THE NEW YORK PRESS.

EDITORIAL OPINIONS OF THE LEADING JOURNALS UPON CURRENT TOPKS-COMPILED EVERY DAY FOR THE EVENING TELEGRAPH.

The Rottenness and Danger of the National Banks.

From the Herald. Our special correspondence from the West, on the condition of the national banks, makes such revelations as should open the eyes of the public to the rottenness and danger of these institutions. To us the facts revealed are not at all surprising; for we have long foreseen and shown through the columns of the Heraid what must result from such an immensely fraudulent and incongruous system. We felt it our duty to proclaim to the people the danger that it was inevitably coming. For a time we stood almost alone in our efforts. The vast power of the national banks over politicians and the newspapers generally made It up-hill work; but the people and many of our public men are becoming enlightened at last. The independent metropolitan press is above national bank influence, and can afford to tell the truth. In spite of the power of this gigantic monopoly and of the Chase radical faction, which looks to it as a grand political ma chine, we saw that a large party in Congress last winter and spring, as well as several

leading newspapers of the West, dared to

attack the monster evil.

Our special correspondent referred to, who is employed in the work of probing the rotten condition of the banks, and who has visited Buffalo, Chicago. St. Louis, and many other principal towns of the West, gives us startling results of his investigations. Daniel O'Connell said once that he could drive a ceach and six through the acts of Parliament, and he certainly knew how to get through or around them. Our national bank managers and directors find it easier to evade the National Bank act, and do so with the greatest facility. For example, one of the banks spoken of by our correspondent has a capital of two hundred thousand dollars, and it honors the drafts of a speculating stock dealer, who has no funds in the bank, to the amount of a hundred thougand dollars a week, or fitty per cent. of its entire capital, in direct violation of the forty-seventh section of the act. How much this bank accommodates others we do not know, but the probability is that It does so to a large amount, thus carrying on transactions vastly beyond its capital or what the law allows. "Half the banks in the interior," we are informed, "are guilty of like violations of the law every day." In many cases, the speculators without means who obtain such accommodations are bank directors or their friends. In one case a bank president, more honest than the rest, withdrew from the institution because the directors were speculating largely with the funds, and he could not control them. "I resigned," he said, "sold out my stock, and abandoned the concern." He very properly added, "Under the law, as you are no doubt aware, the stockholders are only liable for double the amount of their stock to creditors. A board of unscrupulous directors, if they were so disposed, at a period when the deposits are large, can speculate upon the funds, and, in the event of trouble threatening, transfer their stock to men of straw, retaining only sufficient to give them control of the institution. Take, for example, a bank with a capital of two hundred thousand dollars, a circ dred and fifty thousand, and individual and Government deposits of a million and a half. It may have deposited half a million in bonds with the Treasurer to secure Government deposits and circulation, yet how easily it can fail, and the managers profit at the expense of the Government and unsuspecting depositors! There is much rottenness in the system, and I am glad I am out of it." Such is the testimony of a National Bank President who knew all about the system. Can we be surprised, then, if the Government should lose the people's money, and thousands of unfortunate depositors be fleeced by these sam-bling and rotten institutions? Have we not examples in the cases of the Merchants' National Bank of Washington, of the First National Bank of New Orleans, and of others that might be named? Is there not the best reason to believe that the evil is widespread, and that a general crash will be the consequence ? The people of New York, and all through

the populous part of the country on the eastern side of the mountains, have been suffering from the high price of provisions. They have been astonished to see flour over twenty dollars a barrel, and provisions in proportion, when it was known there was an abundance in the country. We now learn that it was the pet national banks of Mr. McCulloch and Mr. Chase that forestalled the markets, and that, too, by using the people's money, and through the power which the people's representatives in Congress had given to them. But, like all greedy speculators, they have overreached themselves, and have large stocks on hand when prices are falling. This is one of the chief causes of the shaky condition of the Western banks at present, and one which makes such a prudent man as the Bank Preident referred to before stand from under the

"rotten system." But what shall we say of the Government. of those members of Congress, and particularly of Mr. Secretary McCulloch, who bolster up this infamous system? What shall we say of the Secretary of the Treasury, who lets these speculators and forestallers have the Government deposits to carry on their nefarious business with and to cheat the public? Incompetency is too mild a term to apply to him. He is guilty, we fear, of doing a wilful great public wrong. If he does not see the evil he is too stupid to hold the smallest office. If he does see it, and, from weakness or something worse, dares not grapple with it, he deserves to be removed, impeached, and punished. Not content with taking from the people upwards of twenty millions a year in profits on a circulation which belongs to and should be appropriated to the public use, and mot content with other enormous privileges never conceded before to private corporations, these national banks have commenced a gigantic system of forestalling the markets, of oppressing the people, of swindling poor de-positors and the Treasury, and of controlling the political affairs of the country. All this they are doing, too, with the connivance and aid of the Secretary of the Treasury. There never was in the history of the world before anything so infamous, corrupt and dangerous. It is time a remedy were found for the strous evil; and if nothing else should call Congress together before December, this should. The act establishing the national banks should be repealed without delay. It

The President and Reconstruction-The Periss of Interference. From the 2 mex.

Everybody sees that, if the President acts upon the opinion of the Attorney-General, and removes Sheridan, Pope, and Sickles, reversing their action, and reinstating the civil officers whom they have displaced, we shall have a renewal, in its most violent form, of the radical excitement of a year ago. The tene of the extreme radical press indicates this. Nothing would suit their purpose better. A little judicious manipulation on their part, under such of counstances, would easily create new riots and mobs in Southern cities. The active interference of the military would be invoked. Popular passion would be aroused afresh throughout the North, and the country would be plunged at once into new commotions and disturbances, fatal to the public peace and to all hopes of speedy reconstruction.

Is this desirable? What section or what interest has anything to gain by it? Its first result will be to prolong the exclusion of the South from Congress, and to exclude them utterly from taking part in the next Presidential election. The Rebel Interest in the South may, and doubtless will, hail such action, if the President shall take it, as a special interposition on their behalf. It may delay measures which they resist—but it will only be to introduce others more severe, and render their success doubly certain. Why should the President lend himself to schemes which aim only at prolonging strife and postponing the day when the Union shall be again fully re-

stored? The Attorney-General has argued the case with very great ability, but he has argued it like a lawyer, and as if none but legal points were involved in its decision. We confess that, in the main, we deem his argument conclusive. Upon legal grounds it will not be easy for any one to answer it. But it is not a question to be decided on legal grounds alone. Other considerations of still greater consequence are involved. The question is one of public policy, and it must be decided upon grounds of the public welfare. Mr. Staubery says that the law must be construed strictly, and he therefore restrains within the narrowest possible limits the powers which it confers. But it must also be construed with reference to the will and purpo of those who made it.

The motive and intent of Congress in passing the law enter largely into its construction even in a court of law, and still more largely in deciding how it shall be carried out; and the President knows perfectly well that it was not the intent of Congress, in passing this law, to restrict within narrow limits the power and jurisdiction of the military commanders whom it created, and to enlarge the authority of the local civil authorities at their expense. Its motive and purpose were exactly opposite—openly, avowedly, notoriously so. The only reason for passing the law at all was to restrain and restrict the power of the local authorities, the State Governors, Legislatures, and Judges. They were believed to be in "Rebel" hands, and the object of the law was to weaken and reduce their power to the lowest point. This must be taken into consideration when the execution of the law is in question.

If the military régime were to be perpetual in the South—if we were laying now the foun-dations of permanent rule there—the case would be different. We might then justly and wisely be technical and obstinate in contending for the largest exercise of local liberty. But it is not so. The existing rule is temporary, provisional, merely a stepping-stone to the reestablishment of civil authority by the people themselves. It is merely a gateway through which the South is to reënter the Union—a bridge over which they cross into the resumption of their constitutional rights and the renewal of their authority over their own affairs. Why wrangle over temporary troubles, to the delay and possible defeat of the

great end to be accomplished. When the Military bill was on its passage in Congress, Mr. Stevens did not hesitate to say that he deplored its passage because the President would sign it, the South would take it and come back into Congress, with increased representation and the negro vote, and take part in the next Presidential election. Such a result would be disastrous to measures which he deemed essential to the public good. The President did not realize his fears by signing the bill; but he will now gratify his hopes if he obstructs its operation and delays the re-construction for which it provides. The law is working well. The Southern people do not complain of the action of the military commanders. Sheridan's removal of Mayor Monroe and Judge Abell met the approval of all loyal men, and his displacement of Governor Wells was received with hearty applause by men of all parties throughout the State. The famous Order No. 10 issued by General Sickles was approved by Governor Orr and all the leading men of every class in the State, and has

wrought out none but good results. In our judgment the President will commit a very grave mistake if he interrupts this steady and acceptable operation of the law. Practically, he will neither aid nor please any considerable portion of the Southern people, while he will arouse very sharp hostility everywhere else, and play directly into the hands of those who seek pretexts for fresh commotion, and for putting still further off the restoration of peace and union to the

Revolution.

From the Tribune.

We seem to be on the verge of an industrial revolution. Everywhere is the cooperative movement discussed, and the hopes held out to the laborer are almost electrifying. Two things are favorable, and will be noted by those who have seen many hopeful schemes perish. One is, there are no attacks on the social system, and the family relation is as firm as the ancient rocks. The other is the conviction that no cooperation is possible if members are idle, intemperate, or even immoral. In self-protection, and in common prudence, only the best materials will be selected. Thus does cooperation arise to the dignity of a moral reform and even of a religious movement. Besides this, there are startling results in a quarter quite unexpected. The proprietors of heavy manufacturing establishments are aroused. Anticipating that labor may become still more uncertain, some of the heaviest firms are proposing consolidation, that they may have all the advantage which abundant capital can bestow. They know what it has done. Some, already, have consolidated.

Another important movement is about to take place in this city. Sufficient capital has been raised to start a cooperative importing and jobbing dry goods house, and it only re-mains to complete the details of the organization. The outlines of the plan are to employ experienced managers, and salesmen fitted for the place, who now are in our large establishments, but who have no prospect of rising, is an immense ulcer on the body politic, and, if not because they have not qualifications, but if not speedily removed, will endanger all the because there are no vacancies. There are best interests and the very life of the country. said to be salesmen in large houses in this city

who, having a percentage on their sales, make be in a marble building, but where rent is moderate. Silk sold in Centre street will be as valuable in Michigan as if bought in Broadway. By such economies it is expected that at least \$100,000 a year can be saved, and this sum will enable the projectors to sell goods cheap. Country merchants will be expected to become stockholders, or, if they do not, it is in the scheme that they will be such, in part, for they are to draw dividends according to the amount of their purchases. Meanwhile, capital has a share, and the clerks and managers another share. It is thought that if the concern is wisely managed, the final result will be that all other establishments in time will be forced into the measure. Then hests of middle men, commercial travellers, and highsalaried clerks will be displaced.

One might think this enterprise unconnected with the interest of the laborer. Not so. First, the laborer will be able to buy cheaper goods. Then the house will be immediately connected with the manufacturer. All that is needed to complete the circle is that the manufacturing establishment should be conducted by cooperatives.

The Action of the President.

From the Tribune. The President and his Cabinet on Monday decided that the opinion of the Attorney-General necessitates the revoking of those acts of the district commanders which it declared to be illegal. Mr. Stanbery himself pointed out that such action would necessarily follow the approval of his argument. "There is," he said, "an executive duty to be performed here which cannot safely be avoided or delayed," and, in support of this conclusion, he quoted recent decisions of the Supreme Court, in an elaborate argument. It is evident that the Presidential interpretation of the Reconstruction law is not intended to be merely a theory; it is to be carried out. As rapidly as possible our soldiers in the Rebel States are to be converted into uniformed policemen, powerless to repress disloyalty or punish crime, except when they take the shape of murder and massacre. All that Sheridan and Siekles and Pope have done to protect loyal men, and to prevent the States from falling altogether into Rebel control, is to be undone by peremptory order. All that the people did through their Congress is to be undone by one man. The law is to be nullified. We are constrained to believe that this is the President's intention and that he means that his lightning and Mr. Stanbery's thunder shall fall together. Already the Rebels in New Orleans are rejoicing in the faith that Monroe and Abell are to be reinstated in the offices they abused. If this is not the President's intention, the opinion of his officer is waste paper, and the Cabinet meeting on Monday an idle threat. But there is a thunderbolt behind that Mr. Johnson wields, and if, indeed, this issue is to be forced upon the country, it will be promptly met. General Schenck, it is said, has already summoned the members of Congress to Washington, and, our despatches say, of the fourteen Senators who have accompanied Senator Wade on his Western excursion, there is not one who has not decided that a July session is neces-

Republican Perfidy. From the World.

Congress should assemble in July and address itself again to Reconstruction. We must make this bill so plain than even stanbery may understand it, and so comprehensive that the President cannot escape its execution.—Tribnne.

The cloven hoof is at last completely bared. The purpose of the radicals to prevent the people of the Southern States from participating in the next Presidential election because they are not certain of radical majorities there, even with the negro vote, is now as good as avowed. It could not be made more manifest to any keen observer of our current politics, not even by proclamation. During the last fortnight there has been a steady preparation of the public mind for the event which is now demanded openly by the Republican journals - a session of Congress on the 4th of July, to alter the Reconstruction acts of the Thirtyninth and Fortieth Congresses, and adapt them better to the accomplishment of their alternative purposes-the protracted exclusion of the Southern States, or the constraining them to organize "decisive and trustworthy Republi-

can majorities." In one aspect this was not the worst that might have been expected. We had feared that the radicals would, agree to have no July session, but on the assembling of Congress next December would find or feign some excuse to reject the Southern Constitutions. and thus throw their admission over till the session of December, 1868, after the Presidential election. It was for this reason that we have so persistently demanded the radicals to make now any objections they have to make to the process of reorganization as at present going on. To permit it to go on when it was not to be accepted at last, would have been to deliberately and publicly fool the Southern people and to heap contumely upon injustice This policy was too brazen-faced to succeed. The country, which longs for reunion, what-ever politicians may desire and plot, could not have been blinded to the open and outrageous injustice of such a proceeding.

The radicals have therefore determined to call a July session, and to make an excuse for revising and altering the "terms of Reconstruction," as they call them, out of the opi nions of Attorney-General Stanbery, which they do and will allege "cut the heart out of the Military bill."

The Tribune, Herald, and Times in chorus allege that the Military bill made absolute despots of the military commanders, that such was the intention of Congress, and that the provisional civil governments recognized in that bill exist by their authority and survive at their mercy. The Tribune, scouting the decision of Chief Justice Chase (its candidate for the Presidency till Mr. Greeley's ambitious hopes had been aroused), the decision in the Mississippi case, which imposes directly upon the President the entire responsibility for the conduct of those military commanders, his subordinates, has even denounced the President for discharging that responsibility accord ing to his own sense of duty, and the Attorney-General for fulfilling his function as the legal adviser of the Executive, in enlightening that sense of duty-just as if, for uniformity' sake alone, some interpretation were not indispensable, and as if anybody but the Executive had the responsibility of interpretation

and execution. That those journals misrepresent the Military act is so conclusively proved in Mr. Stan bery's last opinion that not one of them will dare pretend to find in the act itself grounds for their theory of the powers and duties of the military commanders. That they falsify and belittle the duty of the President to exercise that law of Congress, is so conclusively shown in the decision of Chief Justice Chase, that not one of them will dare put that deci-

O a year. Some few are making even
The location of the new house will not a marble building, but where rent is Johnson, to wipe out all the State Governments and set up a parcel of military autocrats in their place, supreme over everything but the lives of their subjects, they are quoting the language of President Johnson's veto in contrast with the language of Attorney-General Stanbery's opinion.

It is not incumbent upon the World to reconcile the two. The day that the vete of the Supplementary act was published, we pointed out that President Johnson had overstrained his interpretation of it. Sympathizing heartily with his denunciation of its manifold enormi-ties and usurpations, we objected that, in selecting the grounds of his veto, he had, by excess of zeal, given to the radicals a warrant for severe interpretation of the act, which would infallibly be used against him. But if the President, sustaining and justifying with ardor a veto, cannot be pardoned for having occupied a different view-point from that which be occupies in fulfilling his aworn duty to execute the laws of the United States neither can Congress, which rejected the Pre-sident's interpretation of its act by overriding his veto of it, be justified in discarding its own language in the enactment and assuming the hostile interpretation.

The radicals are not a whit more consistent than the President, of whose inconsistency they are attempting to take advantage. The Attorney General has interpreted the Military acts in accordance with the established and reasonable principles of legal interpretation. He has not strained nor quibbled. Mr. Evarts, Mr. O'Conor, or any Republican or Democratic lawyer of the first rank, would interpret the act precisely as Mr. Stanbery has done. They could do no otherwise, and interpret law according to the principles and practice of the law. And it is to be said, moreover, that the second opinion of Mr. Stanbery, in those matters left over to subsequent consideration,

rather stiffens than relaxes the law. The President being constrained by his duty to see all laws faithfully executed, and by his ultimate responsibility, as defined very lately in the decision of the Supreme Court, for the acts of all the military commanders, could not refuse to interpret the law; could not refuse to be enlightened by the opinion of the Attorney-General upon the law; could not refuse to apply the established rules of legal interpretation to the construing of the law; could not hesitate to enforce a uniform interpretation and execution of the law-the first essential of even such justice as the law itself permits, and certainly a condition of successful reconstruction under the law.

Therefore the pretense of a necessity having been created by the President, or by the Attorney-General, for contrary and corrective action on the part of Congress at a July session, is wholly a pretense and sham. With shameless and perfect perfidy the Republican party proceeds in its purpose to secure the perpetuation of its own power, even at the expense of prolonged disunion.

SPECIAL NOTICES.

REPUBLICAN STATE CONVENTION Har-issure, April 16, 1867.—The "Republican State Convention" will meet at the "Herdic House," in Williamsport, on WEDNESDAY, the 26th day of June next, at 10 o'clock A. M., to nominate a candidate for Junge of the Supreme Court, and to initiate proper measures for the ensuing State canvass.

As heretofore, the Convention will be composed of Representative and Seamtorial Delegates, chosen in the usual way, and equal in number to the whole of the Senators and Representatives in the General Assembly.

Assembly,
By order of the State Central Committee.
F. JORDAN, Chairman. GEORGE W. HAMERSLEY, Secretaries. 520 311

STOCKEOLDERS' MEETING. - THE FARMERS' AND MECHANICS' NATIONAL

BANK.

PHILADELPHIA, May 28, 1867.

A General Meeting of the Stockholders of The Farmers' and Mechanics' National Bank of Philadelphia will be held at the BANKING HOUSE, on SATURDAY, the 22th day of June next, at twelve o'Slotk, noon, for the purpose of taking into consideration and deciding upon amendments of the Third and Fifth of the Articles of Association of the said

Bank.
By order of the Board of Directors.
5 28 tJ29 W. RUSHTON, Jr., Cashler,

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HOPKINS "OWN MARKE" 628
PRICES REDUCED!!!

It affords us much pleasure to announce to our numerous patrons and the public, that in consequence of a slight decline in Hoop Skirt material, together with our increased ischiftles for manufacturing, and a strict adherence to BUYING and SELLING for CASH, we are enabled to offer all our JUSTLY CELISERATED HOOP SKIRTS at BE-DUCED PRICES. And our Skirts will always, as hereofore, be found in every respect more desirable, and really cheaper than any single or double spring Beop skirts in the market, while our assortment is unequalied.

unequalied.

Also, constantly receiving from New York and the Eastern States for! lives of low priced Skirts, at very low prices; among which is a lot of Pials Skirts at the following rates:—15 springs, 55c.; 25 springs, 55c.; 25 springs, 55c.; 26 springs, 55c.; 26 springs, 55c.; 26 springs, 55c.; 26 springs, 55c.; and springs, 54°c.

Skirts made to order, altered, and repaired. Wholesire and retail, at the Philadelphia Hoop Skirt Eaporium, No. 628 AkCH Street, below Seventh.

6 to smr p William T. HGPKINS

DRIVY WELLS-OWNERS OF PROPERTY-The only place to get Privy Wells cleaned and needed at very low prices.

Manufacturer of Poudrette. GOLDSMITH'S HALL, LIBRARY Street