

# THE DEMOCRAT.

Thursday, November 29, 1849.

A "Hint"—Save Your Half-Bill!

As may be seen by turning to the first page of this paper, but four numbers more remain to be issued before the expiration of the present year—the fourth since our connection with it, and the second since we assumed its entire control. On looking over our books we find a large amount due us from our nation, a large proportion of it being for newspaper subscription, some for advertising, and some for job-work. As the year is now about to close, and we find ourselfs like other men in business, compelled to collect all outstanding accounts, that we may be enabled promptly to meet our liabilities, we trust we shall be pardoned for now appealing to all who know them selves to be "deponents" to endeavor to "fork over" by the close of the year.

Those whose subscriptions have been running two years, or longer, and present claims of whom there are nearly 3000, or 4000, are now, according to our terms, indebted to us \$4. It happens, however, that we will count the 4000 exclusive funds by mail or otherwise, as may be most convenient, at our risk, we will return a receipt in full for the "Democrat" for the two volumes, and for that for 1840.

Those also whose subscriptions for the present volume are not paid, or have not come up to us, one of them, by paying us \$6, as above, shall have a receipt for the dues for 1840 and 1841. Save your bill!

Those who are indebted to us for advertising and job-work will, of course, expect no statement, and we earnestly hope they will not fail to meet their bills shortly.

N. B.—Those whose amounts are not more than one year's standing, and who do not pay by the beginning of the ensuing volume, will, unfortunately, be liable to a deduction of 10 per cent. on the amount of their bills, and those whose accounts are not yet paid, and are continuing past due, will have their deduction increased, of course, the same proportion as the deduction as we usually afford to pay, or in case of non-payment, and suffer a deduction of 10 per cent.

The Banking System—Popular sentiment.

Said an editor in one of our papers, "We are anxious to speak of the success of the Sumter County Bank." "Never before," he says, "have nearly so many checks been drawn, which are scarcely worth more than dimes, and I may say, a dozen times went down at the right moment, & he had a legal right to his depositors' money."

The expression, though rather rough and unpolished, (but quite "most-well," no doubt,) is nevertheless true and full of meaning. This is indeed a "good test"! We should be disposed to draw the conclusion, that, while the bank has succeeded in all those who held such a check, and did not stand upon it until there went down a man left another man who is not thoroughly disgusted with the Banking system of this State—which, like every thing else, appears to be such stupide, as well as blind, and who is not likewise inclined to acknowledge that he or his party has ever done any service to the people.

To say that the Banking system was created thus and most others of the confederacy, is a magnificent and all-powerful engine of swindling the people, and needs reforming is to assert a truth so well understood both by the public and our knowledge of the condition of the banks, that we have the most rapid and easiest way to get rid of the letter.

But, in this case, the author of the article

is not known to us.

Moore's Review—The California's ad-

vises us that Mr. Davis, of the San Fran-

ces, has an interest in the Bank of San Fran-

cisco, and the consequence of the

loss of Mr. Clayton, and the consequent re-

form of the bank, will be to give a

new lease of life to the bank.

North Branch Canal.

We understand that the competition for work on the North Branch canal is very great, upwards of a hundred bids having made, on the part of the contractors at Tuskegee.

The people are fast opening their eyes upon the estimation of the *Bank of the State*, and are engaged in making calculations in relation to the value and prospect of the bank, and the general result is, that to expand it beyond ordinary for business purposes, it makes wholly trifling inroads, and causes its blind devotees, who are too weak to take party right or wrong, to yield without much apprehension. And why should it not? The Banking and all its derivatives, even the whig party, are wiggery now. To temper up the banks of the law, who then, fearing or not, and to engrandize it beyond ordinary for business purposes, the chief end and aim of the existing organization, all know to largely proportioned evils—evil to the most ruined and unmixed—and the rest, they usually and wisely conclude that the system is corrupt and rotten to the core.

In this view of the matter, we are bound to say, that is now being taken by the people of the country without distinction of party, except by a little squad of Bank new, wigs, and the like, spittles, in the Borrough, who are of no use or consequence any where. The people are fast opening their eyes upon the estimation of the *Bank of the State*, and are engaged in making calculations in relation to the value and prospect of the bank, and the general result is, that to expand it beyond ordinary for business purposes, it makes wholly trifling inroads, and causes its blind devotees, who are too weak to take party right or wrong, to yield without much apprehension. And why should it not?

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Such being the facts, it is no marvel that converts to the Democratic doctrine, in time to suit, are multiplying daily since the public mind has been coerced into reflection upon the subject by the recent explosion. This is all so.

The organ of Banks, in its contortions and writhings under the blow it's party in this country has received by the blow-up, may decide the individual liability principle, double-clashed by previous prohibiting foreign capitalists from owning stock in our Banks, and also preventing the transfer of liability with stock) but the great mass of the people, including all the whig, yield him no sympathy. They all know that such restrictions, honestly and scrupulously enforced, would have saved the people the calamity of the late explosion, if indeed it had not averted the explosion itself.

Reason, therefore, is now the watchword of the people. "No more Banks, and no renewal of charters unless the public shall be religiously assured against plunder by their explosion" is the spontaneous resolution of all honest men, no matter of what party. Let the next Legislature, therefore, decide this demand. Let the two-and-twenty delegates for charters, now advanced, be treated as many applications for licenses to rob and plunder the people, and to treat accordingly. No more of all, let no Democrat hear by his friends standing by giving the slightest countenance to such scoundrels of corruption.

Gov. Johnson, of Louisiana, has issued his pro-  
liferation, notifying the removal of the public offi-  
cials, and the dissolution of that state to Baton Rouge, on the 1st of December next. Baton Rouge is therewithover de-  
clared the capital of Louisiana.

EP's friend TUNSELL seems ready to comprehend the "secret of success" in business, if we may judge from the liberality he manifests in advertising his wares. See his "columns," and give him a call.

The Working Farmer for November has  
been received, and is right welcome. It is an ex-  
cellent number.

"The Best Magazine in the Country,"

Attention is called to the following list of Terms,

## Secret of Success in Business.

The Philadelphia *Daily News* has following article on this subject which we commend to the attention of the business men of this country generally:

"It is singular that business men should be so blind to their own interests as we sometimes find them. They are content to carry on a business that barely affords them a living, while others engaged in the same business almost entirely monopolies has the market. The former wonder at the reason of this and seek might and day to discover the cause why their customers are so few, and their sales so small, while others with inferior stocks are completely exterminated. The secret is that the man who conducts his business, adventures, and profits know exactly what he has to sell, and where to find it. Some have grown into use, except for ornaments. They are never looked for, but by strange means. Newspapers are taken by all classes of people, and whatever they have to buy, they make up their minds where to buy before starting. They grow into a proverb that advertises the cheap and best goods; and they are soon fully tingued with consumers. Their wives have never looked for it. If the wife of a daughter desires to purchase a show, they go at once to Bailey & Brothers, to Sharpe & Sons, or to some other establishment, with which they have become acquainted through the papers; and if they chance to drop in at any other, it is an instant mortify, and they add purchase. Ladies are sanguine. They know who advertises, and who do not, and they never expect a bargain in a store without a dash of advertising, or if he has not, does not, it is singular, and it is better to keep out of his business.

Another there is an anxiety in business as to whether it will come to us, and it is not convenient, by mail or otherwise, as may be most convenient, at our risk, we will return a receipt in full for the "Democrat" for the two volumes, and for that for 1840.

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