states that a duel was fought on the 11th ult which resulted in the death of one of the combatants. The origin of the duel was a quarrel about a horse race for $5.

A farmer lately wrote to a committee of one of the Eastern Cattle shows thus—Gentlemen you will have the goodness to enter *me* on your list of cattle for a *bull*.

John Davis and Jos. G. Kendall are elected to Congress, and also Isaac C. Bates, from Massachusetts.

It is stated in some of the newspapers, that the Jackson members of the Maryland Senate, (and they compose a majority) will not consent to the appointment of a U. States' senator the present winter.

Such proceeding would indeed be highly improper, and we hope the report is unfounded.

Advantages of a straight forward way.—Two fellows gifted in story-telling, met a short time since over a bowl of blue ruin commenced telling a few funny anecdotes to pass away the time. One said he had been caught out in a thunder-storm and was standing under a tall hemlock on the top of which sat a red squirrel. The lightning struck the hemlock & running round the tree which was very winding found its way to the ground—but said he, the squirrel took a *bee line* and reached the ground *six feet ahead!*

On hearing this the other averred that he had no doubt of the truth of the story, For said he, I cut the same tree for the owner and split it into rails but they were so winding and crooked they *would not lie still*, and when they were put into the fence the hogs in attempting to jump through would always *wind out to the outside again.*

Choice of a Wife—The whole secret of choosing well in matrimony may be taught in three words—explore the character. A violent love fit is always the result of ignorance; for there is not a daughter of Eve that has merit sufficient to justify romantic love, though thousands and thousands may reasonably inspire that gentle esteem, which is infinitely better. A woman-worshipper and a woman-hater both derive their mistakes from ignorance of the female world; for if the characters of women were thoroughly understood, they would be found too good to be hated, and yet not good enough to be idolized.

The Pennsylvania Inquirer proposes the Hon. Wm. H. Crawford for the next Vice President of the U. States.

Mr. Vaughan, the British minister, has contributed $200 in aid of the funds of the Washington Society, for the relief of Foreigners in distress. The donation was munificent and characteristic of the donor.

Arthur Tappan, Esq. of New York, has made a donation of $20,000 to the Lane Seminary, a Presbyterian Institution in Cincinnati, Ohio.

Female Characteristic—I never met a female, from the flat-nosed and ebony-coloured monster of the tropicks, to the snow-white & sublime divinity of a Greek isle, without a touch of romance: repulsiveness could not conceal it, age could not change it. I have found it in all times and places: like a spring of fresh water starting up even from the flint—cheering the cheerless, softening the insensible, renovating the withered—a secret whisper in the ear of every woman alive, that to the last, passion might flutter its rosy pinions round her brow

An English Bull—The following curious notice recently appeared on Ludford Church door, Herts, (Eng.) previously read in the church: 'This is to give notice, that no person is to be buried in this church yard, but those *living* in the parish; those who *wish to be buried* are desired to apply to me, Ephraim Grubb, parish clerk.'

A Dandy of the Olden Days.—Smyndyrides, of Sabyris, a Greek exquisite, sailed about in his own galley with a host of cooks, fishermen, and bird-catchers. It was this person who could not sleep because a rose leaf was doubled under him as he lay on his couch, and complained that the sight of a labourer, making great exertion, gave him the stomach ache.

Mr. Bowker, a parish officer of Manchester, defrauded the town of 14,000*l* in fifteen years. 'He is,' says the Lancashire folks, 'too bad to be tried.' That is, he is too ill at present for examination.

In another paper we hear of a convicted criminal, whose execution was deferred on account of his illness; the physician having declared he could not venture out without *risking his life.*