THE PRESS.

PUBLISHED DAILY, (SUNDAYS EXCEPTED,)

BY JOHN W. FORNEY.

OFFICE, No. 417 CHESNUT STREET.

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The Press.

VOL. I—NO. 97. PHILADELPHIA, SATURDAY, NOVEMBER 21, 1857. TWO CENTS.

Shylocks—A Saddle for the Horse it Fits.

Two weeks ago I hinted that
I had a rod in pickle,
To drive the money-changers out,
And Shylocks' backs to tickle.

I thought to use it then, at once,
But having waited longer,
The rod has got much better soaked,
The pickle has grown stronger.

Come up here, now, ye bare-faced knaves;
For money don't be craving;
I'll serve you with as *close a shave*
As e'er was made in shaving.

Come up old Skin-flint, take the head,
As your reward for sinning;
Don't flinch, or squirm; for you should know
That eels get used to skinning.

Come up, I mean to introduce
This pickled rod to you,
And pay you up for past misdeeds
In full, with interest due.

Don't talk of mercy, for with you
Naught such a plea avails,
When for the ducats or the flesh,
You shake your knife and scales.

In settling for your past misdeeds,
And for no discount pleading,
Your back may bleed, but what is that
To one used to *bleeding?*

A settlement of past misdeeds!
Know you the gross amount
That you have accumulated on your soul
Upon this dread account?

Speak to your conscience! ask if that
Can with you now condole;
Ad'ty your victims; see the price
For which you gave your soul!

Tell me, when night has closed your eyes
In unrefreshing sleep,
What victims come, like the Banquo's ghost,
With curses loud and deep?

Do not strikes as ye would
Be struck, when ye do pay?
Hast thou, in lusting for thy gold,
This precept kept in view?

"Love God with all thy heart; and love
Thy neighbor as thyself!"
Has this thy guide and counsel been,
In thy pursuit of pelf?

No! laws of God, and laws of man,
Thou hast been long defying!
Like wretched Cain's, thy brother's blood
From out the ground is crying.

Kneel down and see if prayer relieves
The blacker of the fetters.
Pray thus: "O Lord forgive our debts,
As we forgive our debtors,"

Such prayer, where dues are never quench'd
Would furnish proper text,
Debtors forgive? not while a shave
Comes with each fresh renewal.

What! do you quail at what I said
About the ducats undying?
Then throw away your knife and scales,
And from the wrath be flying.

You yet may 'scape the *prison-house*
Where Satan acts as warden;
And reach at last, by lowery pains,
The other side of Jordan.

This may be done, if you repent
And, quitting all your sharping,
Live as an honest man should live,
By praying and by paying.

Then shall your heart be filled with peace,
Your nightmare dreams be over;
And Beyley Clothes at Tower Hall,
You can not live in clover.

Owing to the financial embarrassments of the country, and with the view of KEEPING EMPLOYED the usual large number of hands, in making up into garments a large stock of Clothing, Gentlemen's Furnishing Goods, now on hand, adapted to fall and winter wear, and to dispose of the same in the season for which they were intended, I have determined for the ensuing Fall and Winter, to offer at retail, a stock of Clothing at COST, which is unsurpassed in the United States, for imbecility, variety, elegance, and cheapness. JOSEPH H. BENNETT,

TOWER HALL, MAMMOTH CLOTHING HALLS, No. 518 MARKET STREET, south side, between Fifth and Sixth streets.

Legal Notices.

IN THE ORPHANS' COURT FOR THE CITY AND COUNTY OF PHILADELPHIA.

Estate of JOHN MILLER, deceased.

The Auditor appointed by the Court to audit and report distribution of the balance in the hands of the decedent's real estate, paid into Court, will meet the parties in interest at his office, No. 115 South FIFTH street, on THURSDAY, November 26, 1857, at 4 P.M.

JAMES H. CASTLE, Auditor.

nl8 6t*

IN THE ORPHANS' COURT FOR THE CITY AND COUNTY OF PHILADELPHIA.

Estate of DANIEL MURPHY, deceased.—Notice is hereby given, that the Widow of the said decedent has presented and filed in the said Court an appraisement and her petition, claiming to retain the personal property therein mentioned, under the act of 14th of April, 1851; and the Court will approve the same on FRIDAY, the fourth day of December, 1857, unless exceptions be filed thereto.

ARTHUR H. BURTON, Attorney for Widow.

no18-19-26-2de

Educational.

TROY FEMALE SEMINARY.—THE School Year, consisting of two Terms, will commence on the SECOND WEDNESDAY in September, and close the last Wednesday of June following.

Normal Class, Troy Female Seminary—Tuition free. Winter Term commencing September 29th.

The charge for tuition and board, including all necessary expenses, such as room rent, washing, fuel, light, etc., is $220 per annum. An additional charge is made for music and the other ornamental branches of female education. Where a fixed sum is preferred, $250 per annum (one-half payable at the commencement of each term) will be received, and for it the pupil entitled to all the advantages of the Institution.

Pupils may enter at any period of the term, and are required to pay only from the time of entrance.

The Institution furnishes all possible facilities for a thorough course of useful and ornamental education. The Principals are assisted by more than twenty Professors and Teachers.

Extensive courses of lectures are annually delivered by Professors on Chemistry, Natural Philosophy, Geology, Botany, Astronomy, and Elocution.

The Institution is furnished with a suitable Library and extensive Philosophical Apparatus, a well-assorted cabinet of Minerals and Shells, and Maps, Charts, Globes, and Models.

Every facility is afforded for the thorough study of the French language. The French teachers reside in the family, and adapt their system of instruction to the use of the language in conversation.

DIPLOMAS are awarded to young ladies who have passed satisfactory examinations in the full course of English studies, with Latin, or one of the modern languages. CERTIFICATES to those who have completed the partial course.

The pupils are received into the family of the Principal, in which every arrangement is made for their physical education, and the improvement of their manners and morals. Their domestic comfort, as well as in each, the rooms of the female teachers and that of an experienced nurse being among those of the young ladies.

The advantages of this Institution are the result of the accumulated facilities of more than thirty years of its onward progress.

Circulars containing more particular information may be obtained by application to the Principals, John H. Willard and Sarah L. Willard, Troy, N. Y.

The terms for day scholars are $5 per quarter for the introductory class of English studies. These are Reading, Writing, Spelling, Grammar, Arithmetic, Rudiments of Geography, Geography for beginners, and Geography for beginners.

For the second class $7 per quarter. This includes all the branches constituting the extensive course of English studies.

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o22-3m

HALL OF ST. JAMES THE LESS, PHILADELPHIA.

A FAMILY BOARDING SCHOOL FOR BOYS, REV. B. B. ERVIEN, RECTOR.

This Annual Session will begin on TUESDAY, September 1.

Circulars may be obtained at the Book Store of H. HOOKER, S. W. corner EIGHTH and CHESTNUT, or of the Rector, Post Office, Falls of Schuylkill, Philadelphia. au17-6m

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BRYANT BROTHERS' BUSINESS ACADEMY, Nos. 14 and 16 SOUTH SIXTH STREET, PHILADELPHIA, will re-open on MONDAY, SEPTEMBER 1st, for fall and winter Studies, embracing a knowledge of WRITING, BOOK-KEEPING, PENMANSHIP, ARITHMETIC by simplified methods, in a short time.

THE LADIES take pleasure in saying, that during the past year a large number of them were acquainted with BUSINESS EDUCATION, enabling many to secure profitable situations, and others to prosecute their business operations successfully. ap 25 6m

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PROFESSOR SAUNDERS' INSTITUTE, WEST PHILADELPHIA:

No Seminary whatever is more like a private family. The course of study is extensive and thorough. Professor Saunders will receive a few more pupils under fourteen years of age into his family. Etiquette of Messrs. J. S. Silver and Mathew Newkirk, or Col. J. W. Forney, Editor of this Paper, whose sons or wards are now members of his family. sept14-tf

Boots and Shoes.

FALL STOCK OF BOOTS AND SHOES.—JOSEPH H. THOMPSON & CO., No. 814 MARKET Street, and Nos. 5 and 5 FRANKLIN PLACE, have now in store a large and well-assorted stock of BOOTS and SHOES, of City and Eastern manufacture, which they offer for sale on the best terms for Cash, or on the usual credit.

Buyers are invited to call and examine their stock. au1-tf

CLOVER SEED.—NOTICE TO PENNSYLVANIA FARMERS AND STOREKEEPERS.

The undersigned are now prepared to purchase for cash, prime Clover Seed of the new crop. Pennsylvania storekeepers and farmers, by sending samples to our address, can, at all times, ascertain the price at which we are buying. Parties wishing samples, by which to be governed as to quality, can have them sent by mail, by addressing us.

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5,000 TONS of MITCHELL & CROASDALE'S improved super PHOSPHATE OF LIME, for sale by CROASDALE, PRIOR & CO., No. 104 N. Delaware avenue.

SPIRITS TURPENTINE—200 bbls Spirit Turpentine, to arrive, for sale by MARTIN & MACALISTER, 119 North Water street. au 1

The Press.

SATURDAY, NOVEMBER 21, 1857.

WHAT OF THE ATLANTIC TELEGRAPH?

The Atlantic Telegraph is laid up in ordinary, at one of the English ports, having been carefully removed from the American and English steamships, in which it had been so carefully deposited. Next summer, it is said, the attempt to lay it down will be repeated. Meanwhile, it has been carefully examined and reported as so defective in many places, and some in important points, that it would probably have been all but a *dead failure*, by this time, had it really been laid down in the first instance. Many portions of the cable have to be removed. New portions must be inserted—so many new portions that it is feared that the whole cable, thus mended and spliced, will literally assume the Shakspearian character of being a thing "of shreds and patches." An attempt is to be made to recover the four hundred miles of cable which had been payed out, when the experiment suddenly came to an unfortunate conclusion. There *ought* to be no difficulty in recovering it, for one end of the cable is firmly affixed to a terminus in Valentia, in the South of Ireland, and nothing ought to be easier than to take up that end, put it on board a steamer, and pay in the four hundred miles of *gutta*-percha*d* wire in the same manner as it originally had been payed *out*. But there is a suspicion, we learn, that, by some unexplained accident, the integrity of the lost portion of the submerged cable has been destroyed—in a word, that portions of it have been severed from the main under-water lot. More than a mere suspicion, indeed, seeing that such portions have actually been picked up at sea by certain Irish fishermen. At all events, the quantity of the cable has to be very much augmented, and nearer 3,000 than 2,000 miles in length will have to be ready.

The cost will be very considerable, of course, and the Sub-Atlantic Telegraph Company have already called in the full amount of capital, which *they were authorized* to raise on their shares. Their Act of Incorporation, however, gives them considerable powers for borrowing—to the amount, we believe, of one-third of their entire paid-up capital. Therefore, though they must pay heavy interest, on the loans, (in the present "tightness" of the money-market,) there is no reason to anticipate any pecuniary difficulty, connected with what, all things considered, must be considered the greatest and boldest experiment of modern science. Whatever the difficulty may be, it will not be of the purse.

What other difficulty need be anticipated?—seeing how strongly scientific men (to use our vile commercial phrase) have *endorsed* the experiment. Only two or three hard points.

First, it is stated—backed by the authority of Sir Wm. O'SHAUGHNESSY, who has had the laying down of all the telegraphic lines in India—that gutta-percha is not a good envelope for the telegraphic wire. It has been ascertained, from actual experience, that wires, when enveloped in gutta-percha, and conveyed to tropical regions *en masse*, are apt to come to the surface of the gutta-percha, and by this means destroy insulation.

Secondly, a more serious drawback to the efficiency of gutta-percha as an electric nonconductor has been discussed—many, say proved—recently. There has prevailed an idea, until lately, that gutta-percha is all but impeticable under the *ordinary* agencies to which it would have to be subjected, as a covering for telegraphic wires. *It* now transpires that at least *one* agency of frequent occurrence damages it. Growing in certain parts under-ground—at the root of oak-trees, for the most part—are fungi which have the power of rapidly affecting, (ever to brittleness and decay, such telegraphic ropes of gutta-percha buried in their vicinity as have been a few years under ground. Such disintegration of gutta-perc- is not of vital consequence in *terrestrial* telegraphic conductors. It would be a matter of serious importance as regards a sub-oceanic conductor—such a one, for instance, as the cable which was to have cropped the Atlantic.

Doubtless the experiment of that cable will be a leap in the dark. First, it is a question which can only be perfectly tested when the two ends of the cable touch opposite parts of the Old World and the New, whether the communication can be constantly made through such an extended distance. Next, whether gutta-percha, at the bottom of the Atlantic, will retain its integral qualities as a medium for completely, evenly, and permanently covering the telegraphic wire, so as to retain its isolation. Gutta-percha has been so disparaged, that the public have many causes to be anxious for an undertaking, necessarily in suspense for some months longer, the success of which so materially depends upon the efficient character of this particular agency.

For our part, we have never been sanguine in the expectation that the sub-Atlantic telegraph was to be successful at once—that the manufacture and laying down of the cable was the point of points in the undertaking. We think it probable that time and experience may develop many difficulties yet unanticipated by science—difficulties which may retard the successful issue. But we have great faith in two agents—Science and Perseverance—and believe that telegraphic communication between America and Europe will be consummated in our own time.

[For The Press.]

The independent course pursued by THE PRESS, in all things of general interest, has induced me, through its columns, to call public attention to an incident of late occurrence.

Some weeks since a "benefit for the relief of the poor" was advertised to take place at the Arch Street Theatre, by the kind permission of Mayor Wheatley. It came off on the 30th of October, and was well patronised, the amount received being eight hundred dollars, which was distributed (vide the *Ledger*) as follows:

"Jewish Yestor Home, $50; Penn Asylum for Indigent Widows and Single Women, $50; and $50 each to the Foster Home, Spring Garden Home Society, Northern and Southern Home for Friendless Children, Tenth, Twentieth and Fifteenth Ward Relief Associations, Female Society for the Relief of Indigent Females, Ladies' Association for Relief of Children, Western Provident Society and Children's Home, Hannah S. Garrigues, for the poor of Thirteenth Ward, Union Benevolent Association, Home Missionary Society, and Bedford Street Mission."

Now, I do not deny the right of individuals bestowing their charity upon whatever institutions they may deem proper, but I do deny the right of any committee to ask the public for alms, and then make invidious selections in the disposal thereof. There are now in this city a number of Catholic charitable institutions, two of which are particularly useful to the cause of morality, viz: The House of the Good Shepherd and the St Vincent's Home. The former is an establishment where the outcast female may find an asylum from the taunts and curses of society. Here those "Sisters" so famed in history for their noble devotion to the cause of humanity, those whom the soldiers in the camp-hospital look upon as "God's ministering angels," devote their youth and talents to instructing these outcasts in piety, and learning them to be useful to themselves, a credit to their sex, and ornaments to society. The latter is an institution for the prevention of infanticide, by rearing such infants that might otherwise receive an unnatural death. *Here that loving* command, "Suffer little children to come unto me," is fully carried out. Yet, Mr. Editor, while the inmates of these institutions are almost in a *starving* condition, they did not receive one dollar as their share of the benefit.

I will not insult the intelligence and charity of this community by asking is such conduct just? The injunction to "love you neighbor" is confined to no sect, nor bounded by any geographical limits.

ASTREA.

[While we publish this communication, we do so with the remark that we know the worthy gentlemen who distributed the fund alluded to were actuated by the purest motives. We are sure the omission was not intentional.—ED. OF THE PRESS.]

Hon. Fayette McMullen, of Virginia, arrived in Washington Territory on the 16th of September, and on the next day took the oath of office of Governor.

SABBATH READING.

THE WAY TO HEAVEN.—To candid, reasonable men, (says Wesley,) I am not afraid to lay open what have been the inmost thoughts of my heart. I have thought, I am a creature of a day, passing as an arrow through the air. I am a spirit come from God, and returning to God; just hovering over the great gulf, till, a few moments hence, I am no more seen. I drop into an unchangeable eternity! I want to know one thing—*the way to heaven*; how to land safe on that happy shore. God himself has condescended to teach the way; for this very end he came from heaven. He hath written it down in a book. O, give me that book! At any price, give me the Book of God! I have it. Here is knowledge enough for me. Let me be *homo unius libri*. Here, then, I sit down alone; only God is here.

In the presence I open, I read this book; this end—to find the way to heaven. Is there a doubt concerning the meaning of what I read? Does anything appear dark or intricate? I lift my heart to the Father of Lights: Lord, is it not thy word, "If any man lack wisdom, let him ask of God?" Then I give it to God in instrumental prayer. Then I read, "If any be willing to do thy will, he shall know." I am willing to do; let me know thy will. I then search after and consider parallel passages of the Scriptures, "comparing spiritual things with spiritual." I meditate therein—one thing I do—I bend all the affections and earnestness of which my mind is capable. If any doubt still remains, I consult those who are experienced in the things of God; and then, the writings whereby, being dead, they yet speak. And what I thus learn, that I teach.

A SOURCE OF ELOQUENCE.—Daniel Webster, on being commended for his eloquence on a memorable occasion, is said to have replied: "Sir, I am far from thinking that my poor effort the other day had the remotest claim to the panegyric you have been pleased to bestow upon it; but if anything I have ever said or written deserves the feebleest encouraging of my fellow-countrymen, I have no hesitation in saying that my peculiarity I am indebted, solely indebted, to the daily and attentive perusal of the sacred Scriptures, the source of all true poetry and eloquence, as well as of all good and comfort."

RELIGIOUS INTELLIGENCE.

NEW SABBATH SCHOOL AND CHAPEL.—The congregation of the Calvary Presbyterian Church in this city have lately completed and dedicated their new building, at the corner of Seventeenth and Fitzwater streets. The architecture is of the Italian order, and the structure presents throughout a very chaste and handsome appearance. It is one of the largest of this class of buildings in Philadelphia, being seventy feet in depth, and two *stories* in height.

Its dedicatory services, a few days since, were largely attended. A statement of the origin and progress of the school was read by the superintendent on the occasion, and a sermon was preached by Rev. J. Jenkins, pastor of the congregation; he was assisted in the devotional exercises by Reverends D. A. Willis and Dr. J. P. Berg.

MEETING FOR PRAYER AND HUMILIATION.—The spacious Church of the Epiphany was well filled on Tuesday afternoon. In the absence of the rector, Rev. Dr. Spear presided. The 64th selection of Psalms, and the 134th and 324 hymns, were sung. The 10th chapter of 2 Timothy was read by Rev. Mr. Evans. Addresses were delivered by Revs. Messrs. Bean, Newton, and Spear, and prayers were offered by Revs. Messrs. Lounsbery, Cooper, and Vaughan.

The next meeting will be held in the Church of the Advent.

Rev. W. Goodfellow, missionary of the Methodist Episcopal Church, with his family, left Baltimore for Buenos Ayres on the 29th of October. He will be accompanied as far as Valparaiso by Rev. Mr. Carrow, who comes home.

The trustees of the Lafayette College, Easton, Pa., have selected the Rev. G. W. McPhail, D. D., as President of the College, and Mr. Marsh, Professor of English Literature and Philology.

Rev. Dr. Wiley, of Milwaukee, Wis., has accepted a call from the Second Presbyterian Church in Lafayette, Ind.

The Boston *Traveller* says: The Rev. Dr. Dewey (Unitarian) has accepted a unanimous call of the New South Society, at Church Green, Summer street, to become their pastor.

The Rev. Joseph S. Clark, D. D., having accepted an appointment as corresponding secretary and financial agent of the Congregational Library Association, has resigned his secretaryship of the Massachusetts Home Missionary Society, and the Rev. Henry R. Hooker, D. D., of Falmouth, has been appointed his successor.

Mr. C. S. Sylvester was ordained to the work of the gospel ministry by the Presbytery of Columbia, at Spencertown, N. Y., on the 20th ult. Sermon by Rev. C. B. Ball, of Lee, Mass.

GENERAL HAMILTON.—General James Hamilton, of South Carolina, was among the victims of the recent explosion of the steamer Opelousas, off Galveston bay. General Hamilton occupied a prominent position in his native State. He served with distinction in the war of 1812, and attained the rank of major. At the conclusion of the war, he returned to Charleston and began the practice of the law. He was soon after elected mayor of Charleston, which office he filled for several years, and distinguished himself by suppressing the negro insurrection in that city in 1822. In 1823 he was elected to the Legislature of South Carolina, and, in 1825, was chosen for Congress, to fill the vacancy occasioned by the death of Hon. William Lowndes. He remained in Congress until 1829, and it was during this time that the Clay and Randolph duel took place. The night preceding the duel, Mr. Randolph sent for Mr. Hamilton, and confided to his care certain tokens of remembrance, to be given friends in case he fell. General Hamilton was a witness of the duel. While in Congress, General Hamilton was an untiring advocate of Southern Rights and of free trade. He opposed, with much bitterness, the high-tariff movement of 1828, and upon the passage of a bill that not resigned his seat and returned to South Carolina, where he was soon after elected Governor. At his recommendation the celebrated nullification act was passed by the Legislature of South Carolina. Governor Hayne, who succeeded him in the executive chair, appointed Gen Hamilton to the command of the troops raised in the State. The demonstration was unwise, and amounted to nothing, but it ruined the General, financially. He afterwards evinced great interest in the struggle of Texas for independence, and aided the citizens of the new Republic by his counsel. In 1841 he visited England and France as the representative of the Texan Government, and was instrumental in bringing about the annexation of this Territory to the United States. He has since held business relations in Texas which required his occasional presence. It was while proceeding thither, on board the Opelousas, that the melancholy accident occurred, which caused his death. His age was 65.

The trial of William Jones for the murder of Samuel H. White was commenced in the court of Oyer and Terminer for Washington county, Pa., Tuesday afternoon, before Judges Gilmore, Slagle, and Hart. The murder was perpetrated on the 30th of March last, between two and three o'clock in the morning. It was one of the most atrocious murders that ever occurred in Western Pennsylvania. On the 23d of April Mrs. White was arrested for the murder of her husband, inconsiderately, as it afterwards appeared, and she was discharged. Subsequently, and after the murder of George Wilson and Elizabeth M'Masters, suspicion was directed, by the statements of Charlotte Jones at Monongahela city and in Pittsburgh, to her brother William and James Williams. Williams and Jones had both escaped from the county jail, where they were confined on charges respectively of assault and attempt to poison a young man named John Archer. Jones was arrested at the residence of his father, near Dunningsville, and committed to answer. Williams was subsequently arrested in Pittsburgh, but proved that at the time the murder was committed he was in Liverpool, England. The evidence so far does not seem to be of a conclusive character.

We have been told, says the Louisville *Journal*, that some of the distillers in the interior whose hogs have died of cholera have sold the carcasses to parties in Cincinnati for $2 each, who are rendering them into lard! It is to be hoped that the product will not be sold for food. It may be turned into lard oil or candles without injury.

ON BANKS AND CURRENCY.

WASHINGTON, C. STREET, Nov. 15, 1857.

To the Editors of the National Intelligencer:

GENTLEMEN: Many papers, desirous of the establishment of a National Bank, are quoting what Gen. Jackson said in favor of such an institution at the beginning of his presidency. I have to remind all such papers that what was so said was said before Gen Jackson saw a prospect of restoring the currency of the Constitution, and that, after he saw that prospect, he said nothing more in favor of banks, National or State, but the contrary, and labored during the remainder of his public life to restore and preserve the hard-money currency which the founders of our Government had secured (as they believed) for us. The plan of that restoration and preservation consisted of five parts, namely: 1. To revive the gold currency by correcting the erroneous standard of 1701. 2. To create a demand for hard money by making it the exclusive currency of the Federal Treasury. 3. To make sure of this hard money by keeping it in its own treasuries. 4. To suppress all paper currency under twenty dollars by a stamp duty. 5. To wind up the insolvent banking banks by a bankrupt law against delinquents.

The first three of these five parts were accomplished, and to these we are indebted for twenty prosperous years, from 1837 to 1857—the suspensions and depreciated currency; also, for carrying the country through a foreign war—the Mexican—without paper money, and with the public securities above par. Also, for having in this country at this time full fifteen times as much hard money as we had in the time of the late Bank of the United States; and, we are indebted to the want of the two latter parts of the plan for what we now see: nearly two thousand banks in the country, a great part of them frauds from the beginning, and the bad governing the good; a general suspension in a season of peace and prosperity; and forced to use depreciated paper when there is more hard money in the country than its business could employ; men and women begging for work, and unable to obtain it, when the country needs all the work they can do, and has the means to pay *for it; families crying for bread when a bounteous Providence has given the most abundant crops that ever were seen; the business of twenty-five millions of people deranged, disordered, and thrown out of joint; and all this the work of the base part of the banks, falling down of themselves for want of foundations, and dragging the solid ones after them. For it is in this case of bank suspension as it is with a ship sinking at sea, where those who cannot swim drag down the men who have the means of keeping themselves afloat. Banking, in Great Britain, is not sufficient that this proportion of one-third is required to be on hand, but it must be shown, and that continually, that it is there. This is accomplished by the publication of the quarterly weekly average of the liabilities and assets of the banks, from which the public can always see when the bank has crossed the line of safety. How different this from banking in the United States, where no proportionable rate of specie to the liabilities is even prescribed; and where five, ten, fifty, an hundred paper dollars for one hard one in the vault, is frequently issued.

But one thing was wanting to complete the titles of our banking system to utter unworthiness, and that one thing has been discovered—it is dispensation of the specie basis! Throughout the world, so far as paper money is known, a specie basis is deemed necessary to an institution which issues promises to pay money, and has it, or not. Paper upon paper has become the "*ignis