

THE ISSUE OF THE HOUR.

It is certainly not pleasant to perceive a continuance of the gloom that has for six weeks past overspread the country; but to deny that it still exists, would be useless.

There is no difficulty in tracing the results of the panic from its inception in the middle of September, up to the present. First, a few leading speculative banking concerns fell through; and the people wondered. Next, houses connected more or less intimately with the speculators caved in, and then the public were alarmed, thought their money no longer safe in banks, and hastened to draw it out.

Embarrassment of business men follows as the natural sequence of the embarrassment of the banks. Previously, our manufacturers and merchants of undoubted commercial standing had no difficulty in obtaining money to conduct their several lines of industry, upon tendering good security; but when the banks had to refund to depositors, there was, of course, but little margin left for discounting.

Now, if such be a proper analysis of the troubles that beset us (and we think no one will dispute it) what is the plain duty of the people at this hour? Is it to nourish the distrust that has already brought about such demoralization? Is it to talk loudly about issuing more paper money, when, for every dollar so issued, values will be proportionately inflated and new complications ensue that may be far more serious than those now on hand?

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