Miners' Journal.

POTTSVILLE, PA.

SATURDAY, DECEMBER 7, 1867.

REPORT OF THE COMPTROLLER OF THE CURRENCY.

This document is quite lengthy, taking up nearly six columns of the PRESS in small type. A large portion of it is taken up with arguments against the project of withdrawing the National bank notes and substituting Government greenbacks, which he disapproves of most decidedly. He quotes largely from the remarks of members of Congress when the question of issuing legal tenders was before them, showing that nothing but absolute necessity compelled them to vote for their issue, and that they did so only as a temporary expedient. We think his remarks are conclusive on this point. While we do not object to continuing the present issue of the interest paying greenbacks in circulation to pay taxes to the Government for its support, and for a reserve for the banks, we are most decidedly, opposed to any further issue for any purpose; and those in circulation we would gradually withdraw after a resumption of specie payments. It would be a very dangerous experiment to permit the General Government to issue a paper currency for circulation. It would be in fact, a union of the patronage of the Government, the purse and the sword in the same hands, without any check or control, in case we had a corrupt President, backed by a corrupt Congress, and might result in subverting our institutions. This was one of the great points at issue when our Constitution was adopted, and so jealous were they of uniting the power of the purse and the sword in the same hands, that they required the Secretary of the Treasury to make his report directly to Congress, instead of sending it to the President, as the other departments are required to do.

On the question of the saving of interest by substituting greenbacks for the National bank notes, he declares that in fact, the Government loses nothing, but is really the gainer. The banks are compelled to hold permanently, $150,000,000 in greenbacks as a reserve. The interest on this sum is put down at ..... $ 9,000,000
Taxes paid by the banks 16,000 600

$25,000,000

Interest on securities held 19,500,000

Surplus in favor of Government ... $5,500,000

The banks do not really receive interest on $150,000,000, but they are compelled to hold this amount, and as they could make 6 per cent. on this sum as circulation, they have a right to charge it to the Government. But throw this off, and the interest the banks receive over and above the taxes paid, is $3,500,000, a very small sum compared with the risk of a change. Under the old State bank system the people lost in the shape of depreciated money and shaves to brokers, at least $50,000,000 a year.

The following table will exhibit the number of banks, with the amount of capital and circulation, in each State and Territory:

STATES AND TERRITORIES.	ORGANIZED.	IN OPERATION.	CAPITAL PAID IN.	AUTHO. CIR. CULATION.
Maine	61	61	$ 9,053,000	$ 7,651,886
New Hampshire	89	89	4,735,000	4,214,155
Vermont	61	61	5,610,019	4,791,400
Massachusetts	208	200	79,912,000	66,961,665
Rhode Island	62	62	20,364,800	12,470,220
Connecticut	83	83	14,954,290	11,425,923
New York	314	306	116,491,941	89,209,377
New Jersey	54	54	11,833,350	9,134,865
Pennsylvania	203	198	51,577,900	39,871,960
Maryland	32	32	12,250,397	8,324,960
Delaware	11	11	1,415,000	1,185,870
District Columbia	6	4	1,350 000	1,206,000
Virginia	20	19	2,500,000	2,146,660
West Virginia	17	17	3,216,000	1,988,200
Ohio	125	125	22,404,700	18,469,920
Indiana	71	69	19,567,000	11,018,040
Illinois	108	107	20,600,000	9,810,400
Michigan	42	42	5,070,010	3,879,445
Wisconsin	37	36	2,983,000	2,553,050
Minnesota	15	15	3,250,000	2,437,500
Iowa	15	14	1,640 000	1,477,500
Missouri	5	5	400,000	314,000
Kentucky	15	15	2,925,000	2,437,500
Tennessee	12	12	2,100,000	1,842,840
Louisiana	7	7	1,600,000	1,240,000
Mississippi	2	2	150,000	68,000
Nebraska	2	2	110,000	90,000
Colorado	3	3	250,000	224,000
Alabama	3	3	1,700,000	1,224,000
North Carolina	2	2	500,000	225,000
South Carolina	2	2	585,000	158,000
Alabama	1	1	150,000	133,975
Arkansas	2	2	170,000	131,700
Kansas	2	2	250,000	225,000
Nevada	2	2	400,000	360,000
Utah	1	1	100,000	56,000
Montana	1	1	100,000	43,900
Idaho	1	1	100,000	43,900
Total	1673	1639	$454,394,851	$299,103,956

The Comptroller urges upon Congress the necessity of compelling the National banks to redeem their notes, and keep them at par at the great money centres, under a forfeiture of their charters. This is an important recommendation, and the only way in which a currency of equal value can be secured throughout the country. The people expect Congress to carry this recommendation into effect as speedily as possible, whether the banks oppose it or not. He also condemns the practice of paying interest on the deposits of country banks in the cities as pernicious in its effect. He remarks:

> Country banks keep deposits with city banks for the purpose of facilitating exchanges in carrying on their own business; and although it is to be presumed they and a profit in doing such business, and in keeping a working balance in the city banks for the purpose, a reserve should be placed there, but will not be allowed to exceed the amount actually necessary for the current demands of business. The payment of high rates of interest on such balances attracts all the spare capital from the country to the commercial centres, while it is still questionable if the public would not remain dead or unemployed, but it is drawn away from the country where it is needed, to the profit and rate of interest it receives. The banks in the cities then come into competition with the country, and compel borrowers in the country to pay higher rates.

M. Perisee, President of the Credit Mobilier of France, says that banks have been instituted only to lower the rate of interest, and all in their mission when they do not fulfil that character.

The number of National bank failures that have occurred for four years and three months, since their organization, have only been ten, with a capital of $1,830,000. All the circulation will be paid by the Government, and the whole loss to stockholders and depositors it is estimated, will not exceed one million dollars. These failures were not caused by any inherent defect in the system, but by incompetent and fraudulent officers, to which the most perfect systems are exposed. This is an extraordinary small number of failures out of so large a number of banks. The single failure of the Royal Bank of Liverpool, will entail at least double the loss to the community as the failure of these National banks in a period of over four years.

He states that the legal tender notes in circulation and the notes issued by the National banks make a volume of currency equal to $685,000,000 in paper, which is more than sufficient for our present wants.

He estimates the gold still remaining in the country at $600,000,000, and urges the gradual withdrawal of the legal tender notes, a specie resumption, and let the coin take their places.

We also favor a speedy resumption of specie payments, but we contend that no resumption can be brought about without completely paralyzing the industry of the country, until Congress protects the labor of the country by a tariff of duties which will check the drain of coin. All our disasters and suspensions have been caused by not protecting our own industry, and suffering the country to be drained of coin to pay for foreign products, which under protection, would have been produced at home.

The currency, protection and foreign commerce are so closely allied, that all legislation confined to one and ignoring the other, must fail in its promised effect.

Taxing Public Securities.—To meet the strong feeling springing up in favor of taxing National securities, the Secretary of the Treasury proposes issuing bonds to be denominated consolidated bonds of the United States, bearing six per cent. interest, payable in gold, for the term of twenty years, into which all other obligations of the Government should be converted as speedily as possible. Then let the Government return one per cent. of the interest, which on the whole indebtedness would amount to $20,000,000 in gold, and distribute this sum among the States pro rata. The Secretary believes the conversion could be made very easily, and then each State would receive the following amounts in gold annually, of course, diminishing as the debt would diminish:

Maine	$388,609 76	Louisiana	$434 840 77
Mass	748,379 45	Texas	209,179 40
N. Hampshire	194,411 17	Alabama	600,413 83
Vermont	186,079 09	Mississippi	471,792 38
Connecticut	282,416 01	Georgia	648,915 86
R. Island	107,174 16	Florida	90,290 60
New York	$3,361,625 39	South Carolina	431,208 12
New Jersey	412,466 99	North Carolina	626,624 29
Pennsylvania	1,733,647 13	Virginia	780,662 50
Ohio	1,449,059 66	West Virginia	249,088 11
Indiana	836,767 91	Maryland	421,860 59
Michigan	479,009 93	Delaware	88,773 43
Illinois	1,309,892 56	Kansas	185,563 80
Wisconsin	537,854 49	Nebraska	53,116 80
Iowa	495,128 16	California	283,753 14
Missouri	772,840 91	Nevada	94,048 79
Kentucky	778,831 79	Oregon	44,008 76
Tennessee	706,809 45		
Arkansas	557,147 65	Total	$30,000,000 00

It strikes us that this recommendation is a good one; it would equalize the taxation among the different States, and give each State its proportion of the taxes. This ought to give entire satisfaction to the whole community. We, therefore, recommend its adoption by Congress.

ANNUAL MESSAGE OF THE President of the United States.

WASHINGTON, Dec. 3, 1867.

Fellow Citizens of the Senate and House of Representatives:—

The continued disorganization of the Union, to which the present session of Congress has called the attention of Congress, is yet a subject of profound and patriotic concern. We may, however, find some relief from that anxiety in the reflection that the painful political situation, although untried before by ourselves, is not new in the experience of nations.

Political science, perhaps as highly perfected in our own time and country as in any other, has not yet disclosed any means by which civil wars can be absolutely prevented; an enlightened nation, however, with a wise and beneficent Constitution of free government, may diminish their frequency and mitigate their severity, and generally all its proceedings in accordance with its fundamental law. When a civil war has been brought to a close it is mainly by the first interest and duty of the State to repair the injuries which the war has inflicted, and to secure the benefit of the lessons it teaches, as fully and as speedily as possible. This duty was plainly felt by the statesmen of the Rebellion, promptly accepted, not only by the Executive Department but by the insurrectionary States themselves, and confirmed by the first pulsations of peace was believed to be as easy and certain as it was indispensible.

Disappointed Expectations.

The expectations, however, then so reasonably and confidently entertained, were disappointed by legislative action, unauthorized, as I think, by any obligations in the Constitution, to withhold my assent. It is therefore a source of profound regret that in complying with the obligations imposed upon the President by the Constitution, to give to Congress from time to time information of the state of the Union, I am unable to communicate any definite adjustment satisfactory to the American people, of the questions which, since the close of the Rebellion, have agitated the public mind. On the contrary, my conviction is sadly confirmed that at this time there is no Union as our fathers understood the term, and as they meant it to be understood by it. The Union which they established can exist only where all the States are represented in both Houses of Congress, where one State is not free to another to regulate its internal concerns according to its own will, and where the laws of the central government, strictly confined to matters of national jurisdiction, apply with equal force in all the people of every section.

That such is not the present "state of the Union" is a fact which hardly admits of dispute. Entire States are unrepresented in the two Houses of Congress, and the remaining States are denied the right to give them a voluntary support. Senators and Representatives have been refused their seats, not because exception could be taken to the fairness of the election by which they were returned, or to the time, place or manner in which it was held, but because the Houses to which they were chosen have claimed the right to determine for themselves whether the constitutional conditions of membership existed in the persons elected. Thus, in the case of each House, the right claimed is not merely that of exclusive judge of the election, returns and qualifications of its own members, but that of judge of the existence of those conditions of membership which are established by the Constitution for the entire body. The result is that the Senate and House of Representatives, which, by the Constitution, are the legislative depositories of all power granted by the States to the General Government, are incomplete, and the relations between the States and the National Government are subject to unprecedented disturbance.

Temporary and Perpetual Evils.

I am aware it is assumed that this system of government for the Southern States is not to be perpetual. It is, for this military government is to be temporary, provisional, but it is through this temporary evil that a greater evil is to be made perpetual. If the guarantees of the Constitution can be lawfully and practicably restored to a temporary purpose, and in a part only of the country, we can destroy them everywhere, and for all time. Arbitrary measures often change, but they generally change for the worse.

It is the curse of despotism that it has no halting place. The intermittent exercise of its power brings no sense of security for its subjects, for they can never know what more they will be called upon to endure when its red right hand is armed to plague them again. Nor is it possible to conjecture how or where power unrestrained by law may seek its next victims. The States that are still free may be enslaved at any moment, for if the Constitution does not protect all it protects none.

Negro Suffrage.

It is manifestly and avowedly the object of these laws to confer upon negroes the privilege of voting, and to disfranchise such a number of white citizens as will give the former a clear majority at all elections in South-ern States. This, to the minds of some persons, is so important that a violation of the Constitution is justified as a means of bringing it about.

The morality is always false which excuses a wrong because of the benefits which it is designed to secure. We are not permitted to do evil that good may come. But in this case the end itself is evil as well as the means. The subjugation of the first portion of the Union would be worse than the military despotism under which they are now suffering. It was believed heretofore that the people would endure any amount of military oppression for any length of time, rather than degrade themselves by submission to the debasing race.—therefore they have been left without a choice.

Negro suffrage was established by act of Congress, and the military officers were commanded to see that the process of clothing the negro race with political privileges torn from white men.

Negro Supremacy.

The blacks in the South are not fitted to be well and humanely governed, and to have the protection of just laws for all their rightful person and property. If it were possible, as it is not, to give them at once entire equality with their late masters, under which they might manage their own affairs in their own way, it would be impossible to secure that equality. The negro has not in proportion as the delinquents learn to think themselves safe. I am entirely persuaded that under such a system the negro race will perform the great duty assigned to him, of seeing the laws faithfully executed, and that it will secure him more especially from enforcing that rigid accountability which is necessary to the due execution of the Revenue laws.

Executive Authority.

The Constitution invests the President with authority to decide whether a removal should be made in any given case; the act of Congress declares in substance that he shall only accuse such as he suspects of to be unworthy of their trust. The Constitution makes him the sole judge in the premises; but the statute takes away his right altogether, and transfers it to the Senate, leaving him, nothing but the odious and sometimes impracticable duty of becoming a prosecutor. The Senate is not a body well adapted for the exercise of these removing powers. It is a legislative body, composed of the representatives of the States and people, but to separate, constituent bodies, and so to act upon the subjects as to keep the two distinct. The Senate is absolutely without any known standard of decision applicable to the charges which may be submitted to it, and it is not governed by any rule.

The law does not define what shall be deemed good cause for removal; it is impossible even to conjecture what may or may not be so considered by the Senate. The nature of the subject forbids clear proof. If the charge be incapacity, what evidence will suppose it? Shall it be the conviction of the Senate, founded on a hundred different ways, and by violent party men, in violent party times, unfaithfulness to the Constitution, or violation of the Tenure of Office Act? If the officer be accused of disloyalty how shall it be made out? Will it be inferred from acts unauthorized by public laws, from exercising functions derived from the President alone, from the refusal of the Senate to advise and consent to appointments, or from the free use of the veto power? Shall the question be left to the vague testimony of hearsay declarations, and shall the conduct of our officers be reviewed on trials conducted on principles which would disgrace a court of justice? Such investigations can only be regarded as a means of bringing it about.

The plan of putting the Southern States wholly, and each one separately and individually, under the power of Congress, is opposed by the vital principle of our institutions. The foundation of society have been broken up by civil war. Nothing can be settled right which is not settled with reference to the rights of every citizen, and the positive guarantees which the Constitution has provided for their protection. It cannot have escaped attention that, from the day on which Congress first met after the close of the Rebellion, it has never seen the Southern States by military force, with a view to the ultimate establishment of negro supremacy, have been in violation of the Constitution, and of the rights of the people more or less odious to it. The selections of the persons to be detached from the institutions of their country to govern the vanquished States, and the means by which they are to preserve the inheritance of free government in their own hands and transmit it undivided and unimpaired to their posterity, have been alike unauthorized by the Constitution, and forbidden by the principles of our institutions.

The great difference between the two races in physical, mental, and moral characteristics will prevent any permanent combination between them together in one homogeneous mass. The inferior obtains the ascendency over the superior, and the degraded forms the principal element in the new body politic. Hence, in all the Southern States, the governments established by the President, by the Congressional authority, and by the people under the Congressional plan, are in the hands of the most ignorant and degraded portion of the population, and exclude the better classes, who are alone competent to administer any government, from all participation in their affairs. The blacks, who constitute the governing power, are incapable of appreciating the nature of the trust committed to them, and are totally unfitted for the work required of them. They are wholly dependent upon those who have been the authors of their misfortunes, and who still desire to use them as instruments for their own aggrandizement. Hence, in the progress of reconstruction under the system adopted by Congress, the white race, deprived of the benefit of their intelligence, patriotism, and influence, have been roused to desperation by the oppression which they have suffered, and by the personal indignities heaped upon them by their negro rulers, and the purest and best men in the community have been subjected to the most humiliating discipline through which any people ever passed.

Treasonable Words.

It is well and publicly known that enormous frauds have been perpetrated on the treasury, and that colossal fortunes have been made at the public expense; that suspicion of corruption has increased, is increasing, and if not diminished, will soon bring us into total ruin and disgrace. The public creditors and the tax-payers are alike interested in an honest administration of the finances, and neither class will long endure the Machiavelian robberies that have recently occurred. For this unfavorable state of things, before any remedy can be applied, some of the taxes are so laid as to present an irresistible temptation to evade payment. The great sums which officers may collect and disburse afford a field, and present a pressure which is more than the virtue of many can withstand; and these can be no doubt that the accelerated character and true allegiance of the elector: it depends the purity of the ballot-box, and the right of those who are fixed, morally and mentally, to administer it well, for if conferred upon persons who do not justly appreciate the value, and who have no love for the Constitution and the Union, they will serve as a means of placing power in the hands of the unprincipled and ambitious, and must culminate in the total subversion of the principles established by our fathers, and consecrated by the blood of millions.

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The moral sentiment of the country has long since settled down in the belief that all the political evils we suffer spring from a single cause—the disregard of constitutional limitations by the Executive and Congress, each assuming powers not granted by the Constitution, and enacting laws which are not warranted by that instrument. Among the most prominent instances of this character are the Freedmen's Bureau bill, the Civil Rights bill, the Military bills, the Test Oath bill, the Tenure of Office bill, and the Command of the Army bill. Other instances might be given, but these are sufficient for my present purpose. All these acts are within the power of the majority in Congress, and they have been sustained by the people, mainly because they were supposed to be necessary to the perpetuation of the Union. Believing that the Constitution and the Union are inseparably connected, and that the destruction of the one must involve the destruction of the other, I have felt bound to expose the usurpations of power by which they have been attacked, and to which they must finally succumb if they are permitted to prevail.

Reconstruction.

The first step in the work of reconstruction should be the restoration of the States to their proper relations to the Federal Government. Serious embarrassment has arisen from the fact that eleven of the States which were members of the Union in 1861 have not been fully represented in the Congress which has assembled since the close of the Rebellion. Pretexts for this exclusion have not been wanting, but the principal reason assigned is that certain of the States did not, by the votes of their Legislatures, ratify the Fourteenth Amendment to the Constitution. Conceding to the Legislatures of States the right to withhold their assent from propositions submitted to them, it is clear that the refusal of a State to act upon such propositions cannot be allowed to affect their relations to the Federal Government. Such refusal is only the exercise of a right reserved to the States by the Constitution, and in no manner can it be classed among the acts forbidden to the States by the Constitution. To withhold from the States the right to reject amendments proposed to the Constitution would be to destroy the right altogether. The possession of the right to reject implies the right to consider, and the right to consider implies the right to form a judgment. The withholding of the right to reject or consider would be the exercise of a power to coerce the States in the formation of their judgments, and to force them to ratify propositions even though they believed the action would be destructive to their safety. Nor can the refusal of a State to act upon such propositions be regarded as a breach of faith, for the Constitution imposes no obligation upon the States to act upon amendments proposed. Their refusal to act is not inconsistent with the spirit of the instrument, for it is a right conferred, to be exercised or not, according to the will of the States. Throughout the whole discussion which preceded the proposition and ratification of the Fourteenth Amendment, it was taken for granted by all parties that the right of the States to reject was unquestionable, and it was not denied that the refusal of a State to act could in no manner affect its position and relations to the Federal Government. It is hardly necessary to say that the withdrawal of a State from the Union could not be more complete in its effects than the refusal of a State to become a member of the Union. The assent of three-fourths of the States is required to ratify propositions to amend the Constitution, and the withholding of the assent of more than one-fourth defeats the proposition; but the withholding of the assent of one-fourth cannot be regarded as the assent of three-fourths. To state the proposition is to refute it. The Constitution has wisely provided against the consummation of such a blunder. The question whether the Union of the States is to be preserved or destroyed is not to be left to the chance of three-fourths. It requires the concurrence of the votes of three-fourths in favor of a proposition to amend the Constitution before it can become valid, but the votes of one-fourth are sufficient to prevent the consummation of the proposition. Can it be conceived that the framers of the Constitution intended that the refusal of a single State should defeat the will of the nation, or that the withholding of the votes of a fraction of the whole number of States should be construed into the votes of three-fourths? The Constitution was not framed for such a contingency, and it cannot be presumed that provision was intended for it. The clear meaning of the instrument is that the consent of three-fourths of the States is necessary to the validity of amendments proposed, and that the refusal of more than one-fourth of the States to act upon them is only the exercise of a right reserved to them by the Constitution, and in no manner affects their relations to the Federal Government.

Reconstruction Proposed.

I therefore call the attention of Congress to the fact that eleven States are entitled to be represented in the two Houses, and that the refusal to admit their Senators and Representatives is attended with serious injury to the entire country. The admission of loyal members from the eleven States mentioned would remove the embarrassments which now exist in the way of proper legislation upon the various subjects of national importance, and would tend greatly to allay the prejudice and passion which have been engendered by the war. Experience has proved that the influence of the Executive Department of the Government in the work of reconstruction, and in the settlement of the various questions which have arisen out of the Rebellion, is not sufficient to meet the necessities of the case, and that the action of Congress is indispensable to the complete restoration of the Union in all its parts. Under the Constitution, each House of Congress is made the judge of the elections, returns and qualifications of its own members, and may, with the concurrence of two-thirds, expel a member. Each House may also punish a member for disorderly conduct, and may determine the rules of proceeding. In short, the Constitution has invested Congress with all the powers necessary to secure the right of representation to every part of the country. I therefore recommend the admission of loyal members from the eleven States mentioned, and I cannot doubt that the admission of such members will be followed by the most happy consequences. Their presence will remove all pretext for the unconstitutional legislation which has been forced upon the country during the past two years, and will tend to restore confidence and encourage the return of peace and prosperity. Experience has demonstrated the wisdom of the provision in the Constitution which requires Senators and Representatives to be residents of the States in which they are elected. While residing in the States they become acquainted with their condition and necessities, and are enabled to represent them understandingly. They are also responsible to the people for the faithful discharge of their duties, and can be promptly displaced if they fail to represent faithfully the wishes of their constituents. These wise provisions have been entirely disregarded in the case of the Senators and Representatives from the eleven States referred to, and the consequences have been unfortunate to the entire country. Senators and Representatives have been admitted to seats in the Congress of the United States from other States, who were residents of the States which they represented in the Rebellion until the day of their election, and who were chosen by the votes of persons engaged in the Rebellion, who participated in the most violent measures of the Rebellion, and who have since been driven from the States by the people whom they deserted. Such representatives have no sympathy with the people of the States in which they were born, but which they have deserted in the hour of their trial, and they are regarded by the people of the States which they have deserted in the hour of their trial, and they are regarded by the people of the States which they have deserted in the hour of their trial, and they are regarded by the people of the States