

NEGATIVE.

Messrs. Causin	Stone	Nicols of Car.
Hopewell	Boggs	Culbreth
R. M. Gale	Eccleston	Downs
J. H. Gale	Nicols of Dor.	Gallagher
Sutton of K.	Traverse	Graves
Owens of A. A.	Richardson	Starr
Dorsey	Bayne	Lyday
Sellman	Tuck	Grove
Morsell	Maccubbin	Spencer
Duke	Hamilton	Hollman
Laveille	Johnson	Darby
Crain	Carmichael	Braddock
Walker	Bryan	Gott
Risteau	Powell	Gittings
Poultney	Simmons	Buskirk
Hook	Staley	Buchanan
Handy	Biser	Shaw—52
Dashiell	Schley	

So the house refused to grant the leave.

John M. S. Causin, Esquire, a delegate returned for St. Mary's county, and Peter W. Crain, Esquire, a delegate returned for Charles county, appeared, qualified and took their seats.

Mr. Risteau submitted the following:

Whereas, Banks were instituted for the convenience and benefit of the whole people of the different States of this great confederacy, to carry out the ends of wise legislation, which is in part, or principally to promote the prosperity of the people and advance the welfare of the country, bestow peace and happiness to them—throwing around them and their property the greatest degree of safety and protection. And whereas, experience proves that every examination into the affairs of the various crippled and broken banks of the several States of this Union, shows that the directors and other officers of them were largely indebted; and this is easily accounted for, viz:

1. The stockholders are not permitted to examine into their private accounts, or no one except the cashier, as their agent.

2. The business of them is conducted with such secrecy it makes it impossible for the stockholders to know when directors are playing into the hands of each other the funds of the bank.

3. Many of the directors who vote for large accommodations to each other, are men who hold scarce a sufficiency of stock to make them eligible as directors.

4. Directors make themselves a privileged class, knowing precisely when a bank is able to grant accommodations to a small amount, they immediately put in their notes for discount, vote for each other, and thereby obtain money, while the best citizens of our country, such as farmers, mechanics and manufacturers, cannot obtain a dollar.