

Columbia



Democrat.

AND BLOOMSBURG GENERAL ADVERTISER.

LEVI L. TATE, Editor.

"TO HOLD AND TRIM THE TORCH OF TRUTH AND WAIVE IT OVER THE DARKENED EARTH."

\$2 00 PER ANNUM.

VOL. 14.--NO. 7.

BLOOMSBURG, COLUMBIA COUNTY, PA., SATURDAY, APRIL 21, 1860.

VOL. 24.

THE Columbia Democrat

LEVI L. TATE, Editor.

OFFICE

TERMS OF SUBSCRIPTION. In Advance, for one copy, six months, \$1.00; for one copy, one year, \$2.00. If not paid within the first three months, \$2.50. If not paid within the first six months, \$3.00. If not paid within the first nine months, \$3.50. If not paid within the first twelve months, \$4.00. No subscription received for less than six months. All papers discontinued until all arrearages shall have been paid. Ordinary advertisements inserted, and Job Work executed, at the published prices.

CHOICE POETRY.

THE SONG OF AGES.

How these grand, triumphant voices, chanting their hymns of praise! How that host of starry spheres, marching through the fields of Time! The army of the angels! They of faith and courage strong, who, with pen, and tongue, and talisman, led us to the great beyond.

The General Banking Law.

AS FINALLY PASSED BY BOTH BRANCHES OF THE STATE LEGISLATURE.

The amendments of the State Senate to the General Banking Law, having been concurred in by the House, it has passed finally both branches of the Legislature, and has been signed by the Governor. We give below an abstract of its provisions:

SECTION 1. Be it enacted by the Senate and House of Representatives of the Commonwealth of Pennsylvania in General Assembly met, that it is hereby enacted by the authority of the same, That any number of persons, not less than five, partnership or association, in pursuance of this act may establish banks of discount, deposit and circulation subject to the terms, conditions, contingencies, restrictions and liabilities hereinafter prescribed; but the capital of no bank established under the provisions of this act shall exceed one million of dollars, or be less than fifty thousand dollars.

Sec. 2. That whenever any such partnership or association of citizens desire to establish a bank, or increase its capital they shall make a certificate, to be hereinafter described, under his or their hands and seals, and shall cause a notice of the same to be advertised for at least six months in at least three newspapers, one published at the seat of government of the State, and the others in the city or county where the bank is located; one of which shall be in the German language, if such newspapers is published, which certificate, after due notice of the same shall be published as aforesaid, shall be submitted to and examined by the Auditor General of the Commonwealth, and by him certified to be properly drawn and signed, and that the notice so advertised according to law, and that the certificate and the published notice is in conformity with the Constitution and the laws of this Commonwealth, for which service the Auditor General shall be entitled to a fee of five dollars.

1. The names of such persons, partnership or association, and the name and residences of each member of any partnership or association.

2. The place of business, designating the city, town or village, and the county where the contemplated bank is to be located, and which location shall not be changed without the consent of the Auditor General after six months public notice.

3. The amount of capital stock of such an association, the number of shares into which the same shall be divided, together with any contemplated increase of capital stock.

4. The names and places of residence of the shareholders, and the number of shares held by each of them respectively.

Sec. 3 provides for a proper method of recording the certificate here referred to.

Sec. 4 provides for the continuance of the operations of the bank for twenty years; empowers it to transact the general business of banking, the collection of its debts, &c.

Sec. 5. That it shall be the duty of the

Auditor General to report annually to the Legislature, within three days from the commencement of the session, a summary of the state and condition of every incorporated bank or banking institution, and every private bank from which reports have been received for the preceding year at the several dates to which such reports refer, &c.

Sec. 6 That any increase of capital, alteration or addition shall be advertised, as provided for in the 2d section of this act for six months, and then be submitted to the stockholders at a general meeting called for that purpose, and by them approved, and further, any such increase of capital, alteration or addition shall also be approved by the Auditor General; and if approved by the same, shall be attested and recorded, and published as provided in the original formation of said bank.

Sec. 7. That the Auditor General of this Commonwealth shall cause to be engraved and printed, in the best manner to guard against counterfeiting, such quantity of circulating notes in blank of different denominations, not less than five dollars, each of which is authorized to be issued by the banks of this Commonwealth incorporated under this act, as he may deem necessary, from time to time, to carry into effect the provisions of this act; said notes shall be countersigned by the Auditor General or by a clerk appointed by him for that purpose, numbered and registered in his office in manner as directed by him in a book kept for the purpose, and all notes issued by him shall be uniform, and they shall have stamped on them, secured by the deposit of public stock.

Sec. 8 That the plates, dies, and materials to be procured by the Auditor General, for the printing and making of such bills or notes for circulation, shall remain in his custody and under his direction, and the expenses necessarily incurred in executing the provisions of this act shall be audited by the Auditor General, and paid out of the treasury on his written order, and for the purpose of reimbursing the same the Auditor General is hereby authorized and required to charge against and receive from each bank or banking association applying for such notes for circulation such rate per centum thereon as will repay the expenses necessarily incurred, as before directed.

Sec. 9. provides that the Auditor General, with the approval of the Governor, shall devise a seal with a suitable inscription for this branch of his duty, &c.

Sec. 10. That banks established under this act, upon legally assuming to do business, and depositing with the Auditor General, the bonds or evidences of debt of this Commonwealth, or as the United States, shall be entitled to receive an amount of such circulating notes in blank of the denominations such as they may require numbered, registered, counter-signed and stamped as herein provided for, the bonds and stocks to be taken at five per cent, less than their market value; provided, That the same is not above par.

Sec. 11. provided that the Auditor General may, at his discretion, exchange such bonds or evidences of debt or any of them on receiving other approved bonds or evidences of debt of this Commonwealth, or of the United States, of equal amount, &c.

Sec. 12. provides that the bank or banking association transferring bonds or evidences of debt to the Auditor General may receive the interest that accrues thereon, unless default shall be made in paying the bills or notes to be counter-signed as aforesaid, or unless the bonds or evidences of debt so pledged shall become insufficient security for the payment of such bills or notes. And it further provides for a semi-annual valuation of said public stocks that if they decline so low in market value as to be unable to secure noteholders, the banks may be compelled to give further security.

Sec. 13. That the affairs of every bank shall be managed by not less than five nor more than eleven directors, and they shall choose one of their number as president of the bank. Every director, shall be a citizen of this Commonwealth; each director shall own, in his own name and right, at least one per cent, of the capital stock of the bank; up to two hundred thousand dollars, and the half of one per cent, on its capital stock over two hundred thousand dollars; each director shall take an oath that he will, so far as the duty devolves on him, diligently and honestly administer the affairs of the bank, and not knowingly violate, or willingly permit to be violated, any of the provisions of this act and that he is the bona fide owner, in his own right, of the stock standing in his name on the books of the bank; and that the same is not hypothecated, or in any way pledged as security for any loan obtained or debt owing, which oath, subscribed by himself, and certified by the officer before whom it was taken, shall be filed and carefully preserved in the office of the recorder of deeds in the county in which the bank is located; but no person shall be president, cashier, or director, or either, of more than one bank at the same time.

Sec. 14. That the directors of any bank first elected shall hold their places until the first Monday in November next thereafter, and until their successors shall be elected and qualified. All subsequent elections shall be held annually, upon the first Monday in November, and the directors so elected shall hold their places for one year and until their successors are elected and qualified; but any director removing from the State, or ceasing to be the owner of the requisite amount of stock, shall thereupon vacate his place. Any vacancy in the board shall be filled by appointment by

the remaining directors. The director so appointed shall hold his place until the next annual election; and if, from any cause, an election of directors should not be made at the time appointed, the bank shall not for that cause be dissolved, but an election may be held on any subsequent day, thirty days notice thereof having been given in a newspaper printed in the county where the bank is located.

Sec. 15. That in all elections for directors, and in deciding all questions at meetings of the stockholders, each share shall entitle the holder thereof to one vote.—Stockholders, may vote by proxy, duly authorized in writing, if dated within thirty days; but no officer, clerk, teller, or book keeper of the bank, shall act as proxy and no stockholder, whose liability to the bank is past due and unpaid, shall be allowed to vote.

Sec. 16. That no bank shall be permitted to commence to carry on the business of banking under this act unless at least twenty per centum of the capital stock of such bank shall be paid in gold and silver coin or bullion, and shall be in the actual possession and bona fide property of the bank at the time of its commencement of its banking business, and at the place designated for carrying on such business.

Sec. 17. That the capital stock of each bank shall be divided into shares of fifty dollars each, and shall be assignable on the books of the bank in such manner as the by-laws shall prescribe; but no shareholder shall have power to transfer any shares held in his own right, so long as he shall be liable either as principal, debtor, surety or otherwise, to the bank for any debt, without the consent of a majority of the directors; nor shall such shareholder when liable to the bank for any debt that is overdue and unpaid, be entitled to receive any dividend, interest, or profit on such shares as long as such liabilities shall exist; but all such dividends, interests, or profits shall be retained by the bank and applied to the discharge of such liabilities.

Sec. 18. That if any shareholder, or his assignee, shall fail to pay any installment on his stock, when the same shall be required to be paid, the bank may sell such stock at public auction, having given three weeks previous notice thereof, in two newspapers, in the county where the bank is located, if two are published, and if two are not published, then in one, to the highest and best bidder for the same, and the excess, if any, after paying the expenses of the sale, shall be refunded to the delinquent stockholder.

Sec. 19. That if any bank, authorized by the provisions of this act, shall refuse to pay in gold or silver coin or any of them, in full or in part, or the lawful currency of the United States, on which payment shall be lawfully demanded at a banking-house or customary place of doing banking business, during usual banking hours, the holders of such protested notes may cause the same to be protested for non-payment by a notary public, under his official seal, in the usual manner, and the Auditor General, on receiving and filing in his office such protest, shall forthwith give notice in writing to the maker of such note or notes, to pay the same, and if they refuse to pay the same with interest, costs, and protest, for (twenty) days after such notice, the Auditor General shall thereupon declare such bank to have committed an act of insolvency.

Sec. 20. That the Auditor General upon receiving reliable information that any bank has committed an act of insolvency, shall forthwith appoint a committee of three judicious and disinterested citizens of this Commonwealth, who shall receive five dollars per day each, and their traveling and necessary expenses, all of which to be paid by said bank, who shall immediately inquire into the truth of such information and report thereon to the Auditor General of the Commonwealth, and if the said committee, or a majority of them, shall report that such bank has suspended payment of its notes in gold or silver, he shall forthwith appoint a suitable receiver who shall take immediate possession of the books, records, money, choses in action and property of such bank; of every description remaining in the securities deposited with the Auditor General, and hold the same for the joint use of the creditors of the failing bank; the compensation of such receiver shall be five dollars per day each, and traveling and necessary expenses, to be paid by said bank whose assets he is appointed to take possession of.

Sec. 21. That the receiver appointed as provided in this act shall be required to give bond in such sum, and with such sureties as the Auditor General and Governor shall deem sufficient, and under the direction of said Auditor General shall proceed to settle up the affairs of such bank and shall convert into money all its assets, of every kind whatsoever, with the least possible delay. The money so made shall be applied—

1. To pay all the liabilities on account of the notes of circulation; to pay the same on demand, and set aside a sum sufficient to meet all the said notes outstanding.
2. Then to pay all the deposits of the bank.
3. To the payment and discharge of all the remaining liabilities of such bank.
4. And the residue shall be divided among the stockholders of the failing bank in proportion to the stock by them respectively held.

Sec. 22. That it shall be the duty of the cashier of every bank to publish monthly in one newspaper of said county, wherein the same may be situated, if there be (two) published in said county, one of

which shall be in the German language, if such a one is published in the county, the entire amount of the assets of the bank as herein provided for, and every class of items therein, under separate heads, setting forth the amount of the capital stock actually paid in, the entire amount of indebtedness and liabilities of said bank, the amount of circulation, the amount of deposits, the amount of gold and silver in the vaults of the bank at the time of making the exhibit, the amount of bills, bonds, notes, and other evidences of debt, the value of the real and personal property of the bank.

Sec. 23. That the directors of each bank shall, semi-annually, on the first Monday of May and November, declare a dividend of so much of the net profits of the bank as they shall judge expedient, and pay the same to the stockholders, on demand, at any time after the expiration of ten days therefrom, but such dividend shall in no case exceed the amount of the net profits actually acquired, so that the capital stock of the bank shall never be thereby impaired, and if the directors of the bank shall make any dividends which shall impair the capital stock of the bank, the directors consenting thereto shall be jointly and severally liable, in any action of debt, sine facias, or bill in equity, in their individual capacities, to such corporation for the amount of the stock so divided, and each director present, or otherwise, when such dividend shall be made, shall be adjudged to be consenting thereto, unless he forthwith enter his protest on the minutes of the board, and give public notice to the stockholders of the declaring of such dividends.

Sec. 24. provides for the amount of tax the new banks shall pay into the Treasury of the State.

Sec. 25. That on each dividend day the cashier shall make a full, clear, and accurate statement or exhibit of the condition of the bank, as it shall be on that day, after declaring the dividend, which shall be verified by the oath of the president and cashier, setting forth—

1. The amount of the capital stock actually paid in and remaining as the actual capital stock of the bank.
2. The amount of the bills and notes of the bank then in circulation, specifying the amount of each denomination.
3. The greatest amount of notes in circulation at any time since the making of the last previous statement, specifying the time when the same occurred.
4. The balances and debts of every kind due to banks of this State, and the amount due to banks of other States.
5. The amount due to depositors.
6. The total amount of notes and liabilities of every description, and the greatest amount since the last previous statement, specifying the time when the same occurred.
7. The total amount of dividends declared on the day of making the statement.
8. The amount of gold and silver coin and bullion belonging to such bank, and in possession at the time of making the statement, designating the amount of each.
9. The amount on hand of bills, bonds, notes, and other evidences of debts discounted or purchased by the bank, specifying particularly the amount of suspended debt, the amount considered bad, the amount considered doubtful, and the amount in suit or judgment.
10. The value of the real and personal property held for the convenience of the bank, specifying the amount of each.
11. The amount of real estate taken for debts due the bank.
12. The amount of the undivided profit of the bank.
13. The total amount of the liabilities to the bank by the directors thereof collectively, specifying the gross amount of such liabilities as principal debtors, and the gross amount as endorses or securities.
14. The total amount of liabilities to the bank by the stockholders thereof collectively, specifying the gross amount of such liabilities as principal debtors, and the gross amount as endorses or securities, which statement shall be forthwith transmitted to the Auditor General of the Commonwealth, and a copy thereof immediately published three times in two newspapers of the county in which said bank is located, provided the same are published, one of which papers shall be in the German language within the county, or in two English papers.

Sec. 26. That if any bank, against which the Auditor General shall have instituted proceedings, on account of any supposed act of insolvency, as prescribed in this act, shall deny having committed such act of insolvency, such bank may apply to any court of competent jurisdiction for a writ of jurisdiction to said Auditor General, to suspend all further proceedings against such bank as an insolvent bank, and such court, after citing said Auditor General to appear and show cause why such writ should not be granted, and after the finding of a jury that such bank has at all times continued, and still continues, to redeem in gold and silver coin, its notes of circulation, shall make an order enjoining the Auditor General from all further proceedings against such bank on account of the supposed act of insolvency on which such proceedings were instituted, and thereupon all the property and assets of such bank shall be restored to its directors.

Sec. 27. That if the Auditor General in any case fail to proceed in the manner prescribed in the foregoing sections of this act, in providing for the payment of the outstanding notes of circulation and other liabilities of the failing bank, and in closing

the affairs of any bank that shall have committed an act of insolvency, the holders of any of its notes of circulation, or other creditors of such bank, may, in case payment of such notes of circulation or other claim has been refused when lawfully demanded and remain unpaid, apply to any court of competent jurisdiction, for its writ commanding the Auditor General so to proceed, &c.

Sec. 28. That if any bank shall neglect or refuse to comply with any order of the Auditor General, made in accordance with the provisions of this act requiring such bank to reduce its circulation, or to provide a larger amount of specie or other means, or to pay in its stock, or to do or cease to do any other matter or thing which said Auditor General may deem necessary for the security of the noteholders and other creditors, that the Auditor General may apply to any Judge of competent jurisdiction, by petition in which the Auditor General shall be made the petitioner, and the bank implicated defendant, setting forth the substance of each order or orders, and such neglect or refusal on the part of the bank, its officers or agents, and the Auditor General having made affidavit of such neglect or refusal, that it shall be the duty of such Judge to allow an injunction, &c.

Sec. 29. That upon the allowance of any such injunction, the property, creditors, securities, liens, and assets of every description of such bank, shall forthwith vest in the Auditor General, who shall appoint a receiver or receivers to take possession of the same, as is provided heretofore by this act, &c.

Sec. 30. That no bank shall take as security for any loan or discount a lien on any part of its capital stock; but the same security, both in kind and amount, shall be required of shareholders as of persons not shareholders, and no bank shall be the holder or purchaser of any portion of its capital, or of the capital stock of any other incorporated bank, unless such purchase shall be necessary to prevent loss upon a debt previously contracted in good faith, on security which at the time was deemed adequate to insure the payment of such debt, independent of any lien upon such stock, or in case of forfeiture of stock for non-payment of the installments due thereon, as provided in this act; and stock so purchased shall in no case be held by the bank so purchasing for a longer period of time than six months, if the same can be sold for what the stock cost the said bank, or at par; nor shall any bank, either directly or indirectly, pledge, hypothecate, or exchange any of its notes of circulation for the purpose of securing money to be paid in on its capital stock, nor pledge or hypothecate, directly or indirectly, any such notes to be used in its ordinary business operations.

Sec. 31. That each bank shall at all times have on hand in gold and silver coin, or its equivalent, in its vaults, an amount equal to twenty per centum of all its circulating notes of every description whatsoever, and whenever the amount of its outstanding circulating notes shall exceed the above named proportion, no more of its notes shall be paid out or otherwise put in circulation by such bank, nor shall such bank increase its liabilities by making any new loans or discounts, nor make any dividends of its profits, until the required proportion between its outstanding circulating notes, and gold and silver coin or its equivalent, shall be restored.

Sec. 32. That no bank shall, during the time it shall continue its operations, withdraw, or permit to be withdrawn, either in form or dividends, loans to stockholders, or in any other manner, any portion of its capital stock; and if losses shall at any time have been sustained by the bank, equal to or exceeding its undivided profits then on hand, no dividends shall be made and no dividends shall ever be made by a bank while it shall continue its banking operations, to an amount greater than its net profits then on hand, deducting therefrom its losses and bad and suspended debts, and all debts due to the bank on which interests are paid, due and unpaid for a period of six months, unless the same shall be in process of collection, shall be considered bad and suspended debts within the meaning of this section.

Sec. 33. That no bank shall at any time issue, or have in circulation, any note, draft, bill of exchange, or promissory certificate of deposit, or other evidence of debts, which from its character or appearance, shall be circulated, or intended to circulate as money, other than such notes of circulation as are by this act described, and which such bank has by this act authorized to issue for the purpose of being circulated as money.

Sec. 34. That each bank shall receive at par at the office or banking house of such bank, in payment of dues payable at such bank, for notes of hand, bills of exchange, or other evidences of debt, discounted or purchased by, or belonging to such bank, the notes of circulation issued by any other solvent bank, incorporated under the provisions of this act.

Sec. 35. That every bank may take, receive, receive, and charge, on any loan or discount made, or upon any note or bill of exchange, or other evidences of debt, at the rate of six per centum per annum on the amount of any such note, bill of exchange, or other evidence of debt so discounted, and no more: *Provided however*, That interest may be reserved, or taken in advance, at the time of making the loan or discount, according to the usual rules of banking, &c. &c.

Sec. 36. That all transfers of notes, bonds, bills, of exchange, and other evidences of debt owing to any bank, or of

deposits to its credit, all assignments of mortgages or other securities on real estate, or of judgments or decrees in its favor, all deposits of money, bullion, or other valuable thing for its use, or for the use of any of its stockholders or creditors, all payments of money to either, made after the commission of an act of insolvency or of contemplation thereof, with a view to prevent the application of its assets in the manner prescribed by this act, or with a view to the preference of one creditor to another, except in payment of its circulating notes, shall be held utterly null and void.

Sec. 37. That, if the directors of any bank shall knowingly violate, or knowingly permit any of the officers, agents, or servants of such bank to violate any of the provisions of this act, all the rights, privileges, and franchises of such bank shall thereby be forfeited. Such violation shall, however, be determined and adjudged by a court of competent jurisdiction, &c.

Sec. 38. provides for the punishment of every president, director, cashier, teller, clerk, or agent of any bank, who shall embezzle, abstract, or wilfully misapply any of the money, funds or credits of such bank, or shall without authority from the directors issue or put in circulation any of the notes of such bank, or shall without such authority issue or put forth any certificate of deposit, draw any order or bill of exchange, make any acceptance, &c., by confinement in the penitentiary at hard labor not less than one nor more than ten years.

Sec. 39. That the several banks and banking associations of the Commonwealth incorporated for the purpose of banking under special charters, are hereby authorized, by a vote of the stockholders of said institutions, to call in and cancel their circulating notes and to carry on the business of banking under the provisions of this act.

Sec. 40. That the notes issued by any bank incorporated under this act shall at all times be receivable in payment of all State taxes and other State dues.

Sec. 41. That the General Assembly may alter or repeal this act at pleasure, but no act altering or repealing this act shall impose any injustice or wrong upon the stockholders of any bank; and that any association of citizens who have declared their intention to make application to the present Legislature for an act of incorporation to organize a bank of issue, and have caused such advertisement to be made of the same as is required by law, may, with their associates, establish a bank under the provisions of this act at any time after its passage. *Provided*, That the Attorney General is satisfied and does certify that such advertisement has been made in conformity with the Constitution and present laws of this Commonwealth.

SABBATH READING.

COUNSEL.
BY W. W. WOODMAN.
BY THE WAY OF WISDOM,
Place in the path of life,
Does the courage foster?
Are the desert hills torn
From their hearts' lone side?
Set not idle by the way,
Reading ever thy lessons;
Rarest treasures have been found,
'Neath the heaviest cross.

He who mingled in the rap,
Drops of stern despair,
Met in our greatest god,
With such better trial.

What though ever thy journeyings
Light and shade have blended,
Is it wise to sit and sigh,
Till the strife is ended?

Murmuring that the road is rough,
And the desert dreary;
That the flock is travel-stained,
Or thy spirit weary?

O, if God be bang the cloud
That bewail'd our lives,
As a flaming pillar yet
It shall move before thee;

Lighting up the darkest gloom
With a living beauty;
Teaching that there's naught to fear
In the course of duty.

Death thro' thy shining tears!
Leave thy faithless sorrow!
Heaven may smile upon thy path
Thou shalt tread to-morrow.

THE NEW MS. BIBLE FROM MOUNT SINAI.

The new MS. Bible discovered by Professor Tischendorf in the library of the monastery on Mount Sinai is to be printed in St. Petersburg with great magnificence, under his care, and at the cost of the Imperial Government. Professor Tischendorf finds strong reasons for fixing its date in the first half of the fourth century; and, he says, that as a means of determining the text of the sacred writings, especially those of the Apostles, it is far more important than even the MS. of the Vatican. The age of the new MS. has already been the subject of a lively controversy, a concerted attack having been made upon Professor Tischendorf's deductions by a number of St. Petersburg Academicians. His replies were, however, so satisfactory that his opponents have become converts to his belief.

This MS. is the oldest MS. of the Bible which has been preserved in the Christian world. It is far older than any other except the Vatican MS. to which it is superior in age and completeness; for the MS. of the Vatican lacks five books entirely and one part. Its authority is also confirmed by the quotations of the early Fathers, which agree with it more nearly than with any other MS.

MEN who are passionate and swift in anger give a word and a blow; sometimes the blow first and the word afterwards.— Oftentimes kings, when subjects have rebelled against them, have crushed them first, and then reasoned with them afterwards; they have given no time of threatening, no period of repentance; they have allowed no space for turning to their allegiance; they have at once crushed them in their hot displeasure, making a full end of them. Not so God: he will not cut down the tree that doth much lumber the ground until he hath digged about it, and dunged it; he will not at once slay the man whose character is the most vile; until he has first hewn him by the prophets; he will not hew him by judgements; he will warn the sinner ere he condemn him; he will send his prophets, "rising up early and late," giving him "line upon line, and precept upon precept, here a little and there a little." He will not smite the city without warning; Sodom shall not perish, until Lot hath been within her. The world shall not be drowned, until eight prophets hath been preaching in it, and Noah, the eighth, cometh to save Nineveh till he hath sent a Jonah. He will not crush Babylon till his prophets have cried through its streets. He will not slay a man until he hath given many warnings, by sickness, by the pulpit, by providence, and by consequences.—*Spurgeon.*

Do not get despising the little ones because they have not had so many trials as you have. You great standard men, do not get cutting the children in pieces because they have not been in such fights as you have. The master leads the sheep where he pleases, and be sure he will lead them rightly, and as long as they can say the word "my," do not trouble yourselves where they learned it—if they can say from their hearts, "The Lord is my shepherd, I shall not want."—*Spurgeon.*

Butter blunder with the intellect than with the heart.