Carlisle Herald and Expositor.

A FAMILY NEWSPAPER—DEVOTED TO GENERAL INTELLIGENCE, ADVERTISING, POLITICS, LITERATURE, MORALITY, AGRICULTURE, ARTS AND SCIENCES, AMUSEMENT, &c. &c.

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Advertising will be done on the usual terms.

Letters to insure attention must be post paid.

BANK NOTE LIST
And Counterfeit Detector.

PENNSYLVANIA.

CITY BANKS.

Bank of North America, par.
5's, spurious; vignette, figures of Justice and Liberty, reading, we promise to pay, &c., on demand in specie, or paper of the Bank of North America."
5's and 10's, old plate; none genuine remaining out.
10's and 20's, altered from 5's; vignette of 5's and of altered notes, a figure of Commerce sitting, an eagle before her, and ships in the back ground.
20's, letts. D i; Jan. 19, 1813; pay D. Cutboard and D. Vaill; lett. H, April 20, 1817, pay R. Chesney.

Bank of the Northern Liberties, par.
10's lett. C; Oct. 18, 1837; pay J. Taylor; signatures poorly imitated; vignette heavily shaded.
10's, lett. A; July, 4, 1838; pay J. Starr; printing ink pale and yellowish.
20's, altered from counterfeit 10's; badly done.
20's, lett. G; Jan. 1, 1815; pay J. Jenks.

Bank of Pennsylvania. 12 *a* 13
5's, lett. M. 8; April 2, 1836: pay G. W. Warder; a plain white circle around the 5 at top, not in genuine; lett. C; April 7, 1829, pay E. Evans.
5's lett. P. 8; Nov. 6, 1838; pay N. Nolen—coarse.
10's, of various filling up; the E in President considerably larger than the other letters.
10's, lett. F; Sept. 10, 1836; pay J. Hicks, signed F. G. Lewis, Pres; no such officer; Aug. 6, 1836; pay S. Beaty; April 4 1829, pay O. Say; motto on Pa. coat of arms roughly done; others, Sept. 10, 1837, pay C. Clay.
10's, letts. C and E; April 16, 1833; pay H. Clay.
10's, lett. B; April, 1823, and July 10, 1833; engraver's firm & Co. for Co.; others, Aug. 27, 1838, pay H. Clay; E. Chauncey, Cash., instead of Chauncey.
50's, lett; B; Jan. 1, 1817.
50's, lett. C; March 22, 1821; pay J. Boone.

Bank of Penn Township, par.
10's. Washington on the LEFT instead of RIGHT end.
20's, various dates, well done, except the Franklin on right margin, which is coarse.
50's, altered from 5's; Vignette of 50's, commerce sitting on a bale of goods; right-end piece; Franklin; left, Penn.

Bank of the United States, 55 *a* 56
10's and 20's, letts. A & B, heads and each end coarse.
50's, left, D; Dec. 2, 1836; end pieces coarse.
50's and 100's, letts A a and G; Oct. 4, 1838; pay Jno. Somerville, Cash., at 10 days; paper thin and reddish.
100's, lett. U; Sept. 1, 1838; pay J. Ross at 10 days.
1000's, altered from 100's; Oct. 11, 1838; pay to and endorsed by R. Buchanan, at 5 months.

Commercial Bank of Pennsylvania, par.
5's lett. D; March 4, 1819; pay T. Astley.
5's, alter from the Commercial Bank of Millington, broken, by substituting Pennsylvania for Millington, which observe; vignette of genuine 5's, Penn's Treaty with the Indians.
10's, spurious; vignette of genuine, Washington and Franklin.
10's, lett. A, Nov. 17, 1830, pay R. R. Lee; March and June 2, 1828, '29 and 30, pay Geo. W. Ash; Sept. 15, 1830, pay S. Girard.
10's, letts. A a, Nov. 17, 1822, pay E. Lyman; Nov. 3, 1829; pay M. Carey; letter C, pay H. Clay.
20's, signed Benj. P. Smith, dated before he was Cashier.
100's, altered from Commercial Bank of Millington Md. Railroad cars on one end, denomination of note on the other. Entirely different from genuine
500's, 50's, 20's and 10's, altered from 5's, which only has Penn's treaty with the Indians for vignette. ☞ Genuine 500's are printed in RED ink.

Farmer's and Mechanic's Bank, par.
5's, 10's and 25's, altered from Farmer's and Mechanic's Bank of Wisconsin; vignette of 5's, a female holding a cup in right hand, left arm resting on an eagle; of 10's a female reaper; of 20's, a female spinning. None genuine engraved by Burton & Gurley.
10's, letter E; Feb. 5, 1825; pay P. Saley; letter C; Feb. 5, and 10, 1820, '25; pay A. Moses, C. Dull, J. Roun; letter G, Ap il 2, 1826; pay H. Clay.
20's, well done; paper redder and signature lighter than genuine; some letter A, Nov 20, 1804, pay G. Hurl.
20's, letter B; Nov. 29, 1834; engraving very bad.
50's, letter ; Dec. 23, 1819; pay G. Hirst.

Girard Bank, 46 *a* 48
10's, 20's and 50's, altered from 5's, whose vignette is the Philadelphia Exchange. Hold up to light.

Kensington Bank, par.

Manuf. & Mech. Bank, 5 *a* 7
10's, altered from 5's; vignette of genuine 10, a female and SPINNING WHEEL, which last is not on the altered notes.
50's; altered from 5's; the word FIFTY is crooked, and bunglingly inserted.

Mechanics' Bank, par.
5's, old emission; long since withdrawn.
20's, altered from counterfeits on Mechanics's Bank, New Haven; miniature of Washington on the right, and Clay on the left.
50's, altered from 5's, April 1, 1833; FIFTY is placed too close to DOLLARS; small lettering of FIVES around the edge rubbed clear.

Moyamensing Bank, 5 *a* 6

Philadelphia Bank, par.
5's old plate, withdrawn. The plate in use has for vignette a female; and end pieces, Washington on the right, and Robert Morris on the left.
10's, lett. C, Jan. 1, 1819; Sept. 7, 1819; Dec. 8, 1820.
10's, letter D, Feb. and May 8, 1832; pay J. Kam and D. Evans. Vignette, three female figures with a ship in the distance, and a view of the banking-house on the left, very imperfect. Franklin on the right, and Washington on the left end.
10's and 20's, altered from 5's: vignette of 5's, two females sitting; between them, a shield, on which is a ship and plough; of 10's, a female reclining, her right hand resting on a shield, on which is Pa. coat of arms: of 20's, Penn's Treaty with the Indians.
20's, old plate; letter E, May 9, 1814, 1824, 1825, and 1827; pay D. Edwin.

Southwark Bank, par.
500's, altered from 10's, old issue, of large size; "on demand" extracted, and "Five Hundred" substituted.

Schuylkill Bank, par.
5's, old plate, of various filling up. The heads of Washington and Franklin imperfect and coarse.

Western Bank, par.

COUNTRY BANKS.

Bank of Chambersburg, 7 *a* 8

Bank of Chester Co., Westchester, par.

Bank of Delaware Co., Chester, par.
20's, altered from 5's, well executed.
50's, altered from 5's, letter A, Jan. 1, 1836; pay T. Clyde; Chas. S. Folwell, Cash. The word FIFTY after bearer is blotted; the circle dark.

Bank of Germantown, par.
20's, altered from 5's; hold the note up to light.

Bank of Gettysburg, 7 *a* 8
5's, Nov. 14, 1828-9, pay R. Smith; without the circular water-mark seen in genuine.
5's, old plate, which reads Gettysburg Bank.

Bank of Lewistown, 17 *a* 20

Bank of Middletown, 7 *a* 8

Bank of Montgomery Co., Nors'wn. par.
5's, letter A, Oct. 2, 1829, pay E. Litez; Nov. 1, 1823, pay J. Wells; others in 1825-6, some, 2d May.
5's, letters B and F, July 2, 1825, variously filled out. Vignette light and coarse.

Bank of Northumberland, 7 *a* 8

Bank of Pittsburgh, 1 *a* 2
5's, letter C, old plate, withdrawn from circulation; vignette, a blacksmith, tools, &c.
5's, letter C; Dec. 4, 1831; pay Wm. Wilkins; others, May 4, 1825; pay H. Baldwin.
10's and 20's, altered from counterfeit 5's; badly done.
20's, vignette, a female leaning on a vase of flowers; of genuine, a blacksmith with his tools.

Bank of Susquehanna Co. Montrose, 8 *a* 10

Berks County Bank, Reading, 55 *a* 60
2's, relief notes, letter B; vignette, State Arms, rather coarsely executed.

Carlisle Bank, 7 *a* 8
5's letter B; April 1, 1829; pay J. Cressler. The heads of Washington light and coarse.
10's and others, altered from 5's; poorly done.

Columbia Bk & Bridge Co. Columbia, 1 *a* 1½
0's, altered from 5's; Mercury and a female resting on bales of goods; of 100's, a large female figure, one arm resting on a shield with a plough and ship, on right end, a figure of Commerce.

Doylestown Bank, par.

Easton Bank, par.
5's, old plate, lett. , Aug. 1, 1827 and 1830; pay C. Rice; some May 6, 1829; May 1, 1831; pay J. Dantz; engraving much lighter than genuine.
10's, letter C, Feb. 1, 1824; pay J. Post.

Erie Bank, Erie, 6

Exchange Bank, Pittsburg & Branch, 1 *a* 2

Certificates, 1 *a* 2

Post Notes, 1
5's, the vignette is a sailor leaning against an anchor, while the genuine 5's have Justice and another female figure.
5's, letter B, pay R. Nash, R. Lansing, and Wm. B. Wallis; June 1, 1836; paper rather heavy and coarse, and the whole appearance clumsy and indistinct.
10's, altered from fraudulent Exchange Bank and Savings Institution of Philadelphia; vignette, Perry's victory. The genuine 10's have for a vignette a female figure seated between two chests. All notes signed Thomas M. Howe, Cash., since July, 1839.
10's, letter A, dated Sept. 7, 1839. The names of the Cashier and President are lithographied.

Farmers' Bank of Bucks Co., Bristol, par.
5's, dated Bristol, March 1; and April 12, 1828
10s letter A; Feb. 6, 1815; pay F. Pincor; March 29, 1815, and 3, 1817, at Hulme Ville: pay H. Ely, Sept. 4 and 10, 1819; others, letter B.
50s, altered from 5's the vignette of 20's is a husbandman, horses and harrows.

Farmers' and Drovers' Bank, Waynesburg, 9 *a* 10

Farmers' Bank of Lancaster, 1 *a* 2
5s, letter A; March 7, 1832; pay J. Wind; no genuine notes of this description in circulation; others, March 17, 1831, and other dates; pay Geo. H. Krug, filling up and signature in same hand.
10s, letter A; March 9, 1833; pay J. Wind; vignette, a mill.
10s and 50's, altered from 5's of the above counterfeit.

Farmers' Bank of Reading, Reading, 7 *a* 8
5s, letter A; Jan. 1, 1835; pay G. Ludwig. Paper has silk mark; fair appearance.
5s, letter D, Jan. 1, 1833 pay G. Smith; May 20, 1836; pay A. Strong. Coarse.
10s, lett. A; pay John Harrold; none such genuine.

Franklin Bank, Washington, 3
5s and 10's, altered from the broken "Bank of Washington," by prefixing "Franklin." This Bank opened in 1836. Observe the date.
5's, letter A; Nov. 1, 1836; pay R. Wylie; John Marshall, Cash.; these names engraved. Impression somewhat faint, particularly the lines under signatures which are distinct in the genuine.

Harrisburg Bank, 8 *a* 9
5s, letter D. pay H. Alward, dated May 14, 1819.
5s, letter C, pay J. Ross, dated Nov. 3, 1820.
5s, letter C, pay R. King, adted Jan. 1, 1823.
10s, May 4, 1829, letter A, pay J. E. Whiteside.
10s, vignette, a steamboat, railroad cars, &c The genuine 10's have the goddess of Liberty, and the Capitol in the back ground.
20, altered from counterfeit 10's; vignette, a view of the State Buildings.

Honesdale Bank, Honesdale, 1½ *a*

Lancaster Bank, 1 *a* 2
5's, altered from 5's, letter A, October 3, 1836, No. 4987.

Lancaster County Bank, 1 *a* 2

Lebanon Bank, 7 *a* 7

Merchant's & Manuf. Bank, Pitt'g. 1 *a* 2

Miners' Bank of Pottsville, 8 *a* 9
5's, letter F, pay J. Lyon, June 13, 1841; others, J. White, Aug. 1, 1840. The letter under the K in Schuylkill; in the genuine, it is below the L and K; the cross of the TRs in Pottsville inclines upwards, instead of horizontal.

Monongahela Bank, Brownsville, 3
20's, altered from 5's, easily detected.
50's, this Bank has no 50's out.

New Hope Delaware Bridge Co. 20 *a* 25
(Removed to Lambertville, New Jersey.)

Northampton Bank, Allentown, 20 *a* 22
5's, letter B, Aug. 28, 1839; pay S. Lippincott; signatures and filling up engraved; vignette, coat of arms, while the genuine 5's issued since 1837 have a view of Mauch Chunk.

Towanda Bank, Towanda, 75

West Branch b'k, Williamsport, 50 *a* 55
10's of various filling up; some to I. Kellum; T. Coryell, Cash; J. H. Cowden, Pres.; vignette, a flying eagle, railroad cars in the distance. President's signature too light and stiff; general appearance light; the first 1 in Williamsport resembles more a figure 7.
50's, altered from 5's; vignette, which is that of the 5's, is a view of the town on the left end of note.

Wyoming Bank, Wilkes Barre, 13 *a* 17

York Bank, 7 a 8
5's, letters A and B; Feb. 2, 1830; old plate; pay W. Wagner, which name is spelt Wagnor. In the word FIVE, on the left hand margin, the I is not dotted. The F of Five, in the body of the note, does not exactly line with the other letters. Vignette imperfect in many places.
10's, alteree from counterfeit 5's. See preceding.

Taylorsville Delaware Bridge Co. 10 *a* 15

CONFECTIONARY.

RAISINS, Figs, Dates, Prunes, fresh currant Grapes, Lemons, Almonds, Cocoa nuts, Filberts, fresh Pickles in jars, Tomato Catchup, Pepper Sauce, a prime article of table oil, Sugar, Butter and water crackers, Candies of all kinds for sale by the subscriber. WM. M. MATEER.
November 2, 1842. tf-53

BROAD CLOTHS, &C.

A FURTHER supply of Low priced BROAD CLOTHS, suitable for overcoats. Also CASSIMERES & SATTINETS, just received at the Store of GEO. W. HITNER.
November 2, 1842. tf-53

HATS & CAPS.

A NEW supply of fine Russia HATS, just received. A large lot of Fur, Cloth, Velette and Hair Seal CAPS, now opening and for sale, very low, at the store of CHAS. OGILBY.
Carlisle, Sept. 28, 1842. tf-48

Boots and Shoes.

THE subscriber will sell a cheaper and better coarse BOOT than can be found in Carlisle.

ALSO—Lady's double soled Morocco and Kid Shoes; Ties and Buskins, a superior article, together with Boys' kip Brogans, womans' low priced Shoes, children's, &c. S. M. HARRIS.
Oct. 19, 1842. tf-51

Ladies Cap Strings.

JUST opening a supply of Steel Cap Springs, for Ladies Caps, Snaps for Cloak Fastenings, Shawl Pins, Hair Pins, Metal Eylets by the gross or dozen Eylet Punches, Purse Trimmings, &c.
November 9, 1842. GEO. W. HITNER. tf-44

In Bankruptcy.

NOTICE.

PETITIONS for Discharge and Certificate under the Bankrupt Law, have been filed by
CONRAD HAD, Farmer, Cumberland co.
JOHN McCORMICK, Trader, do.
JOHN M. WOODBURN, late Merchant & Iron Master of the firm of John M. Woodburn & Co., Joseph Laughlin and Co. and James Wilson, Agent, do.
JOSEPH W. PATTON, late Iron Master, do.
JOSEPH A. EGE, } Individually and as
MICHAEL P. EGE, } Partners of the firm of M. P. & J. A. Ege, late Iron Masters, do.
JAMES COLE, Tailor, do.
FREDERICK A. KENNEDY, late Coach Maker, do.
and FRIDAY the 31st day of MARCH next, at 11 o'clock, A. M. is appointed for the hearing thereof, before the said Court, sitting in Bankruptcy, at the District Court room in the City of Philadelphia, when and where the Creditors of the said Petitioners, who have proved their Debts, and all other persons in interest, may appear and show cause, if any they have, why such Discharge and Certificate should not be granted. FRAS. HOPKINSON,
Clerk of the District Court.
Phila. Jan. 4, 1843. 10-10

NOTICE.

PETITIONS for the Benefit of the Bankrupt Law, have been filed the 20th December, 1842, by
JOHN SOURBECK, late Merchant, now Innkeeper, Cumberland co.
JEREMIAH MYERS, Farmer, Cumberland co.
ANDREW BARRICK, late Distiller, now Mason, Cumberland co.
December 26,
MICHAEL M. EGE, late manager & clerk at Mount Holly Iron Works, Cumberland co.
Which Petitions will be heard before the District Court of the United States for the Eastern District of Pennsylvania, sitting in Bankruptcy, at the District Court room in the City of Philadelphia, on FRIDAY the 20th day of JANUARY, 1843, at 11 o'clock, A. M., when and where all persons interested may appear and show cause, if any they have, why the prayer of the said Petitions should not be granted, and the said Petitioners declared Bankrupts.
FRAS. HOPKINSON,
Clerk of the District Court.
Phila. Dec. 21, 1842. 3t-8

NOTICE.

A PETITION for Discharge and Certificate under the Bankrupt Law, has been filed by WILLIAM DEAN, Saddler, Cumberland co.
WILLIAM B. MILLEGAN, Coach Maker, do.
and FRIDAY the 24th day of FEBRUARY next, at 11 o'clock, A. M. is appointed for the hearing thereof, before the said Court, sitting in Bankruptcy, at the District Court Room in the City of Philadelphia, when and where the Creditors of the said Petitioners, who have proved their Debts, and all other persons in interest, may appear and show cause, if any they have, why such Discharge and Certificate should not be granted.
FRAS. HOPKINSON,
Clerk of the District Court.
Phila. Dec. 14, 1842. 10-7

NOTICE.

PETITION for the Benefit of the Bankrupt Law, has been filed the 29th November, 1842, by
DAVID FREE, Farmer and Carpenter, Cumberland co.
Which Petition will be heard before the District Court of the United States for the Eastern District of Pennsylvania, sitting in Bankruptcy, at the District Court room in the City of Philadelphia, on FRIDAY the 6th day of JANUARY next, 1843, at 11 o'clock, A. M. when and where all persons interested may appear and show cause, if any they have, why the prayer of the said Petition should not granted, and the said Petitioner be declared Bankrupt.
FRAS. HOPKINSON,
Clerk of the District Court.
Phil. Dec. 7, 1842. 3t-6

Notice.

A PETITION for Discharge and Certificate under the Bankrupt Law, has been filed by GEORGE HOLLINGER, (of the firm of Hollinger and Davis,) late Contractor, Cumberland co.
and FRIDAY the 27th day of JANUARY next, at 11 o'clock, A. M. is appointed for the hearing thereof, before the said Court, sitting in Bankruptcy, at the District Court Room in the City of Philadelphia, when and where the Creditors of the said Petitioners, who have proved their Debts, and all other persons in interest, may appear and show cause, if any they have, why such Discharge and Certificate should not be granted.
FRAS. HOPKINSON,
Clerk of the District Court.
Philadelphia, Nov. 3, 1842. 10-56

NOTICE.

A PETITION for Discharge and Certificate under the Bankrupt Law, has been filed by THOMAS FLOWERS, Innkeeper, Cumberland co.
and FRIDAY the 27th day of JANUARY next, at 11 o'clock, A. M. is appointed for the hearing thereof, before the said Court, sitting in Bankruptcy, at the District Court Room, in the City of Philadelphia, when and where the Creditors of the said Petitioner, who have proved their Debts, and all persons in interest, may appear and show cause, if any they have, why such Discharge and Certificate should not be granted.
FRAS. HOPKINSON,
Clerk of the District Court.
Phila. Nov. 9, 1842. 10-54

NOTICE.

PETITIONS for Discharge and Certificate under the Bankrupt Law, have been filed by
JACOB A. RAUM, Innkeeper, Cumberland co.
WILLIAM NOAKER, Saddler & Distiller, do.
JOHN DAVIDSON, Millwright and late Butcher in Company with Samuel Davidson, do.
and FRIDAY the 10th day of MARCH next, at 11 o'clock, A. M. is appointed for the hearing thereof, before the said Court, sitting in Bankruptcy, at the District Court room, in the City of Philadelphia, when and where the Creditors of the said Petitioners, who have proved their Debts, and all other persons in interest, may appear and show cause, if any they have, why such Discharge and Certificate should not be granted.
FRAS. HOPKINSON,
Clerk of the District Court.
Phila. Dec. 28, 1842. 10 9

BONNET VELVETS.

JUST received, Blue Black and fashionable colored Silk Velvets, at the store of
Dec. 21, 1842. CHAS. OGILBY.

NOTICE
To Constables, Retailers of Merchandize, &c.

IN and by the several acts of the General Assembly and the several Supplements thereto, it is made the duty of the Constables of the respective Townships and Boroughs within the county of Cumberland, and they are hereby required, under the penalty of "one hundred dollars to make under oath or affirmation, and deliver to the Clerk of the Court of Quarter Sessions" on or before *Monday the 9th day of January*, 1843; a separate "list of all persons engaged in the selling or vending of Goods, Wares, Merchandize, Commodities, or effects, of whatsoever kind or nature," designating those whose "sales" are "confined" alone "to buying and vending goods, wares and merchandize, the growth, product and manufacture of the United States," and also those who sell or vend "wines or distilled liquors." Merchants, Dealers and others embraced in the foregoing notice are also notified, "that the Associate Judges and county Commissioners" of said county, will attend at the Commissioners office, on Friday the 20th day of January, 1843, between the hours of 9 and 4 o'clock of said day, for the purpose of classifying all persons aforesaid, "when any of the Merchants, Dealers, or their agents or attorneys, may appear before the said Judges and Commissioners, and show the amount of their annual sales, during the year previous, and if such Merchant shall not so attend, it shall be the duty of the Judges and Commissioners from the best information they can have or obtain, to class them" accordingly, "which classification shall be final." By order of the Commissioners,
JOHN IRVIN, Clerk.
Commissioners Office, Carlisle, }
December 21, 1842. } 3t-8

POETRY.

☞ Here is a most noble production of the first of American poetesses. It is worthy of the genius of Korner, "of the lyre and sword." We copy it from the Louisville Journal:

THE AMERICAN SWORD.

BY AMELIA.

Sword of our gallant fathers, defender of the brave,
Of WASHINGTON upon the field, and PERRY on the wave!
Well might Columbia's foemen beneath thy death-strokes reel,
For each hand was firm that drew thee, and each heart as true as steel;
There's not a tarnish on thy sheen, a rust upon thy blade,
Tho' the noble hands that drew thee are in dust and ashes laid—
Thou'rt still the scourge of tyrants, the safe-guard of the free,
And may God desert our banner, when we surrender thee;

Sword of a thousand victories! thy splendors led the way
When the warriors trod the battle-field in terrible array;
Thou wert seen amid the carnage, like an angel in thy wrath,
The vanquish'd and the vanquisher bestrewed thy gory path;
The life-blood of the haughty foe made red the slippery sod
Where thy crimson blade descended, like the lightning glance of God!
They poured their ranks like autumn leaves, their life-blood as the sea,
But they battled for a tyrant, we battled to be free!

Sword of a thousand heroes, how holy is thy blade,
So often drawn by Valor's arm, by gentle Pity's stayed;
The warrior breathes his vow by thee, and seals it with a kiss—
He never gives a holier pledge, he asks no more than this;
And when he girds thee to his side, with battle in his face,
He feels, within his single arm, the strength of all his race;
He shrines thee in his noble breast with all things bright and free—
And may God desert his standard, when he surrenders thee!

Sword of our country's battles! forever may'st thou prove,
Amid Columbia's foemen, the thunderbolt of Jove;
When, like a youthful victress, with her lovely flag unfurl'd,
She sits amid the nations, the empress of the world;
Behold the heaven-born goddess, in her glory and increase,
Extending in her lovely hands the olive-branch of peace;
Thy glittering steel is girded ... the safeguard of the free,
And may God desert our standard, when she surrenders thee!

MESSAGE.

To the Senate and House of Representatives of the Commonwealth of Pennsylvania:

FELLOW CITIZENS:—Having, in my former messages, entered very fully into the financial condition and other general interests of the state, I deem it unnecessary to repeat the views then submitted to the Legislature, but simply to refer to them, and say, that they remain in all respects substantially the same as heretofore expressed. I shall proceed at once to call your attention to those matters of public policy, which seem to require, in the greatest degree, the attention of the Legislature. In common with every state in the union, and with all parts of the commercial world, the citizens of Pennsylvania are now undergoing the severe ordeal of pecuniary embarrassment. Business of all kinds is crippled and paralyzed; private and public enterprize has been arrested; the timid alarmed, and even the boldest staggered at impending evils. But it is some consolation for us to reflect, that these difficulties are the bitter fruits, so far as Pennsylvania is concerned, of the rash and impolitic legislation of a single year, and that none of the responsibility rests upon us.

For upwards of ten years Pennsylvania had been gradually improving her condition, and enjoying all the advantages that can arise from a substantial currency, and the entire confidence of all parts of the world. At an unfortunate period, the banking capital, which had been, during this flourishing season, about twenty millions of dollars, was increased to near sixty; and, as one of the most fatal consequences, many unwise and impolitic public improvements undertaken,—corporations created for purposes far beyond their means to accomplish,—individuals contracted responsibilities and entered into speculations, which they were totally unable to bring to a successful close; and finally to render the catastrophe more destructive, the explosion of this enormous bank bubble has crushed all these enterprizes, public and private, and left in every quarter of the state some monument of blasted hope and public folly. It will require a little time to recover from the panic, and to estimate, with precision, the extent of the mischief. It will probably be found far less than has been generally supposed. The vigor and industry of the community, sustained as they are by our immense natural resources, will soon overcome this temporary repulse, and go on, as if it had never happened. Some will be unfortunately ruined, but the great mass of the community will in the end be little affected. That portion of the community engaged in agricultural pursuits is comparatively free from debt and embarrassment, and possessed of all the benefits that arise from favorable seasons and plentiful harvests.

I can myself see no just ground for that despondency which seems to pervade, so generally, the minds of the people. The injury to our credit abroad, although productive of much temporary inconvenience, will ultimately be serviceable to the community. It will teach us to rely on ourselves, to turn our attention to the developement of our own resources, and to obtain that, by our own labor, which we have hitherto bought upon trust. Whatever may be the fears of that portion of our community, who are always predicting ruin, and bemoaning the effects of causes which they do not understand, time will soon prove, that the resources of Pennsylvania, her ability to meet all her engagements, and the respect of her citizens for the plighted faith of the state, have not been in the slightest degree shaken, by any of the misfortunes under which we are now suffering. In nearly all instances, these fears will be found to have had their origin in the croakings of unprincipled demagogues, who are willing to undervalue her means, and the integrity of her citizens, if they can thereby promote their own selfish ends. If there be any of our citizens, who honestly believe, that Pennsylvania will prove unable to perform all her engagements, they will be found to be neither very deep reasoners, nor very accurately acquainted with the abundance and nature of her resources. If there be any of her citizens, who think that she will prove faithless and unwilling to discharge her obligations, we may safely say, they know little of her true character, and meet with no encouragement, or favor, from any considerable portion of the community. To do what she agrees to do, and to pay what she promises to pay, are two of her distinguishing characteristics; and he who would seek to induce her to forfeit either of them, will find, that he gains neither the confidence, nor respect, of her citizens by the attempt. She may be temporarily obliged to postpone the discharge of her engagements until a more convenient season; but to deny the obligation itself, or to refuse to comply with it, would be a reproach upon her integrity, which no public man dare advise or sanction.

However great her public debt may seem to be, a tax of a few cents per ton upon her coal and iron, which are scattered in every hill and valley throughout her borders, will at some future day not only pay the interest on her public debt, but the principal also probably within the lifetime of many of those, who are now upon the stage of public action. This tax would be paid in a great measure by the consumers of these products in other states, and would be scarcely felt by her own citizens. Cut off as this country now is, and must continue to be, from the European supply of coal and iron, on which it has hitherto chiefly depended, the day is not far distant when Pennsylvania will supply more than three-fourths of the other states of this union with coal, and a majority of them with iron. This is a position from which no legislation and no human power can remove her. Her geographical position, and the favorable relative locations of her coal and iron deposites, put Pennsylvania beyond the reach of all rivalry from any quarter. She seems to have been destined, by nature, to be the great work-shop of the American Union; and, if her citizens and her legislature are true to themselves, and will avoid catering to the views and interests of other sections, regardless of her own, her public debt will hereafter occasion but little inconvenience; and they will have no cause to regret the construction of her public improvements, which have contributed to the development of these advantages. This is not the language of sanguine hope, or blind confidence, but of clear sighted, practical experience, of the truth of which every unprejudiced man must be convinced, who will carefully investigate the facts relating to her condition.

At the close of the last war, the pecuniary embarrassments and distress pervading our country, were far greater than they are now. We had just emerged from a protracted, expensive, and harrassing war.—The national debt was nearly one hundred and thirty millions of dollars; business of all kinds was broken up; confidence was entirely destroyed; all classes of the community were in debt; our banks broken and worthless; public feeling weakened and shaken to a degree infinitely beyond what is now known; and worse than all this, rankling political animosities against the then administration of the general government had created, or raised up, a powerful, unscrupulous and violent party, under the plausible name of the "*Peace Party*," which threw in the way of the administration every possible obstacle in the triumphant prosecution of that war, or the correction of the evils which it inevitably entailed upon the country. But notwithstanding all these formidable discouragements, the good sense, the enterprize, and the patriotism of the people, seconded those then entrusted with the administration of the government, who performed their duty with Roman firmness and integrity. Taxes were recommended, levied and paid, to sustain the honor and integrity of the government—confidence was restored, business resumed its accustomed channels, and one of the most flourishing seasons in the history of our country succeeded. That enormous debt was in the process of time, entirely extinguished.—Those who recommend the necessary measures to the attainment of this great end have been rewarded with respect and gratitude. The same honest and fearless discharge of duty, will be attended with the same results now. Our history has never yet recorded a single instance, in which a public man, who stood by the honor of his country in critical emergencies, was not fully sustained in his efforts by his fellow-citizens. He may be traduced and villified, but a manly and faithful discharge of duty outlives the efforts of his traducers. The proudest monument that a public man can desire to leave his children, is one inscribed—he knew his duty—he dared perform it—he never flinched from his post.

The whole amount of the present funded debt of the state, exclusive of the deposite of the surplus revenue, is $37,937,788 24. This debt is reimbursable as follows:

Balance of Loan per act of 14th April, 1838,	$15,000 00	
In the year 1841	56,022 60	
" 1844	62,500 00	
" 1846	4,194,242 88	
" 1847	72,335 00	
" 1850	1,000,000 00	
" 1853	2,000,000 00	
" 1854	3,000,000 00	
" 1856	2,783,161 88	
" 1858	7,070,661 44	
" 1859	1,250,000 00	
" 1860	2,648,680 00	
" 1861	120,000 00	
" 1862	2,265,400 00	
" 1863	200,000 00	
" 1864	2,515,000 00	
" 1865	2,756,610 00	
" 1868	2,524,000 00	
" 1870	1,957,362 15	
At the expiration of certain Bank charters,	575,787 50	
Interest due 1st Aug. last, for which certificates have been issued, redeemable in August, 1843,	871,075 53	
		$37,937,788 24

This debt has been contracted for the following purposes, viz:

For Canals and Railways,	$30,533,629 15	
To pay Interest on public debt,	4,410,135 03	
For the use of the Treasury	1,571,639 00	
Turnpikes, state roads, &c.	930,000 00	
Union Canal	200,000 00	
Eastern Penitentiary	120,000 00	
Franklin Rail Road	100,000 00	
Pennsylvania & Ohio Canal	50,000 00	
Insane Asylum	22,335 06	
		$37,937,788 24

The value of our Public Improvements, estimated at cost, is	$30,533,629 15	
The State owns Bank Stock, which costs at par,	2,108,600 00	
" " " Turnpike & bridge Stock	2,836,262 45	
" " " Canal and Navigation Stock,	842,778 66	
" " " Railroad Stock,	365,276 90	
Money due on patented lands, estimated at	1,000,000 00	
		$37,686,647 16

The foregoing does not include the amount due to Domestic Creditors, entered on the books of the Auditor General, per resolution of 7th April 1842.

These internal improvements, for the construction of which the principal amount of the State debt has been incurred, consist of 793¾ miles of canals and railways completed, and 140¾ miles of canals in progress of construction and nearly completed.

The finished works are the following:	miles
The Delaware canal, from Easton to tide at Bristol,	59¾
The main line of canal and railway from Philadelphia to Pittsburg,	395¼
Canal from Beaver on the Ohio river to the mouth of the French creek feeder, in the direction of Erie,	97¾
Canal from Franklin on the Allegheny river to Conneaut lake,	49¼
Canal, Susquehanna and North Branch from Duncan's Island to Luckawanna,	111⅝
Canal, West Branch from Northumberland to Farrandsville,	73
Several side cuts and navigable feeders,	7
Total Canals and railways completed,	793¾
Canals in progress and nearly completed:	miles.
North Branch extension, from Luckawanna to New York line,	90
Erie extension from the mouth of the French Creek Feeder to Erie harbor	38¼
Wisconsin canal from Duncan's Island to Wisconisco creek,	12¼
Total canals in progress,	140¾

The State has always met the payment of the interest upon the public debt with punctuality, until the semi-annual payment due on the 1st of August last; when for want of adequate provision for that purpose, certificates of the amount due to each holder of the stock were issued, bearing an interest of six per cent. payable in one year, agreeably to the Act passed the 27th day of July last. It now becomes the imperative duty of the Legislature to make provision as well for its payment, as for the payment of the interest falling due on the 1st of February and 1st of August next.

Until some mode of raising the amount necessary for the payment of this interest, less burthensome to the people is devised, the taxes imposed by existing laws seem to be indispensible. It may be worthy the consideration of the Legislature, however, whether the present defective system of making assessments, and rescuing the objects of taxation, does not require revision. It is believed, if such revision be judiciously made, that no increase of the taxes now authorized would be necessary, to produce an adequate amount from that source, to cover the pressing demands made upon the Treasury.

You will observe by a report accompanying this message, that in pursuance of the Act of Assembly, passed for that purpose on the 27th day of July last, proposals were invited for the sale of the public improvements of the Commonwealth. No bid for the same, that can possibly be accepted, was received. This measure was suggested in my last annual message, believing that, in our present embarrassed condition, it was an experiment, which might be productive of relief worth trying. It has been tried, and has utterly failed.—The truth is, the amount of money necessary for the purchase of any considerable portion of our improvements, is far greater than any citizens of our country are able to raise for that purpose. Were they to be sold at all, they would necessarily, either directly or indirectly, fall into the hands of foreign capitalists. The people must, in a great measure, lose the control over their management, and they would necessarily become private monopolies. This would seem to be a measure, as dangerous to the public interest, as it would be humiliating to the public pride.

The revenues upon our public works have not diminished in any proportion to the extent of the embarrassments which have been thrown in the way of trade.—It will be seen by referring to the Report of the Canal Commissioners, which will shortly be laid before you, that notwithstanding the scarcity and depreciation of money, the impaired condition of credit, and the enormous rates of exchanges, the receipts from tolls for the fiscal year, ending the 30th November, 1842,

amount to	$920,499 43
The expenditures, for all purposes, for the nine months commencing on the 1st March and ending 30th November, 1842, amount to	390,046 70
Leaving an excess of receipts for the year, over the expenses of nine months of	530,452 72

notwithstanding the decrease in tolls have been $159,396 61.

The receipts and expenditures on the main lines have been as follows:

	Tolls received in 1842.	All expenses and liabilities for 9 months.
Columbia Railroad,	$357,461 50	$132,499 45
Eastern & Juniata Divisions	195,780 16	45,072 12
Allegheny Portage Railroad	124,258 40	96,528 63
Western Division	85,449 42	26,080 00
	$762,949 48	$300,180 20

Leaving an excess of tolls over expenditures of $162,769 28, on the above usually denominated *the main line* from Philadelphia to Pittsburg.

On the Delaware Division and other branches of the Canals, the excess of tolls over expenditures, during the same period has been $67,683 44. It is worthy too of remark that the expenses for repairs alone for the nine months has been only $164,526 30.

This exhibit cannot fail to inspire us with increased confidence in the ultimate value and usefulness of our public works, strengthened as it is by the fact, that there has been a falling-off in the canal tolls of New York, for the fiscal year ending 30th November, of $284,391 89.

It is proper here also