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The Press.

MONDAY, NOVEMBER 30, 1857.

THE BANK CHARTER QUESTION.

There is little doubt, now, of what is authorized by the Order in Council, issued on the 12th inst. Thereby, the Bank of England, "to meet the demands for discounts and advances upon approved securities," is allowed to exceed the limits of its circulation as prescribed by the Bank Act of 1844. It may increase its issue of bank-notes to any extent it may think warranted by "the actual necessities of the occasion." The only drawbacks are—first, that the Bank terms of discount should not be reduced below their present rate of ten per cent.; and, secondly, that the Government "reserve for future consideration the appropriation of any profit which may arise upon issues in excess of the statutory amounts."

This is the *second* time, within ten years that the Government has stepped in to help the Bank (and the public) out of a difficulty. Once in 1847, when the mere permission to increase the issues of bank-notes immediately stopped the Panic; and now, when the same causes have obtained the same remedy.

The Government action was not taken before it was needed, for there had commenced a severe run for gold on the different banks (nearly exclusively joint stock) of Scotland and Ireland. To prevent the disastrous effects of this run, in the city of Glasgow alone, (which is the commercial metropolis of Scotland,) the Bank had sent relief, in twenty-four hours, in the shape of £1,100,000 of specie. It also had to remit to Edinburgh, as well as to Dublin, making about £2,000,000 in all. These operations had depleted its treasure, but further supplies of gold had been received from Australia, with the certain expectancy of more; and the gold sent to Scotland and Ireland would speedily come back to the Bank of England in due course of trade.

One point is particularly worthy of notice—namely, in the permission granted by the Lords in Council to increase the circulation of bank-notes, beyond the means of redeeming *them* with gold, no *mention* is made of the issue of bank-notes of a less denomination than Five Pounds. The London *Times*, discussing what has, and what should have been done, says: "There was, however, an alternative which, though equally unjust in being an act of Government relief for which there was no true claim, would still have prevented a sacrifice of principle. *An issue of one-pound notes* could have been adopted without any infringement of the doctrines on which the Bank Charter Act is grounded. The fact that the permission for the circulation of such notes terminated in 1829 is not material, as the law could have been set aside on one point as easily as on another. *This plan, however, seems not even to have been considered.*" It remains doubtful whether, under the license to issue more paper money, is included leave to issue small notes. If this be *not* conceded, a great principle is maintained, even while another (that of paying off every note in gold) may be temporarily violated.

In 1847, when the Government took a step like the present, the rate of discount was 8 per cent.—consequently, those who will be benefited by the increased facilities now afforded, will have to pay 2 per cent. more for them than was the price in 1847. Ten per cent. is a pretty stiff price to pay for money in England, on unexceptionable paper, but it is a trifle compared with recent charges in our own Third street, and in Wall street, in New York, where money has been paid for at 3 and 4 per cent. a month, which is equivalent to 36 to 48 per cent. a year.

Parliament, it was believed, would be immediately summoned, for the purpose of passing an Act of Indemnity in favor of the Government and the Bank. The last prorogation was to the 17th December, and it is not likely that Parliament would be summoned *before* that day. It is not quite certain, either, that the Bank has availed itself of the permission to issue paper money, in excess of its treasure, and contrary to the provisions of its charter of 1844. It is matter of notoriety that, in 1847, when like license was granted, the Bank had no occasion to act under it; the mere announcement that it had the right to ease the contracted operations of commerce by issuing an increased amount of paper money was sufficient to restore confidence then.

It must be remembered that in England there has not been any distrust, whatever, of the solvency of the Bank of England; no doubt that every £5 note it had issued would be exchanged for gold, upon presentation; no run for gold whatever. The "run" was for discounts. Merchants had immature bills which they desired to convert into current money, even by paying large discounts. The Bank discounted as long as they could, and then drew in, from want of means. The Government allow them to manufacture means, and this, it was expected, would cease the feverish excitement, by permitting augmented accommodation.

As for the future, we find some very sensible remarks in the *London Daily News*, which are worth reading:

And now for a word of sober, serious caution to the mercantile community. In its courage and sagacity of Government an imminent, and great danger has been surmounted. The public must now do their part toward the restoration of confidence. It was only when the Bank Act stood in the way, *damming up the supply of money*, that there was any excuse for alarm. If it shows, another beyond doubt the Bank has plenty of notes to issue Government have boldly, yet most judiciously, refrained from fixing any limit to the amount of new notes. Every holder of "approved securities" may obtain as much as he chooses to ask. There is, consequently, no longer any possible reason why holders of money should decline to lend, for their market is at top price. All will doubtless be free lenders, and we shall be greatly disappointed if the excessively heavy applications at the Bank do not immediately slacken. There is even strong ground for doubting whether the *provisions of the act of 1844 will be actually infringed*, or Government be compelled to apply to Parliament for an Act of Indemnity.

The resources of the country are as vast as ever; the money in hand is far larger in amount than at former periods, and trade is becoming active; yet the external drain of gold is checked; bullion is flowing in freely from Australia; the American advices are altogether more cheerful; and the flow of sovereigns to Scotland ought to produce nothing more than temporary inconvenience, since they are retained in the country, and will, assuredly, ere long find their way back in large masses to London. Mercantile houses which have been stricken by the American embarrassments will still come to the ground, and the losses sustained through the heavy fall in produce will tend to increase the number of tottering firms. In this, however, there is nothing in any way suggestive of alarm; and it must not be forgotten that the money which is dropped by speculators in produce is picked up by the consumer. Now that the storm has swept away the trammels imposed by the Bank Act, there is every ground for legitimate confidence; and the people of England will not be true to their reputation for sobriety if they do not scout every provocative to panic.

To American speculations the European Panic is mainly attributed by the English Journals. No doubt they had a good deal to do with it, but they did not exclusively lead to the evil. There was a corresponding spirit of extravagance, speculation, and over-trading in the European mind. What took place in America only precipitated matters.

The result, if Trade will properly read the moral to be drawn from recent events, *ought* to be the *discontinuance* and *discountenance* of that reckless spirit of wild adventure in trade which creates temporary prosperity, (or the appearance of it,) and invariably, because inevitably, leads into bankruptcy and ruin. This Panic, *the crisis through which* the mercantile world is now making its way, (finding it a *very* hard road to travel,) will do one good, *if it limit credit.* If our traders had to pay hard cash for European manufactures *or produce, instead of giving six and eight* months' bills, they might make less extensive purchases, and yet ultimately make more money, by the safer and more legitimate trade which they would create and foster.

The Governor of Maryland, T. Watkins Ligon, has offered a reward of $200 for the apprehension of Andrew Thompson, who murdered Henry C. Fletcher, in Harford county, on the 14th of November, a report of which appeared in these columns at the time.

The Voice of the Advocates of the Kansas-Nebraska Bill against the Calhoun Convention.

[From the Columbus (Ohio) Statesman, leading Democratic paper of Ohio, Nov. 25.]

A MISREPRESENTATION CORRECTED.—By the following out-spoken extracts from the leading article in the Cleveland *Plain Dealer* of last Monday evening, it will be seen that the position of that paper, on the non-submission of the so-called Constitution of Kansas to the people, has been misrepresented by the Black Republican press:

"The framers of that Constitution were determined to defeat one darling object of the Topekaites, which was to 'vote down the Constitution anyhow,' call another Convention, and substitute their own for this, thus repudiating all acts of the late Convention, and the Legislature which gave it existence, and necessarily delaying the admission of Kansas as a State. This they do by submitting the slavery issue only to the people, and *compelling* them to vote, if they vote at all, *for* the Constitution either *with* or *without* slavery. One wrong brings on another. The Lane men need not have boasted what they were going to do even before the Constitution was framed.

"They could have killed said instrument with a silent ballot just as well, and not provoked the border ruffians to such a retaliation. It is true, *slavery* is the only question really at issue with the people of Kansas, and that is submitted to the people; but will Congress sanction the precedent sought here to be established, of submitting a part and not the *whole* of an organic law which is to govern a future State, and this only to rebuke the bravado of a few leaders of a worthless political party? * * * *

"Although, technically, the Convention may have a right to withhold any part, or the whole, of such an instrument from submission to the people, yet if the members of that Convention were elected with the understanding that, according to precedent, their labors were to be submitted for ratification by their constituents, it is a tyrannical outrage of confidence, right, and justice not to submit it. We detest all hair-splitting and special pleadings in such matters. The Constitution, and every part of it, is made for the people and the whole people of that future State, and there is no danger in letting the people vote all they please upon it."

There is not only no danger in letting the people "vote all they please upon" their fundamental law, but it is the very soul of principle and of practice, there is no safety without it.

To deny them the right, and endeavor to force down upon a people an organic law, is the grossest form of anti-Democracy, which, so far from being sanctioned by any partisan reason, is rendered all the more odious and contemptible by such reason. What is State sovereignty worth, if maintained at the expense of popular sovereignty? How can you make a State, with any regard for public liberty, unless you know the people thereof desire to become a State; and as the Louisville *Democrat* so ably argues, how can you know a people wish to become a State under any given form, unless you submit that form to their own direct determination? In the name of God, what else than just this have the Democracy been fighting for all this while?

[From the Chicago Times, leading Democratic paper of Illinois, Nov. 24, 1857.]

A PREDICTION.—Forney's *Press*, nor any other press over uttered words more pointed, truthful, and emphatic than the following:

"The politicians who have in this issue seals his doom. The northern Democrat who tries to make the Convention of Kansas superior to the people, and who advises that the Constitution shall not go to them for endorsement or rejection, VANISHES HIS CAREER FOREVER."

[From the same paper.]

WE ARE ON FOOT.—In these days, when dangerous innovations and bold violations of the Democratic platform are urged by papers that have heretofore held high positions in the Democratic party, it is desirable to know who are true to the principles of the Democratic party. We find the following Democratic papers who are defending the right, even though the shadow of executive authority is represented as shielding the wrong: Providence (R. I.) *Post*, Forney's Philadelphia *Press*, Detroit *Free Press*, Pittsburgh *Union*, Ohio *Statesman*, Toledo *Commercial*, Milwaukee *News*, Dubuque *Express*, Davenport (Iowa) *Democrat*, Buffalo *Courier*.

In our own State, so far as we have seen any expression of sentiment on this Kansas question, there is but one sentiment. The *State Register*, Galena *Courier*, Freeport *Bulletin*, Urbana *Constitution*, are strong and emphatic in asserting that the Nobraska bill should be carried out in good faith. In the Northwest there will be but one expression of opinion on that point.

[From the Concord, New Hampshire, Patriot, State organ, of the 25th of November 1857.]

In the words than of the N. Y. *Journal of Commerce*, "it is of vast importance not only to Kansas, but to every State in the Union, that an end should be put to the excited Kansas controversy; that the pledge of the North and South contained in the Kansas-Nebraska Act, to faithfully adhere to the principle of popular sovereignty should be religiously observed, and that, no matter what sectional or political interest may appear to suffer, or what party may triumph, truth, justice, and fair dealing should be scrupulously observed, and everything approaching to fraud, violence, and usurpation, condemned and discontenanced."

And we believe the Administration and Congress will do this by promptly rejecting this Constitution. They cannot do the Black Republicans a greater favor than by accepting it; they cannot do the Democracy and the cause of truth, justice, and sound principle a better service than by rejecting it. No matter whether it comes there with or without the slavery article, the principle is the same, and their action should be the same. It should be rejected *because* it does not come with the sanction of the people—because it has not been submitted to the people—because its acceptance by Congress would be a violation of the great principle of the Kansas-Nebraska Act.

This action is demanded by a regard for a great principle—not because the Black Republicans are howling and shrieking on the subject. They will have no good cause for complaint if this Constitution is accepted. For factious purposes, they refused to vote for delegates to this Convention, when they had the power to choose a large majority of them and to form a Constitution to suit themselves; and they have now no right to complain of the consequences of their own rascality. But the Democracy of the country have a right to complain of the course of the Convention, because it is in violation of great principles and solemn pledges.

And we are not surprised to see it condemned by many leading Democratic papers of the North. Among them are the Chicago *Times*, (Judge Douglas's organ,) Forney's *Press*, Harrisburg, Pa., *Patriot*, the New York *Journal of Commerce*, the Albany *Argus*, Detroit *Free Press*, Buffalo *Courier*, the Rochester *Union*, the Pittsburg, Pa., *Union*, the Boston *Post*, and the Providence *Post*, and we have no doubt it will be disapproved very generally by the Democracy.

[From the Democratic State paper of Indiana, the Indianapolis Sentinel, Nov. 20, 1857.]

The Democracy of Indiana have unbounded confidence in the wisdom, patriotism, and sagacity of Mr. Buchanan. He can have no ambition in the future but the well being of his country. Cool and cautious, he will not hastily express an opinion, as a chief magistrate should not do. We believe that the weight of his influence and position will be in sympathy with the sovereignty and rights of the people. Occupying a position in which he is bound to respect and protect the interests and rights of the whole country, we shall defer much to his judgment and statesmanship.

With singular unanimity the Democratic press of the North, with the exception of a few of the South, oppose most decidedly the attempt to thrust upon Kansas a Constitution or institutions inimical to or without the consent of her people. They have been assured that they should decide those matters for themselves, and the pledge should be redeemed. The Democracy will do it. They will demand that both the letter and the spirit of the Kansas act shall be faithfully carried out. That this should be done—that good faith should be kept—is equally the interest of the South as the North.

[From the Butler (Pa.) Herald, Democrat.]

GOVERNOR WALKER AND KANSAS AFFAIRS NOW.—The Philadelphia *Press*—Forney's paper—speaks the truth well and boldly, when it says that "Governor Walker, of Kansas, will be sustained by every foe of fraud in elections, and every friend of the principle that the majority shall rule in the formation of a State Constitution. To doubt for a moment that he will continue to be sustained and upheld by the present National Administration. We have too much confidence in President Buchanan to think otherwise. His confirmation by the United States Senate we look for as a matter of course, but should it unfortunately prove otherwise, there will then be a new phase given to matters, calculated to arrest the immediate attention of all.

Governor Walker has simply, but faithfully and fully, carried out the great principle for which we contended, and, inasmuch as the recent Constitutional Convention of Kansas has, in a measure, departed from that principle, the Constitution they offer should be rejected by Congress. It is true that the great matter of contention, the question of slavery or no slavery, in the new State, has been fully, and we suppose, fairly submitted to the people; but there are other obnoxious features in the Constitution offered which should prevent its acceptance until submitted *as a whole*, to the people, for their approval or rejection. When we even *amend* our Constitutions, we submit the same to the people; how much greater then the reason for submitting the whole of the fundamental law under which a people are to live, to themselves, for approval or disapproval.

[From the Patton, (Pa.) Democrat, Nov. 27, 1857.]

There is only one question from which we apprehend any trouble, and that grows out of the everlasting Kansas question The attempt will doubtless be made in the Senate to defeat the confirmation of Governor Walker's appointment, and if this should be accomplished, it is easy to predict the consequences, so far as the peace and harmony of the session are concerned. *Such a result can only* be brought about by a coalition between the ultra pro-slavery members from the South, and the Black Republican members of the North—as we doubt not the conservatives of both sessions will vote for his confirmation. That his course in the main, since he has administered the affairs of Kansas, is right, *no true Democrat—no sincere friend of the* peace and harmony of the whole country—can for one moment doubt. The doctrine upon which the last Presidential contest was made to turn, and which resulted so gloriously for the Democratic party—the right of a majority of the people of a Territory to decide the question of slavery for themselves—has been faithfully carried out by Governor Walker under the instructions of the President, and we hope to see him abundantly sustained by the Senate.

[Washington Correspondence of the Baltimore Sun, November 27.]

I also learn that great numbers of Democrats, including pro-slavery men, have taken the same position with that of the Governor, and demand for Kansas the rights which the Kansas-Nebraska act was intended to secure to them. Nine-tenths of the people of Kansas are opposed, and will resist by force, if necessary, the imposition upon them of any form of government of which they disapprove. The question there has passed beyond the original contest between *pro* and *con* slavery men. The question upon which parties in Kansas are now arrayed is whether the people shall have the right of self-government. Whether Governor Walker will be able to impress his own views upon the Administration in regard to the subject is to be seen.

[From the Ottawa (Ill.) Free Trader.]

Without, however, going further into the details of the instrument, it is sufficient to remark that the upshot of the whole is, that the Kansas Convention have made the attempt by jugglery and trickery, to defeat the manifest will of the people by fastening slavery upon them when four-fifths of them have declared at the polls that Kansas shall be a free State. In no case can the section they propose to let the people vote upon be regarded as *even submitting the slavery question* to a vote of the people. Assuming this to be the state of the facts, we say, without hesitation, with the Chicago *Times*, the Detroit *Free Press*, Forney's *Press*—and, indeed, every leading Democratic paper of the North and some in the South—that the new Kansas Constitution should be placed on a par with the *Topeka Constitution, and not* regarded as worth the paper it was written upon.

[From the Princeton (Ill.) Democrat.]

But, whether the people decide for or against slavery, we trust Congress will reject this Constitution, and insist upon its submission entire to the people. The Kansas-Nebraska bill, organizing those Territories, guarantees to the people thereof the regulation of their own domestic affairs; and it would be preposterous and inconsistent for Congress to force upon the people of Kansas a constitution not known to meet their approbation. We doubt not Congress will reject the application, if it be made, to admit Kansas into the Union as a State under this Constitution, without its having been submitted to the people.

[From the Dubuque Express.]

Our telegraphic column this morning contains a despatch from Washington to the effect that the action of the late "Constitutional Convention" of Kansas meets the *approbation of the President, as* calculated to quiet existing troubles. We very much doubt the truth of the despatch.

As to the proposed constitution "quieting trouble," it will be very far from doing any such thing. It is in no wise a *constitution of the people*. It is not to be submitted to them for approval or rejection, and only contemplates being *forced* upon the people in open violation of the first principles of "*popular sovereignty.*"

On this subject, we commend the able article from the Chicago *Times*, which we publish this morning. On this question, the *Times* takes the only true and Democratic position, and we are pleased to see the noble stand which it has assumed, even if it has causelessly "pitched into" the *Express and Herald* once in a while.

COMMUNICATIONS.

THE KANSAS CONSTITUTION.

To the Editor of the Press:

You are substantially right in the view you have taken of the Kansas question, in its present phase; and it is well, when the essential principles of Democratic Government are departed from, that a Democratic press should, at least, note the aberration, and leave it to be vindicated upon such exceptional grounds as can be urged in its favor, under the plea of expediency. At the opening of this question, public sentiment, with almost entire unanimity, pronounced in favor of the reference of the proposed Constitution to the people. The reference of the whole was meant—no alternative was present to the public mind. To this consummation all the National legislation was supposed to point. The position of Governor Walker, on this particular question, was found to be impregnable; none but the wildest zealots ventured to compromise themselves by assailing it. Yet the small party that favored the withholding of all of the Constitution from a popular vote have succeeded in withholding half of it.

Now, the arguments that irresistibly demanded the submission of the slavery clause to the people equally require the submission to them of the rest of the Constitution. Adversely, it is said that the minority in Kansas are well convinced, (from street-talk, remarks of Lane, rumor, &c.,) that the majority will not vote judiciously upon the whole Constitution; therefore, the right of voting upon it may be properly withheld from them. It is admitted that the action of the Convention is directed against the majority, in the assumption that the opponents of the Constitution would vote it down—not refrain from voting on it, which would, of course, only insure its adoption. Now, here we have the plea of the aristocrat and oligarch all over the world, in opposition to the Democrat, who refuses to admit *à priori* that the majority will certainly go wrong, and that the minority are surely right. The serious maintenance of this doctrine, at the present time, is the most remarkable abandonment of Democratic principles that has been publicly exhibited since the foundation of our present Government.

The matters withheld may, perhaps, be of small importance, compared with that which is submitted, and it may be well for those immediately interested to waive a fruitless contest, *(de minimis non curat, &c.,* as the lawyers say;) but it was not the less proper that the true principle should be asserted. In reading this Constitution, it is not, however, to be ignored or denied that a plausible construction *of it is, that it cannot be amended* till 1864. Certainly the question is left open. We are told that it will surely be construed in favor of a power of earlier amendment; but who can assure us of the infallibility of this vaticination about what is proverbially uncertain—judicial opinion? Why leave a burning ember of discord amid the elements of combustion that exist in Kansas. The ancient, long-settled Commonwealth of Rhode Island was convulsed, some twelve years ago, by a not dissimilar question.

It is also to be apprehended that, if the "no slavery" clause is carried, there will be found an inconsistency between it and the proviso that "the right of property in slaves now in this Territory shall in no manner be interfered with." This is more than a provision for compensation for slave property, as it has been represented. Perhaps it is of little practical importance, as there are few slaves in Kansas; yet, if there had been such a proviso in the Constitution of Pennsylvania, the act of 1780, for the gradual abolition of slavery, would have been "*unconstitutional.*"

AXLE.

THE ALMSHOUSE.—This institution contains thirty more inmates at the present time than at any other period. The distress prevailing in the community has had the effect to swell the population of the Almshouse to an unprecedented extent. We were present recently at the distribution of clothes to the inmates, made under the superintendence of Mr. Murphy, the steward. The applicants are ranged in a long line, in front of the main hall, on the first floor of the house, and one by one they make their respective requests. One asks for a coat, another for a pair of pantaloons, for a coat, &c., until all their wants are made known. One cannot imagine a more distressing sight than that which presents itself on an occasion of this character. The most affecting, and sometimes ludicrous, appeals are made to the steward, who is compelled to refuse the many demands of those who are not really in need. The various departments of the Almshouse are all efficiently managed. The institution is always kept clean, and the visitor will invariably speak in terms of commendation of the care which is manifested in all the arrangements for the comfort of the inmates. The lunatic department contains many curious cases, among which we may notice that of an individual who is excessively fond of giving imitations of all the farmyard fowls, and of domestic animals. There is a man who thinks himself a woman, and a female who thinks herself a man; a man who imagines *himself to be a steamboat; a man with a military* walk; an odd-looking individual who is always anxious to know if he has sixty million of dollars; a man who understands everything, can speak all languages, according to his statement, and perform anything in the shape of a miracle; a dumb poet; an oratorical lawyer; and numerous other cases of *the most curious character.* Dr. Moseley, of the Ninth ward, one of the Guardians of the Poor, has introduced a resolution which requires a monthly statement to be made of the number and character of the inmates in the different departments. This is a movement in the right direction. The president of the board is Mr. Brown, of the Eleventh ward, a gentleman whose interest in the welfare of the deserving poor is well known and universally commended.

Supposed loss of a Philadelphia Vessel.—The barque Ala, 463.06-95 tons register, built in Newbury, Massachusetts, in 1851, owned by Messrs. Thomas Richardson & Co., and Lennigs, of this city, and engaged as a regular trader between this port and London, went to sea on Sunday morning, September 6, and not having since been heard from, strong doubts are entertained of her safety. The crew consisted of—

Andrew Davis, master, Philadelphia.
G. Peterson, mate, Sweden.
John Nelson, second mate.
George Lilly, seaman.
John Seffegan, seaman.
George Mills, seaman.
J. Francis, seaman.
David Craig, seaman.
John Brown, seaman.
Charles A. Cookson, seaman.
John Bunker, seaman.
William Lawson, ordinary seaman.
Robert Thompson, ordinary seaman.
Lynas Lawns, steward.
William Walford, cook.

The following is her freight list; 5 hhds. molasses; 50 hhds. lampblack; 421 bbls. rosin; 120 tierces beef; 113 bags cloverseed; 5 hhds. bark; 3,439 bags oil cake; 524 bags peanut cake; 1,000 bushels corn; 1,400 bushels wheat; 2 packages sundries.

The Ala was, in every respect, a good, staunch vessel, was thoroughly overhauled, caulked, and sheathed with heavy yellow metal previous to her sailing. Captain Davis was a native of Philadelphia, was an old and experienced seaman, and formerly commanded the barque Mary Dale and ship John N. Gessler. In view of the fact that the barque Ala sailed from the capes on the 6th of September, it is probable that she may have encountered the terrible gale in which the Central America foundered, on the 12th or 13th of that month.

The Democrats have a majority of twenty-five on joint ballot in the Louisiana Legislature.

THE DISASTER ON THE MISSISSIPPI.

Particulars of the Burning of the Rainbow.

From Sixty to Seventy Lives Lost.

BOAT AND CARGO LOST.

$200,000 Worth of Property Destroyed.

REPORT OF THE OFFICERS.

[From the Louisville Courier of the 26th.

In the *Courier* of Tuesday we published, by means of telegraphic despatches, all the information in regard to the destruction of the Rainbow, by fire, on Saturday morning last, in the lower Mississippi, that we could then obtain. Yesterday morning, the officers and survivors of the crew and passengers reached this city by railroad, from Cairo. From the officers we have obtained full particulars of the disaster, which is one of the heaviest calamities that have occurred on the Western waters for many years.

The fire originated in the cook-house, it is supposed. From the time of the first alarm, not over ten minutes elapsed before the boat was an entire mass of flames. The fire first consumed the middle of the boat, completely cutting off the passengers in the after part of the boat from going forward, and preventing those in the bow from extending aid to the sufferers at the stern. The clerk, Mr. Huston, who had gone to bed but a short time before the fire, rushed towards the ladies' cabin, to extend aid to the females, but was driven back by the flames. He then went back to his office to save the books, but the room was so full of smoke that he was driven out. He made another effort from the outside, breaking a panel of the door, crept in, but again was compelled to retreat. He got his keys, but lost all his clothing, except what he had on, and lost his watch, not having time to draw on his boots. He had one in his hand, but lost the other.

The iron safe was subsequently got out, by means of a chain thrown around it, after it had fallen through the cabin floor to the deck. The papers and money in the safe were found uninjured, though the leather on the pocket-books was completely melted by the heat. The paper was uninjured.

All the officers of the boat acted the most manly part throughout the scenes that encompassed them. Wallace Lamb, the pilot at the wheel, stood to his post until the tiller rope burned off, and the Texas was a mass of flames. He then left the wheel, and headed for the Arkansas shore, and she, with a full head of steam, was run out in seven feet water. A single stage-plank was got out, and a line to the shore, thus enabling all those who were fortunately in the forward part of the boat to easily escape. The porter was the only man who saved his baggage. The captain's trunk was subsequently caught in the river, and he at once divided its contents among his half-naked companions. If the accident had occurred a few miles lower down the river, many, and not one would jump into the river, or attempt to reach the shore, which was not over forty feet from them. Mr. Huston, the clerk, and others waded into the water and pushed out a log to their reach, but not one would get upon it, but suffered it to drift past them, thus cutting off all hope. An old man from Napoleon, with a white hor