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BY JOHN W. FORNEY.
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The Press.

VOL. I—NO. 82. PHILADELPHIA, WEDNESDAY, NOVEMBER 4, 1857. TWO CENTS.

Legal Notices.

ESTATE OF JAMES KELSH, SR., DECEASED.
WHEREAS, Letters of Administration to the estate of JAMES KELSH, Sr., late of Philadelphia, deceased, have been granted by the Register of Wills to the undersigned, all indebted to the said estate are requested to make immediate payment, and those having claims against the same to present them to the undersigned.
JOHN KELSH,
FRANCIS M. KELSH, } Administrators.
S. W. corner of Fifth and Prune sts.,
oc 26-m,w,f-5t Philadelphia, Pa.

IN THE COURT OF COMMON PLEAS FOR THE CITY AND COUNTY OF PHILADELPHIA.
Julia A. Carr, by her next friend, &c., *vs.* Charles D. H. Carr. Sept. T. 1856, No. 16. Libel for divorce.
And now, Oct. 24, 1857, on motion of Henry C. Kutz, Esq., for libellant, the Court grant a rule on respondent to show cause why a divorce a vinculo matrimonii should not be decreed. Returnable Saturday, Nov. 7th, 1857, at 10 o'clock A. M.
oc27-tu&fr-4t*

ESTATE OF JAMES McGLONE, DECEASED.
Letters of Administration on the above estate have been granted to the undersigned, to whom all persons indebted to said decedent are requested to make payment.
PATRICK McGLONE, 1209 Chestnut street,
Or his Attorney,
DAVID WEBSTER, 130 South Sixth street.
oct4-w6t*

Bank Notices.

PHILADELPHIA BANK,
PHILADELPHIA, November 2, 1857.
The Board of Directors have, THIS DAY, declared a dividend of THREE PER CENT. for the last six months, payable on *demand*, clear of the State tax.
no2-3t B. B. COMEGYS, Cashier.

BANK OF PENNSYLVANIA, PHILADELPHIA, Oct. 29th, 1857.
NOTICE.—A special meeting of the Stockholders, of the "President, Directors, and Company of the Bank of Pennsylvania," will be held at the Banking-house, on the ninth day of November, A. D. 1857, at 12 o'clock, M., to determine whether to accept or reject the provisions of the act of Assembly, entitled "An act providing for the resumption of specie payments by the Banks, and for the relief of debtors," approved the 13th instant.
By order of the Board of Directors.
oc29-1t&9 J. L. PENIMORE, Assistant Cashier.

THE PHILADELPHIA BANK.—PHILADELPHIA, October 6, 1857.—The annual meeting of the Stockholders of this Bank will be held at the Banking house, on Monday, the ninth day of November next, at 12 o'clock M.
The annual election for Directors will be held at the Banking house, on Monday, the sixteenth day of November next.
oct7-w6t&m2N16 B. B. COMEGYS, Cashier.

MANUFACTURERS' AND MECHANICS' BANK.
PHILADELPHIA, Oct. 4, 1857.
The annual meeting of the Stockholders of this Bank will be held at the Banking House, on Tuesday, November 3, at 10 o'clock, A. M.
The annual election for thirteen Directors, to serve the ensuing year, will be held at the Banking House, on Monday, November 16th, from 10 o'clock, A. M., to 3 P. M.
mwf'n16 M. W. WOODWARD, Cashier.

COMMERCIAL BANK OF PENNSYLVANIA, PHILADELPHIA, October 12, 1857.
The Annual Meeting of the Stockholders of this Bank will be held at the Banking-House, on Tuesday, the 3d day of November next, at 12 o'clock M.
oct12,mw&f tnov3 S. C. PALMER, Cashier.

COMMERCIAL BANK OF PENNSYLVANIA, PHILADELPHIA, October 12, 1857.
The Annual Election for Directors of this Bank will be held at the Banking-House, on Monday, the 16th day of November next, from 10 o'clock A. M., and 3 o'clock P. M.; and on TUESDAY, the 3d day of November next, a General Meeting of the Stockholders will be held at the Banking House, at 4 o'clock P. M., agreeably to the charter.
oct-tno16 E. M. LEWIS, Cashier.

FARMERS' AND MECHANICS' BANK.
PHILADELPHIA, October 6th, 1857.
The annual election for Directors will be held at the Banking House, on MONDAY, the 16th day of November next, between the hours of 9 o'clock A. M., and 3 o'clock P. M.; and on TUESDAY, the 3d day of November next, a General Meeting of the Stockholders will be held at the Banking House, at 4 o'clock P. M., agreeably to the charter.
oct7-tno16 E. M. LEWIS, Cashier.

Attorneys at Law.

THOMAS F. GOODE,
ATTORNEY AT LAW,
Boydton, Mecklenburg County, Va.
Attends to professional business in the Courts of Mecklenburg, Lunenburg, Halifax, and Charlotte counties.
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Shapleigh & Rea, Philadelphia.
Baptist & White, New York.
Lanier, Bro., & Co., Baltimore.
Smyth, Stone, & Banks, Petersburg, Va.
Aris & Gray, Richmond, Va. no21-s&w-2m

LEWIS WELLS, ATTORNEY AT LAW, No. 2 AIRY STREET, NORRISTOWN, Pa., will attend with punctuality, and to the best of his ability, to all business entrusted to his care. oct-3m

DANIEL DOUGHERTY, ATTORNEY AT LAW, Southeast Corner of EIGHTH and CHEST Streets, Philadelphia. aul-1y

MYER STROUSE, ATTORNEY AT LAW, CENTRE street, Pottsville, Pa. au4-1y

BASS'S EAST INDIA PALE ALE.—The consumers of this celebrated beverage need no description of its qualities, or evidence of its excellence, beyond the benefit they have derived from its use since its introduction into this country; to those who have not yet made an acquaintance with it, this BROWNING Malt Liquor, it may be well to state a few facts:
BASS'S EAST INDIA PALE ALE
Owes its excellence as a beverage to the superior quality of the hops and malt, the mineral properties of the river water immediately communicating with the brewery, and the scientific skill applied in its manufacture.
BASS'S EAST INDIA PALE ALE
Not being sweetened or strengthened to please vitiated palates, is, therefore, neither heating nor heady, but stomachic and appetising.
BASS'S EAST INDIA PALE ALE
Is the delight and solace of the Indian Subaltern in his fuming bungalow—the worthy rival of brandy pawnee.
BASS'S EAST INDIA PALE ALE
Is the drink without which no tiffin can be complete—no journey by dawk possible.
BASS'S EAST INDIA PALE ALE
Is the favorite drink in England of lord and bagman—duchess and nurse.
BASS'S EAST INDIA PALE ALE
Is the much-admired tonic for invalids and persons of weak interiors.
BASS'S EAST INDIA PALE ALE
Will keep in all climates; and is good at all meals—luncheon, dinner, or supper.
BASS'S EAST INDIA PALE ALE
Is pronounced by the medical faculty one of the most wholesome beverages that can be taken, and is found to be not less agreeable to the palate than it is beneficial to the health.
BASS'S EAST INDIA PALE ALE
Is universally conceded to be unrivalled in excellence by any other imported into the United States.
Dealers and consumers will find it their interest to give this Ale a preference. For sale in cask and bottle by
Agent and Consignee, 44 BEAVER St., N. Y.
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Cheeham's, 18 Pine street.
Berry's, 10 Pine street.
Richardson & Haytor, 120 Water st.
George F. Burgess, 483 Broadway.
N. B. Gosling, 337 Broadway. no2-6m

GOLD MINE FOR SALE.—THE SUBscriber offers for sale, with a perfect title, the property known as the REID GOLD AND COPPER MINE, situated 8 miles from Concord, Cabarrus county, North Carolina. With the mine is a plantation of 745 acres of excellent land, well watered and wooded, and a large MANSION HOUSE, with barns, miners' houses, powder and engine house, and other buildings; new steam engine, 45 horse power; Chilian mills, stamps, pumps, &c., *embracing* all the *machinery and tools necessary* for the full equipment of a mine, in good order. The mine has been worked at intervals for the last 50 years, and has always been profitable to resident proprietors. It has never been worked for any length of time with an engine and machinery. The shafts and galleries are well constructed, the stoppings have never been taken out, and from 50 to 75 miners can be profitably employed in the old workings. On the property is a formidable vein of copper and lead, which has never been worked, and a new gold vein has been discovered since the first of *this month*, at which three *men have* been at work, taking out fifteen hundred dollars a day, with a good prospect of its continuance.
no2-6m CHARLES J. GILBERT, 181 Broadway.

GAS! GAS!! GAS!!!—THE UNDERsigned would respectfully call the attention of the public to the fact that they have and are daily reducing the price of Philadelphia Gas, from $2.25 per 1000 feet to the low price of $1 50 per 1000 feet, by their MODEL REGULATOR, which saves 35 per cent., a clear saving of 75 cents on $2.25, thereby reducing the price from $2 25 to $1.50 per 1000 feet.
We are daily putting the Regulator on all the principal and prominent buildings in the city, churches, libraries, factories, hotels, and other public buildings.
It has also been placed on at the Philadelphia Ex-change. Hundreds of certificates in favor of the said Regulator, from those having tried it, showing the above saving, can be seen at our office.
Store-keepers and the public generally are requested to send in their orders. Cost of Regulators from 26 upwards, according to size. Orders through Blood's Despatch promptly attended to.
N. B.—Fifty energetic, enterprising, and persevering men wanted, to canvass for the MODEL REGULATOR; can make from $2 to $6 per day.
ROBERT T. KNIGHT & CO.,
Office No. 44 South Fifth street,
oct24-1m next to Blood's Despatch.

GREEN SAND MARL OF NEW JERSEY.—THE NEW JERSEY FERTILIZER COMPANY is now prepared to receive orders for this important manure. For all lands upon which ashes are beneficial, the Marl is more than a substitute.
Professor Cook, in his annual report to the Legislature of New Jersey, says: "The value of these Marls is best seen in the rich and highly cultivated district which has been improved, almost made, by their use; but it may be interesting to examine the causes of their great value in Agriculture, and to compare them with other fertilizers. For example: The potash alone may be taken at *an average of five per cent.* of the whole weight of Marl, a bushel when dry weighing eighty pounds; and in the proportion mentioned would contain four pounds of potash; this is nearly as much as there is in a bushel of unleached wood ashes." And again—it is probable that the great value of the Marl is to be found in the fact that it contains nearly all the substances necessary to make up the ash of our common cultivated plants.
Price, delivered on board vessel, at the wharves of the company at Portland Heights, on Raritan Bay, New Jersey, seven cents per bushel. For further particulars, see circular, sent free of postage. Orders for other fertilizers will receive prompt attention. Address either of the undersigned.
CHARLES SEARS, President,
Riceville Post Office, New Jersey.
TAPPAN TOWNSEND, Treasurer,
No. 82 Nassau street, New York.
GEORGE W. ATWOOD, Secretary, No. 16 Cedar street, New York.
N. B.—Those wishing Marl for Spring use should order immediately, to secure its early shipment. Orders will be filled in rotation. oct 29-6m

J. E. & B. SCHELL'S
CITY MARBLE WORKS AND STEAM MANTEL FACTORY.
MARBLE HALL,
S. E. CORNER OF TENTH AND VINE STREETS,
PHILADELPHIA.
Where every variety of MARBLE MANTELS, TOMBS, MONUMENTS, TABLE TOPS and FLOORING, can be supplied upon reasonable terms. au24-tu8m

COTTON—200 bales good Middling to Middling Fair Cotton; in store and for sale by
MARTIN & MACALISTER,
au4 119 North Water street.

The Press.

WEDNESDAY, NOVEMBER 4, 1857.

THE ANONYMOUS IN PERIODICALS.

There is an affectation in some American periodicals of concealing the names of those who write particular articles. Like many other bad customs, this is derived from the practice in England. The *Edinburgh* and *Quarterly Reviews may be said to have* established what was formerly only occasionally adopted. Yet who could be mistaken as to the authorship of the leading papers in each number? There, in the *Edinburgh*, as visible as if the name were placed at the head of the article, was readily recognizable the keen analysis of JEFFREY, the laughing sarcasm of SYDNEY SMITH, the vigorous hand of BROUGHAM, the strong sense of HORNER, the logical force of WHATELEY, the metaphysical thought of MACKINTOSH, the imaginative delicacy of MOORE, and later still, the brilliant word-painting of MACAULAY. So, in the *Quarterly*, reading men at once knew the sarcastic bitterness of GIFFORD, the elegant scholarship of ELLIS, the kindly feeling of WALTER SCOTT, the deep learning of SOUTHEY, the geographical knowledge of BARROW, the poetic criticism of MILMAN, and the sweeping force of LOCKHART. This recognition is more difficult now, when the writers in the great British Quarterlies are so much inferior to those whom we have named—floundering in the deep waters which the others breasted, with sinewy force and wonderful self-reliance. They are less readily recognised, because, wanting the individuality which emanates from Genius, there is less interest in speculating about inferior people.

The Magazines have affected the anonymous also, but, with the exception of *Blackwood* and *Household Words*, the concealment has been almost nominal. *Chamber's Edinburgh Journal*, in its prime, (which long since passed away,) kept a good deal, though not wholly, to the anonymous. DICKENS has made it the rule of his *Household Words*, and the result is two-fold—first, that some excellent writers, such as SALA and WILKIE COLLINS, have involuntarily given an echo of his style, and next, that, while DICKENS actually writes very little in his own periodical, he gets the credit of almost every good thing that appears in it.

Blackwood preserves the anonymous marvellously well—and better now than formerly. When "Christopher North" poured out his poetic prose, every body detected JOHN WILSON. When "Ensign and Adjutant Morgan O'Doherty" rollicked in the pages of Ebony, running riot in criticism and getting merry as well as witty at the "Noctes Ambrosianæ," who did not know the erratic and brilliant pen of Dr. MAGINN? And so, equally, with DE QUINCY, GILLIES, LOCKHART, SYME, and a long array of wits and scholars, who used to write for *Blackwood*. Latterly, few are recognizable. AYTOUN, always—ALISON, often—WARREN, invariably. The style betrays each known writer. Sometimes, there is a good deal of guessing. Thus the authorship of "The Caxtons" was a long time undetected. So "Zuidee" was not discovered until it appeared reprinted in a separate form, when it appeared that a practised novelist, MARGARET OLIPHANT, was the writer. So, "The Athelings," also by MRS. OLIPHANT, was attributed to many authors, until, at last, the truth came out. So "Lady Lee's Widowhood," a dashing, splashing, man-of-the-world novel, was accredited to at least twenty popular authors, and turned out, *at last*, to have been written by a cavalry officer, Major HAMLYN.

Harper's Magazine ostentatiously preserves the anonymous, and does not gain anything by doing so. At first, when it avowedly was mainly made up of articles "conveyed" from foreign periodicals, perhaps there was worldly *wisdom in not naming the source*. But, since it has become established, with a circulation larger than any monthly periodical ever obtained, in any country, it has gone largely into original articles, and, in truth, takes very little from foreign sources. It can well afford to abandon them altogether, resting its credit on entire originality, and generously doing justice to its own contributors by publishing their names.

The *Knickerbocker*, on the other hand, which is the oldest American magazine, and composed wholly of original matter, almost always publishes the authors' names, and many a reputation, which now is great all over the world of letters, had its commencement in the genial pages of "Old Knick." Had they been "cabined, cribbed, confined," within the frozen boundary of the anonymous, when they first wrote, they might, in disgust, early have dropped the pen.

When *Putnam's Magazine* was commenced, in 1853, there was an affectation of mystery as regarded the authorship of the respective articles. A poor affectation it was—for that universal confidant, the press, was made acquainted with each name, and told the public that LONGFELLOW and BRYANT, CURTIS and COZZENS, and all the rest, poetized or prosed in such or such articles.

We were curious to see how the new periodical which notional Boston had announced would manage. We did not dream of the anonymous here, for twenty-four native and six foreign writers, of more or less celebrity, were duly advertised as forming the literary staff of the *Atlantic Monthly*. A fortnight ago, the first Number appeared (beautifully printed, we must say) and lo! not an author's name to even a single article. Strictly anonymous, indeed. While we yet wondered at the want of judgment thus exhibited—for the public like to know authors' names, to judge whether what they are reading equals what they had read, from the same pens, besides the gain in the way of popularity—we *find* a paragraph in a Massachusetts paper, which raises the curtain pretty fully. There are nineteen different articles, (exclusive of editorial, literary and musical,) and our country contemporary names the authors of *eleven* of them. We learn that the Personal Reminiscences of DOUGLAS JERROLD was written by JAMES HANNAY, an English writer; Illusions, by EMERSON, the transcendentalist; The Manchester Exhibition, by CHARLES E. NORTON, of Cambridge; British India, by C. C. HAZEWELL, of Boston; The Origin of Didactic Poetry, by JAMES RUSSELL LOWELL; The Autocrat of the Breakfast Table, by HOLMES; Pendlam, by J. R. THOWBRIDGE; Sally Parson's Duty, by Miss ROSE TERRY, of Hartford; Akin by Marriage, by C. W. PHILLEO, of Suffield, Ct.; The Mourning Veil, by Mrs. STOWE; and The Financial Flurry, by PARKE GODWIN. By the way, had GODWIN'S name been prefixed to this last, we should have read it more carefully than we did—for you may as well put a kettle on the fire and bid it not boil, (the illustration, though homely, was made by WALTER SCOTT,) as get PARKE GODWIN to write without his plunging, in some way, into a diatribe against the South. And, sure enough, at the wind-up of a discussion on the causes of the financial panic, Mr. GODWIN slily introduces a hit at "the inexorable shape of the slave-power," which (he declares) "consults no interest but its own in the management of Government, and will never make a concession to the manufacturers or the merchants of the North, unless it be to purchase some new act of baseness, or bind them in some new chains of servility." PARKE GODWIN is a very able writer, but the *Atlantic Monthly* will do well to remember that the first serious blow to the undoubted popularity obtained by *Putnam's Magazine*, under the original editorship, (by Mr. BRIGGS,) was given by its publication of Mr. GODWIN'S attacks upon the South.

The information respecting the authorship of articles in the *Atlantic Monthly* came to us, in *one* country paper. From another, published in New York, we learn that Florentine Mosaics was written by MOTLEY, historian of the Dutch Republic; Santa Filomena, by LONGFELLOW; The Romnany Girl, The Chartist's Complaint, Days, and Brahma, by EMERSON; and The Gift of Tritemius, by WHITTIER. The sum total is, out of nineteen anonymous articles the authorship of eighteen is declared, in the newspapers, within ten days of the publication of the Magazine. Such being the case, how useless, how *ridiculous*, is the idea of affecting the anonymous.

CORRESPONDENCE.

AN APPEAL FOR A PROTECTIVE TARIFF.

[For The Press.]

LEBANON, October 27, 1857.

It is not in the spirit of the partisan that I address you this letter, but with the view of calling your serious and careful attention to a subject, in which you cannot avoid feeling, in common with your suffering fellow citizens, a deep and absorbing interest. The sad condition into which our working and business classes have been suddenly plunged, and the present and prospective misery that is likely to grow out of the terrible revulsion that has overtaken us, demand the thorough and unbiased consideration of the people, and more particularly of those who are placed in the responsible position of journalists, and as such, exert the influence that you do. The temperate tone of your paper, and the sympathy you profess to feel for those who carry out and conduct the great industrial operations of the country, lead me to expect that you will henceforth give to the overshadowing interests of the working classes an earnest support, and receive the sincerely entertained views herein expressed, in the same spirit of candor and *respect in which I assure you they are offered.*

However difficult of solution, and whether proximate or remote the cause may be, of the fearful break-up in business and nearly total stoppage of manufactures that have taken place within a few weeks past, there is no mistaking its effects. These are presented in characters that not only excite commiseration, but the most serious apprehension *as respects the condition of myriads of working people during the approaching winter.* In the manufacturing and mining districts, the desolation produced by the revulsion is the most apparent. The throng of female *operatives, who so* recently filled our cotton-mills, and made them resound with the hum of industry, are now cast down and lamenting at the torpor that rests on *their spinning frames and looms.* Hard-working, honest men, embracing an aggregate of several hundred thousands, have been suddenly bereft of the means of supporting themselves and their families, and stand in woful, helpless groups about the closed doors of the machine-shops, foundries, rolling-mills, factories, furnaces, and forges, in which they lately toiled contentedly and cheerfully for the bread and raiment to which they, of all others, are the most strongly entitled. This is not only a distressing but an alarming state of affairs; and it requires but little acumen to point out the danger to society, in thus instantly wresting from immense numbers of our people the "from hand to mouth" support, on which so many of them depend. Be where it may, there is a fearful accountability resting in some quarter for the absolute want imposed upon our producing classes.

On occasions such as the present crisis, and in any emergency of danger and trouble, it is natural for men to endeavor to trace effects to their causes; and even to venture on the suggestion of remedies, whether they possess any virtue or are heeded by those at the helm or not. Specifics so cheap and freely offered, may be worth little or nothing separately; but from the long array of them, now presented to the public, the "powers that be" may be able to extract a little something from each, that will when combined afford the required relief. Permit me to add one more to the list; and though the remedy is by no means an original one, but on the *contrary a very old one*, it is nevertheless balsamic and deserving of the consideration and adoption of our citizens individually and collectively. I esteem it not only *for its inherent virtues, but because it has come* down to us, invested with the celebrity of having figured conspicuously in the public and private practices of such sound economists as Doctor Franklin, Thomas Jefferson, James Madison, and others equally renowned and endeared to the American people by their examples of wisdom and patriotism. It is simply this: *Nations and individuals, to be prosperous, must live within their income.*

Mr. Fox complimented Doctor Adam Smith, in the House of Commons, for his clear and forcible exposition of this truth in the "Wealth of Nations;" and, though it has long since passed into an axiom, it is no less strange than true that we still persist in violating it *nationally* and privately. As long as we continue thus to sin against the clearest light, we must suffer from such periodical revulsions as the one that is now involving in ruin our working and commercial classes in all sections of the country. The extent to which we have been pursuing the suicidal policy of spending more than our income is exhibited by the tabular statements of exports and imports which accompany the last report of the Secretary of the Treasury. During the last eleven years, from 1846 to 1856 inclusive, we have bought foreign wares and merchandise to the amount of $2,251,527,061; and in the same period we have sold to other nations breadstuffs and other productions to the amount of $2,029,172,896, leaving a balance against us, taking the eleven years together, of $222,354,165; while at the same time there was a drain of $277,644,596 in specie and bullion from the country—of which but $75,524,923 has returned to us, leaving our circulating medium and bullion $202,119,653 short of what it would have been under a policy that would have limited us to buying no more than we sold.

The effects of the system of low duties, or partial free trade, that has been in operation for the last eleven years, are various and somewhat complicated, but still not very difficult to trace. During the operation of the tariff of 1846, our manufactures have had to struggle severely to eke out a bare existence in competition with foreign workshops; with the exception of the spasmodic prosperity of *the past three years*, brought about mainly by the increased price of labor in England, and the enormous inflation of credit, produced here by the influx of European goods, which were offered at low *prices, and on terms so inviting that we could not* resist buying, and to an extent far beyond our income. The most prominent recipients of this abundant credit were railroad companies, which were *numerously organized all over the country*, and particularly in the West, where railroads have been built that are twenty years in advance of the wants of the present time. But the ability of such roads to pay, it seems, was a secondary consideration, and was entirely eclipsed by the facility with which cheap iron could be bought, and loans negotiated abroad; but that very indifferent iron and loans could only thus be had at heavy sacrifices in the way of snares, ranging from twenty to thirty per cent., could not have possessed a feather's weight in the estimation of the *pseudo* Yankees who headed these schemes.

To operate such roads, pay interest on their cost, and declare dividends out of their earnings, was of course an impossibility; but in order to give them a prosperous phase, immense floating debts were created, by borrowing money at enormous rates, thus sustaining and extending the reprehensible and ruinous system of usury, that is now devouring the substance of our honest business men. The holders of such bogus railroad, and other securities of the kind, were not in the true sense of the word panic-stricken—for that implies alarm without a cause—but they have had occasion to be alarmed at the fact, that has within the past few months become frightfully apparent, that such investments are worth little more than the paper on which the certificates of them are written. This discovery has caused the rush of securities of all kinds into market, and is the cause of the ruinous decline in the price of them, and of the total overthrow of confidence, that has occurred in all sections of the country.

Excessive importations, or the practice of buying *more than we sell*, has not only crippled our manufactures, created a stupendous line of abundant or cheap credit, by means of which unprofitable and costly railroads have been built, and the wildest speculation in land, encouraged along the routes of them; but it has stimulated individual extravagance to an almost incredible extent. For the proof of this, I refer you to statistical statement No. 10, annexed to the last report of the Secretary of the Treasury, which shows that the average annual consumption *per capita* of foreign goods, under the tariff of 1842, was only four dollars and fifty-four cents, while the consumption *per capita* under the low duties of the last eleven years has reached a yearly average of *seven dollars and seventy-six cents.* The difference in our use of foreign fabrics and wares, under the protective and free-trade periods, is three dollars and twenty-two cents *per capita* less] under the former than the latter, which, multiplied by 21,000,000, the average of our population for the last eleven years, gives above $77,000,000 as our annual, and $847,000,000 as our total consumption of foreign goods in that time, over and above what, it is no more than fair to presume, it would have been under a policy that would have restricted us to living within our income, or have made our imports and exports to range as they did under the tariff of 1842. The balance of trade in our favor during the operation of the tariff of 1842, or for four calendar years under it, as per official statement, was $10,262,388, exclusive of specie either way, which is the true method of stating the account, instead of classing coin on either the debit or credit side of it. Including specie in our import and export account does not exhibit its true standing, from the fact that such a rendering of it does not help to show the true consumption and production of the country; but in order to bring out the successful operation of the tariff of 1842 in still stronger relief, it will be found, even after adding the import and export of specie, that the balance in our favor was $24,279,181.

In view of the facts stated, and culled from official sources, I am at a loss to know how the revulsion under which the country is writhing can be traced to any other cause than that of living beyond our *income*, or, *in other words, importing* much more than we export. This, it seems to me, is the true secret of our troubles, and to blame the banks, or point to them as the origin of our embarrassment, as many persons do, is mistaking one of the effects for the cause of our distress. Banks have doubtless many sins to answer for; but I cannot see why they should be denounced and held accountable for their inability to pay their debts in specie, while the policy of the National Government is such as to render it impossible for them to convert the best of assets into coin, by draining the country of it to pay for extravagant imports on one hand, and locking up million of specie in the National Treasury on the other.

Though the question of a protective tariff is still a mooted one, and many are sincerely opposed to such a measure—because they have not given the subject the careful and earnest consideration it demands—there are, however, signs of healthy reflection appearing of late, in the right quarters, on this important matter. As instances of such return of the "sober second thought," I have only space to refer to the late circular of Duff Green, Esq., which is full of misgiving as to the workings of the tariffs of 1846 and 1857, and to the recently published opinions of the editor of the Richmond *Examiner*. In that paper of the 23d inst., there is an article published, that is full of protective tariff data, in spite of an effort to conceal it. The article referred to gives the imports and exports of specie from 1845 to