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J. W. PARKER, Attorney at Law, Lewistown, Mifflin co. Pa. DR. E. W. HALE

OFFERS his professional services to the citizens of Lewistown. He can be consulted at all times at the Bee Hive Drug store. Lewistown, August 30, 1850-4f

DR. JAS. S. WILSON, OFFERS his professional services to the citizens of Newton Hamilton and vicinity.

DR. A. W. MOSS OFFERS his professional services to the citizens of Lewistown and vicinity. Office with Dr. Hoover, one door East of F. Schwartz's store. May 9, 1851-4f

MAGISTRATE'S OFFICE. CHRISTIAN HOOVER, Justice of the Peace, CAN be found at his office, in the room recently occupied by D. W. Huling, Esq. where he will attend to all business entrusted to him with the greatest care and despatch.

WILLIAM LIND, FASHIONABLE TAILOR, East Market street, Lewistown,

IN returning thanks to his friends and the public generally for the liberal support heretofore extended to him, would respectfully inform them that he has just received a splendid assortment of Fashionable

CLOTHES, CASSIMERES & VESTINGS, selected in the city with special reference to being made up for customer work, which he is enabled to furnish at lower prices than similar articles could be procured in the stores. Gentlemen desiring of having a superior article of clothing, are requested to call and examine his stock. With long experience and the aid of first-rate workmen, he flatters himself that he can furnish his customers and friends with superior garments, at reasonable prices. Lewistown, Nov. 25, 1851.

Dental Card. DR. JOHN LOCKE, DENTIST,

Dr. L. is a regular graduate of the Baltimore College of Dental Surgery, and devoted his entire attention to the business for seven years, which warrants him in offering entire satisfaction to all who may favor him with their patronage. Lewistown, Oct. 24, 1851-4f

BOOTS, SHOES, &c. THE undersigned continues to manufacture celebrated Quilted and French calf Boots, together with all articles connected with his business. MOSES MONTGOMERY. Lewistown, August 5, 1851-4f

REMOVAL. Operations on the Teeth. SAMUEL BELFORD, DENTIST,

OFFERS his services to the citizens of Lewistown, and the adjoining counties, in DENTAL SURGERY. Having taken lessons in this branch of business from the late Dr. J. H. Bressler, of Bellefonte, he is satisfied that he will be able to give general satisfaction. Careless teeth Plugged with Gold, and Incurable Mineral Teeth Inserted, from a single tooth to a full set, on Gold and Silver Plate, also on Pivot, in the most durable manner.

All work undertaken by him he will guarantee to be satisfactory, and if it is not, the money will be refunded. He may be found at his residence in West Market street, opposite the Red Lion Hotel, at all times. Lewistown, Aug. 29, 1851-4f

100 SACKS Liverpool Ground Alum Salt. For sale by JOHN KENNEDY.

60 TONS Soft Plaster. For sale by JOHN KENNEDY.

CHEESE—500 lbs. Ohio Western Reserve Cheese. For sale by JOHN KENNEDY.

FRESH LEAF LARD—10 cwt. fresh Lard, of the subscriber's own rendering, at 10 cts. per pound. For sale by JOHN KENNEDY.

CIDER VINEGAR—A new supply—first rate—just received at BANKS' Variety Store.

REGIMENTAL ORDERS. ATTENTION the WHOLE! Forward March, by Sections of Eight, to the McClure stand!

W. M. P. MILLIKEN has just received from the city a large and well selected stock of

SPRING & SUMMER GOODS, which he is disposed to offer to customers at GREAT BARGAINS, the proof of which he respectfully invites the public to call and test for themselves. Among his stock will be found an elegant supply of

LADIES' DRESS GOODS, embracing Silks, Cashmeres, De Laines, &c.; a fine stock of CALICOES of every shade and color, among them a number of new styles; and a large supply of all the articles in general use, which he is enabled to sell at prices that cannot fail to be satisfactory.

Also, a large assortment of goods suitable for Summer wear, as well as blue, black, green and brown CLOTHS; Cassimeres, Vestings, Cassinets, Jeans, &c.; Muslins, brown and blacked; Ribbons, Laces, and Fringes; Shawls; Carpets, Carpet Chains, and a choice lot of bags.

In the Grocery Line, he has the best of Coffee, Tea, Sugar, Rice, Cheese, Molasses, &c. Boots and Shoes, Looking Glasses, Cedar Ware, Hardware, Nails, Fish and Salt, Tobacco and Cigars.

All kinds of Procece taken in store and forwarded to Philadelphia, or bought at cash prices.

Ladies and gentlemen who desire to purchase Spring and Summer goods, are requested to call early, as they will unquestionably find a choice stock to select from. W. M. P. MILLIKEN. Lewistown, April 9, 1852.

VALUABLE HISTORICAL DISCOVERY! The Problem Solved.

ROME had her Cesar, England her Cromwell, France her Napoleon Bonaparte, and Lewistown at last has a store where goods may be purchased at the most reasonable prices, as any one can be satisfied who will call on

PROVED & BROTHEN, who have just received a splendid lot of New Goods which are the admiration of all who have viewed them. They are cheap, too, and no mistake—not cheap just on one yard of the counter and dear over all the other, but from side to side, from front to rear, and from top to bottom, whether COTTON, LINEN, SILK, or anything else, you'll find our motto is "SMALL PROFITS AND QUICK SALES," with the ready John Davis down—the only way we desire to do business! Now don't intend to enumerate what we have; we shall not say a word about our sleek CLOTHS and CASSIMERES; nor the ELEGANT SUPPLY we purchased for DRESSES for our

LADY FRIENDS; nor about the SILKS, and SATINS, and RIBBONS, and ten thousand other matters that go to make up a tip-top assortment, because we do not only anticipate, but are sure, that all who expect to appear in unparalled apparel, will come and see for themselves—judge for themselves, and buy for themselves (just as we do when we go to the city.) And now take our advice—

"Buy cheap while sluggards sleep, And you will have goods to wear and keep."

An Unprecedented Display AT THE OLD CORNER.

GEORGE BLYMYER, in tendering his thanks to numerous friends and the public in general for the liberal patronage bestowed on his establishment, would take occasion to say that he has just returned from the city with an extensive stock of

Dry Goods, Groceries, Hardware, Queensware, &c., that may well challenge comparison, comprising, as it does, a variety in all those branches probably not to be met with in any other town on the Juniata. It would be an endless task to enumerate even all the leading articles—he will therefore only mention that his shelves and racks contain an unequalled assortment of French, English, and American Blue, Black and fancy colors

CLOTHS AND CASSIMERES; a great variety of SATTINETTS; black and fancy Silk and Satin Vesting, with all the minor descriptions in pieces; FLANNELS, all colors, in abundance; MUSLINS in cartons; CALICOES in stacks; and Bonnets, Ribbons, Laces, Edgings, Insertings, Gloves, Mitts, Crapes, Veils, Handkerchiefs, &c., by the bushel—in fact the Ladies, in anything they may want, whether in parlor or kitchen, from the finest Silk and Satins to low-priced domestic goods—from the elegant Cashmere, Broche, Bay State, or India to the common Cotton Shawl—from the rich and costly Bonnet to one costing next to nothing—from Cloth for Cloak or Riding Dress to a Neck Ribbon, CANNOT be ASTRAY! the goods are—all there, and the prices right!

His stock of GROCERIES consists of a large supply selected with great care, and comprises all kinds of the various articles in general use. His QUEENSWARE embraces a beautiful assortment, from which a choice cannot fail to be made. There is also an excellent stock of

READY-MADE CLOTHING, BOOTS & SHOES, CEDAR WARE, &c., with Roll upon Roll of CARPETING,

and a great many other matters, all of which go to show that the question is not "What has Blymyer got?" but "WHAT HAS HE NOT?" Lewistown, April 9, 1852-4f

TOBACCO, Snuff and Segars at april 11 A. A. BANKS.

Doctry. Thou Wilt Never Meet Me More. Thou art gone! but I am keeping In my heart thy treasured name; If I'm smiling—if I'm weeping, Thou art with me all the same.

Yes, the link at last is rivet! All our pleasant dreams are o'er! And, unless we meet in Heaven, Thou wilt never meet me more!

Once the summer sun alighted On the petals of a rose, And although her leaves be blighted, Still he lingered till life's close.

Thus the heart can sometimes cherish Thoughts that wear away the soul, Giving pleasure while we perish, 'Neath this strange yet sweet control.

Thou art gone! yet love hath bound thee; Thou may'st struggle to forget, In the heartless crowd around thee; All in vain! thou'rt captive yet. Ah, forgive the pain I've given, And thine own deep wrongs of yore, For, unless we meet in Heaven, Thou wilt never meet me more!

From the Sunday Times. The Angel's Whisper. BY EASTON COTTAM.

Mother, heard you those soft whispers, Breath'd so sweetly in mine ear, At the close of yester's morn? Surely, mother, thou didst hear!

Did you note angelic creatures Watching by me all the night? Surely thou didst see those features Bathed in a brilliant light!

How they smoothed my ruffled pillow— Wreathed my parched lips in smiles— How they sang to thy Murrillo! Oh far distant sunny isles?

No more was I sick, and panting For the sleep I could not find, Their sweet voices were so charming, And their voices were so kind.

Wings of a most dazzling whiteness They did spread above my head— Beams of light—of heavenly radiance— Did they shower around my bed.

See!—they come! Why did ye tarry? Mother, press me to thy breast. See!—they point the road to glory, To an everlasting rest.

Mother, kiss me ere I follow You must lose your fading boy. Will thou meet him on the morrow, In his home of bliss and joy?

Stay not long, my weeping mother; I will wait to lead thee in To our long-expecting father, Near the shadowing cherubim.

He was dead!—and she sat weeping; In the world she was alone; Yet not alone—her son was hovering Round his spirit's earthly home.

And he whispered to his mother Of a happy home above; 'Twas to her an angel's whisper Breathed in tones of purest love.

Miscellaneous. Growth in Sin.

There is a tree on the islands of the river Ganges, a single shoot of which, if set out, soon becomes a tree, with branches drooping down to the ground. Each branch on touching the earth takes root, and becomes a new tree; this also sends forth branches, which enter the ground and give birth to other trees, until at length that little Benvan shoot, first planted has become a thick, shaded forest. So it is with every sinful practice and with every sinful habit. The first sin is the little shoot just planted and springing up with life. Each successive sin is a new branch taking root. Would it not have been an easy task to have pulled up that first Banyan tree, and thrown it in the Ganges? But is it an easy task, when in the course of years that tree has become a forest!

Examination of the Alphabet. Which are the most industrious letters? The Bees. Which are the most extensive letters? The Seas. Which are the most fond of comfort? The Ease. Which are the most egotistical letters? The I's. Which are the longest letters? The Ells. Which are the noisy letters? The Ohs. Which are the leguminous letters? The Peas. Which are the greatest bores? The Teases. Which are the sensible letters? The Wises.

A cotemporary wants a fifer and drummer to beat time for the "march of intellect;" a pair of snuffers to trim the "light of other days;" a stone-cutter that can drill a hole deep enough to blast the "rock of ages;" a ring that will fit the "finger of scorn;" a new pulley to run on the "shaft of envy;" a new cushion for the "seat of government."

'Doctor,' said a man to a physician, 'my daughter had a fit this morning, and continued for half an hour, without knowledge or understanding.' 'Oh,' replied the doctor, 'never mind that, many people continue so all their lives!'

Why is an old toper's nose like the safety valve of an engine? Because they are both sure indicators of when steam is up!

Veto Message. To the Senate and House of Representatives of the Commonwealth of Pennsylvania: GENTLEMEN.—Bill No. 590, on the files of the Senate, entitled "An act to incorporate the Meadville Bank," with a capital of \$100,000, has been presented for my consideration, together with others, providing for the establishment of sundry new banks, to be located as follows, to wit: one at Pittsburg, with a capital of \$300,000, another at Allentown, Lehigh county, with a capital of \$150,000, another at Erie, with a capital of \$150,000, another at Carlisle, with a capital of \$100,000, another at New Castle; Lawrence county; with a capital of \$100,000, another at Tamqua, Schuylkill county, with a capital of \$100,000, another at Mauch Chunk, Carbon county, with a capital of \$100,000, another at Phoenixville, Chester county, with a capital of \$200,000, another at Monongahela city, Washington county, with a capital of \$100,000, another, to add \$150,000, to the capital stock of the Southwark Bank, in the county of Philadelphia.

Since the General Assembly has thus indicated to me their views on the subject of increasing the banking capital of the State, I have given the question, in all its bearings, my most anxious consideration—have contemplated the probable effects of this proposed measure upon the interests of the whole people of the State—upon the laborer, mechanic, farmer, merchant, and manufacturer, and bringing to the aid of my judgment, the lights furnished by the past experience of the country, I have arrived at the conclusion that it is my solemn duty, however unpleasant, to differ with you on this subject. To dissent from the wishes of the Representatives of the people, on a question of public policy, is painful to me in the extreme, but to shrink from the responsibility of performing a conscious duty, would be cowardly and criminal.

In returning so large a number of the bank bills, without my sanction, for the re-creation of the General Assembly, I deem it right that I should present my reasons for so doing so at length, in one message, and have reference to this as applicable to these measures severally.

On assuming the duties of the Executive office, I distinctly announced "that, in my opinion, no pretext can justify the creation of a superabundant amount of paper money, and that it was with painful alarm I have witnessed a growing disposition in the entire country to increase the use of this medium on a small specie basis, regardless of the inevitable effects of the large accessions of coin which California is furnishing to this country and to the world. Every people should have a circulating medium as a matter of convenience, and should have whatever amount the transaction of wholesome business affairs may demand; but unfortunately we are two unwilling to stop at the proper point in the creation of this medium. That as coin becomes abundant it should supplant and render unnecessary the use of paper, is to my mind, the plainest teaching of common sense. Such practical effect is demanded by the true interests of the people."

The sentiments thus announced, I have long entertained, and their correctness is the more confirmed by every day's experience and reflection. I should, by assenting to these bills, agree practically to reverse this doctrine and maintain that as coin becomes abundant, the paper medium should be increased. This position would be so manifestly unsound that argument is not necessary to refute it.

The proposed new banks would add to the present banking capital \$1,550,000, or over ten per cent. on the active capital now in use, and thus swell the present amount of our paper circulation to the extent of four or five millions.

Whilst I am not prepared to say, that at the proper time, a bank might not be useful, if properly managed, at some of the points named, I have had no difficulty whatever in satisfying my mind that there is at this time, no real necessity for such an extensive increase of paper money, nor that if such increase were permitted, the effect would be prejudicial to the true interests of the mass of the people, and that it would exercise a demoralizing influence upon the business affairs of the State. The immediate effect would be, I have no doubt, to enhance the nominal prices of all kinds of goods and property, by the depreciation of bank paper, stimulating thereby a spirit of wild and fanciful speculation, begetting prodigality and idleness, the legitimate fruits of an inflated currency. All violent movements on this subject are unwise and especially injurious to the unwary citizen. Experience has demonstrated that all sudden expansions and contractions of a paper currency, exercise a prejudicial influence on the real prosperity of the country. Such sudden convulsions, it is true, are sometimes turned to the advantage of the shrewd capitalist, but the unsuspecting farmer or mechanic, enticed from his safe pursuit by the fair promises of the expansion, is crushed in his new experiment, by the violence of the contraction.

If it be true that "experience teaches wisdom"—and none will doubt this—the people of Pennsylvania should be wise on this subject, and a mere reference to that experiment, it seems to me, should be sufficient to awaken them to the danger of the measure in question.

The consequences of a similar policy, adopted in 1814, regardless of the admonitions of the sagacious and patriotic Snyder, are still remembered by some who participated in the scenes of those days, and are known to all of us as a dark page in the history of the State. Let no man flatter himself with the belief that the same cause will not produce the same effect in the future that it has done in the past. The country, it is true, is now inhabited by a new generation, but the nature of man has undergone no change since the days of Snyder—his impulses and objects are the same, and the laws of truth remain unaltered; and, assuredly, if we rush into the errors of that day, we may justly anticipate a similar retribution. Nor is this the only practical demonstration of the danger of the proposed policy, to be found in our history. Who does not remember something of the condition of affairs that existed through the whole extent of our vast country during the years 1834-

'35-'36. Who has forgotten the warning voice of the patriotic Jackson, admonishing the people against the consequences of an inflated currency and an unrestrained system of credit, which then pervaded our business circles, and affected deeply domestic arrangements. But his warning was not heeded until it was too late to arrest the evil. The great bank expansion of that period engendered a spirit of desperate speculation and habits of prodigality which distinguished alike the career of States, corporations and individuals. And who can contemplate without regret and shame, the disgrace and misery which followed as the legitimate consequence. The imaginary fortunes of individuals were dispelled as fog before the rising sun, and the meshes of the speculator were rent assunder as cobwebs before the torrent of revulsion that ensued. States, corporations and individuals were prostrated beneath its weight—their plighted faith became a by-word and scoff, and their credit was hawked about in the market and offered for a mere fraction of its nominal value. Whilst the unwary citizen who had been misled by this artificial state of affairs, including widows and orphans, whose means, under the force of the delusion, had been invested in schemes purely speculative, found themselves thrown homeless and penniless upon the charity of the public. Nor is this all. The effect of extending the banking capital of this State, in 1836, by the charter of the United States and other banks, from a little over fourteen to exceeding fifty-eight millions, and its sudden reduction, in a few years afterwards, to an active capital of not less than nineteen millions, was scarce less disastrous. The consequences of our State credit, to the trade and commerce of our metropolis, to the interests of all classes of our people, and to the honor of the Commonwealth abroad, are topics too unpleasant to be discussed at this day, and I only allude to them as so many admonitions against the tendency of the effort now making to increase the amount of banking capital, evidently calculated to produce a somewhat similar state of affairs.

These expansions are delusive and unprofitable, and as shown by their past history, clearly inimical to the rights and interests of labor. From an able report made to Congress on this subject, in 1840, I have gathered some very interesting facts which speak a language that cannot be misunderstood. They are to the effect that, from 1834 to 1836, the increase of paper currency in the United States was near 48 per cent.—that the advance in the price of that kind of real estate, which was constantly in the market, was over one hundred per cent.—in stocks, real and fancy, about one hundred and twenty per cent.—in flour, pork, corn, &c., about sixty per cent., and in the price of labor, the source of all real wealth, but a little over sixteen per cent. But not so when the contraction comes, for then labor bears the first shock, and depreciates most severely. In every view, therefore, is a fluctuating currency prejudicial to the interests of the laborer. Labor is the last thing to rise in price, and does so least, with an inflation of the currency, but suffers first and most severely under the contraction. Besides, during the times of such inflation, the laborer is forced to receive his wages at the standard price of a sound currency, in that which is depreciated, and purchase his necessities at the high prices consequent upon such depression. Such expansions, in addition, are adverse to the real prosperity of the country—and retard rather than advance it. The artificial growth produced by the expansion is more than counteracted by the paralyzing influence of the contraction, and the aggregate prosperity is less than it would be were the country left to its steady natural advance.

But how clearly impoverishing is the effect of an inflated currency upon all our State and National interests, now closely pressed by foreign competition. It virtually opens our ports to invite such rivalry against all these pursuits, and no rate of tariff that the wisdom of Congress can devise, within any reasonable limit, can counteract its influence.

It greatly enhances the nominal prices of goods and commodities in this, above what they will bear in other countries, whilst at the same time it retards rather than facilitates their production. It thus gives the foreign producer the opportunity of manufacturing at the low rates of his own country, and selling at the inflated prices of ours; for he receives his pay not in our depreciated paper but in gold and silver. It is this state of the currency, more than any other feature in the policy of this country, that enables the foreign manufacturer to compete, if not to undersell, the American producer in our own markets.

But where is the evidence that so large an increase of the banking capital is required? and why authorize such an increase all at one time? During the official services of my two last predecessors, covering a period of nine years, but four new banks were created; and when has Pennsylvania been more prosperous than during that time? When, since first burdened by her heavy debt, did her credit stand higher? And when did the labor of her citizens reap a better reward? She has, during the whole time, stood erect, maintained her faith, and by the proper exercise of her own inherent elements of wealth, has been steadily extricating herself from the embarrassments brought upon her by a spirit of prodigality, transmuted throughout the whole country as the consequence of the expansions of paper money, to which I have already referred.

There is now near nineteen millions of banking capital in the State, of which about four and a half millions of dollars are invested in stocks, bonds, &c., a business not necessarily connected with banking, nor contemplated in the creation of banks. This fact furnishes some evidence that at times there has been more banking capital than the legitimate business of these institutions seemed to require, and certainly there is nothing in the present condition of the country to justify so large an accession to our paper medium.

The present period is one distinguished by the great abundance of coin. The mines of California and Australia have recently been contributing to swell inordinately the usual supply which other parts of the world still continue unabatedly to furnish. Money is unusually plenty in this country and has not

been so much so, nor so cheap in Europe, for many years. The Bank of England now contains the enormous sum of near ninety millions of gold and silver, whilst in France and Holland there is an evident excess above the demands of business. In the United States we have a full supply, which is now being rapidly augmented by new receipts.—These, receipts, as I learn from reliable though unofficial sources, by importation and coinage, for the months of January, February and March, amounted to over thirteen millions and a half, leaving in this country, after deducting all exports of specie, for the same period, a balance of near seven millions of dollars. This ratio of increase would soon double and treble the whole capital of the country. And it is worthy of remark that this great increase of gold coinage is beginning to awaken the inquiry as to what is to be the effect upon this great standard of value, as compared with other coins or circulating mediums.

The effect of this superabundance of money on the business affairs of the country is already being made manifest. The signs of the times, it seems to me, indicate very clearly that we are approaching a period of more than natural prosperity resulting from this excess of money. The mania which prevails for all kinds of business and projects of improvement, which requires the investment of large sums of money, is the evidence of such tendency in our monetary affairs. If then, we are to take counsel from the past, and the indications of the present, we must believe that this abundance of currency will, of itself, produce an inflation of prices and lead to speculation and prodigality. But such artificial prosperity will be of short duration.—The reaction will as certainly come as that the sun will continue to rise in the east and set in the west; and, unfortunately, when it does come, the innocent and unwary who have made least in this game, are forced to suffer most. Is it wise then, in full view of such unmistakable indications, to hasten this state of affairs, and aggravate the evil by an improvident increase of paper money? Shall we so far forget the severe lessons which have been heretofore inflicted upon this noble State? I trust not. I do not say that it may not be proper at some future time to charter new banks at some of the points in the State, where it is now proposed to locate them; but I most sincerely believe, and I express this belief with the utmost deference to the views of the General Assembly, that the present is not a propitious period for an increase of banking capital. Let us first see what is to be the effect of the increase of gold coinage and the abundance of money to which I have already alluded. It is prudent, at least, to remain on the safe side of this question.—There is no danger of the real prosperity of the State being retarded for the want of paper money, and I have never known the people to suffer from such cause. Our currency is now as sound as at any other period in the history of the Commonwealth, and her prosperity and growth resulting from the energy, industry and enterprise of her people, equal to that of any of her sister States. Artificial means to improve this condition, might readily produce the reverse result.

I think the aggregate banking capital of the State large enough, and that of the whole country too large—much too large for the welfare of those pursuits closely pressed by foreign competition. But the great monetary movement which, at this time, would seem wise and necessary, is not within the central of a single state. If it were so, and Pennsylvania were that state, I have no hesitation in saying, that I should not, during my official career, sanction the charter or re-charter of any bank. It should be my purpose to reduce, rather than increase, the paper circulation. But a single member of this confederacy can do but little more than show a good example and invite imitation on the part of sister States. Situated as we are, therefore, we can only make the best of the circumstances which surround us—restrain the evil and promote the good, so far as the influence of the state can do this.

I have not been insensible to the force of the reasoning in favor of establishing banks in particular localities, as a medium through which to conduct heavy business transactions, and I should not object to institutions for this purpose with all the attributes of a bank, except the right to create paper money. It is urged, also, that certain localities need what are called banking facilities, that are now without such accommodations, and that some, or all of these bills, are only intended to afford to such places that which has been already extended to others. I am free to admit that there are localities thus situated, and that it is intended, by the bills in question, to supply some of these, and were it practicable to afford to them these facilities without increasing the present amount of paper money, or in other words, if this end could be accomplished by taking from localities that now manifestly have too much, the evils of an increase of banking capital, which I have suggested, could not apply. But it cannot, to my mind, be justified, that any inconvenience suffered by certain localities, should be regarded as paramount to the important considerations that seem clearly, at this time, to weigh against any increase of the paper medium of the state. This complaint may be gradually set at rest hereafter, should the considerations against an increase of capital continue by refusing to re-charter banks in localities where there is an excess of such facilities and distributing them in other quarters. But in this the utmost care will be necessary, for we have learned by sad experience that it is a dangerous policy to locate these institutions in a region of country greatly deficient in capital. I need not call to mind the numerous instances in which banks, thus located, have misled the business community, by their promises to pay, without a dollar in their vaults, and then exploded to the vast injury of the people. They are so many arguments to sustain my unwillingness to excite unpleasant recollections, that I refrain from pointing out the particular instances of some of these occurrences. But I trust they may not, on that account, escape your reflection. A bank created for the use only of those who desire to become borrowers, cannot answer. The more corporate franchise can