



TUESDAY MORNING, Feb. 9, 1841.

Our readers are referred to the advertisement in another column headed "to the stockholders of the Western Bank."

THE BANKS—SUSPENSION—"AS YOU WERE." The banks of Baltimore, after a resumption of specie payments for six days, have again suspended; and thus, all the pleasing anticipations of those who insisted upon resumption, and, in a measure, forced the banks into the rash act, have been blasted in one week; and the banks and community left in a worse condition than that previously occupied. That this would be the result we foretold. We raised our warning voice against premature resumption; but our opinions were derided, and our motives impeached. One of the morning prints insinuated that we were in the pay of the banks, and endeavored to excite the feelings of the people against our humble selves as well as against the banks. Nothing but resumption would satisfy its editors. When we asked the banks to pause until the experiment of resumption was fairly tried in Philadelphia, the suggestion was ridiculed and the banks denounced if they acceded to it. Prudence was scouted, and a distrust of the result was treated as pusillanimity. We wanted the banks to pay out fractional parts of a dollar and to circulate rail road notes; but this, like every other suggestion which went to prevent the occurrence that has now taken place, was treated with contempt. In short, common sense was overwhelmed by imprudent clamor, and the banks were forced into a measure which their judgment condemned; and now the public will have to suffer for the mis-step.

The banks are now in a much worse condition than they were before the resumption; for their failure to continue specie payments, although resulting from imperative necessity, has weakened public confidence in their stability. But what does this signify to those who were more resolved on obtaining specie for a few five dollar bills than solicitous for the prosperity of the city?—Cunning mastered discretion, and the banks have to lament that they gave more weight to the former than to the latter.

We presume that the present suspension places the charters of the banks again at the discretion of the legislature; but there will be no disposition, we are confident, to exact the forfeiture. Under the circumstances it was utterly impossible for the banks of Baltimore to continue specie payments. To have made the effort would have exhibited obstinacy and folly, as their vaults would have been drained of the last dollar.

In the present condition of things it might be well for the legislature to take up the subject of banking, and to inquire whether the number of banks cannot be reduced with advantage to the public interests; and also, whether further restrictions are not necessary in the management of banks, to prevent defalcations and to insure a more just application of the means of these institutions, so that a few directors and their friends may not divide the "spoils" among themselves.

SHINPLASTERS. We ask attention to the following communication from "An Old Retailer." It is evident that we must now have recourse to a small note currency, as the specie change will speedily disappear—and the question is, whether we shall give circulation to the issues of irresponsible individuals, or have a currency in which all can confide? We perceive that there can be no hesitation in the choice.—An issue of small notes by the corporation would, we believe, be the most acceptable; but some have objections on the score of want of power. If there be any doubt as to the authority to make the issue, it could be promptly removed by application to the legislature. We hope the subject will be brought before the Councils, and that we shall have none of the slang of party, either way, in the business. Something must be done to prevent innocent persons from being robbed by the crafty and dishonest.

Small Notes.—This is the crisis when some action ought to be taken to supply the public with small change, before they are again inundated with shinplasters. The banks having again suspended, it will be impossible to carry on business without small notes under a dollar. It is now generally admitted that the city made a grand mistake in not issuing their certificates, in which it opened the door to a flood of trash by which the public have sustained a heavy loss.—If the city should again be backward in this matter, let the B. & O. R. come promptly forward and supply the deficiency. Every body has confidence in their issues. Let them be of the denomination of 50, 25, 12, and 6 cts., and they may confidently calculate on the lost notes paying all the expenses of the emission, and at the same time earning for themselves the gratitude of the citizens. AN OLD RETAILER.

LIKENESS OF GENERAL HARRISON. We were yesterday presented with an excellent lithographic likeness of General Harrison, published by H. R. Robinson, 52 Courtland street, New York, and Pennsylvania Avenue, Washington, D. C. If Mr. R. sells one copy to every applicant for office, he will do a handsome business. The likeness is so good that it cannot fail to have an extensive sale.

MARYLAND CADETS. This well disciplined and neat company intend giving a sociable collation party at the Assembly Rooms on Monday evening next. From the pains taken by the managers, we have every reason for believing that the affair will be a neat and pleasant one.

Our readers have been informed that the rumor concerning the sinking of the cutter Jackson, mentioned in our paper of yesterday, has not the least foundation; that vessel being engaged off the coast of Long Island.

PRESIDENT ELECT. It having been announced in the public prints that General Harrison would deliver an address at Monument Square at ten o'clock yesterday morning, a great number of citizens were seen wending their way to that place previous to the hour appointed. At a few minutes past ten John P. Kennedy, Esq. made a short preliminary address, when

General Harrison arose. He was received very cordially by the immense assemblage, and proceeded in response to the address welcoming him to the city, fatigue having prevented his reply on Saturday. He stated that he was aware that objections existed to the course he had pursued in thus addressing his fellow citizens; but he did not think it censurable. He had been called out by the manifestations of respect he had received, and could not, with propriety, decline to do in Baltimore as he had done in Pennsylvania and parts of Maryland. He expressed the gratification he felt at meeting the citizens of Baltimore—stated a variety of reasons for having a strong attachment to this city; among which were its having been the birth place or residence of some of the distinguished men who assisted to achieve the freedom of the country, the gallant defence of 1814, &c. He then went into a brief review of some of the charges which had been brought against him during the late canvass. He had been called a federalist, in the offensive sense of the term. To disprove this he recurred to the early history of his life, and his associations in those days. The sentiments which he had imbibed from infancy, confirmed by maturity, were those of the republican school; hostility to arbitrary power, and regard for the rights and interests of the people. He appealed to his whole public career, and challenged his adversaries to point to a single act of his life which would authorize the charge made against him—that if it could be found that he had deviated in a single instance, he should be content to have public confidence withdrawn from him. Passing from this subject, he spoke of the charge of his being an abolitionist, which he appeared to consider as unworthy of particular consideration. In one sense he admitted that he was an abolitionist—that he intended to emancipate the public officers—they should be no longer bound to interfere in elections, or to attempt to control public opinion. He had heard a great deal about the danger of our government degenerating into an aristocracy; but the experience of all ages had proved, that the tendency of republics was to monarchy, and this was the point to be guarded against in this country. It was the doctrine of the old federal party, that the executive department of the government was not sufficiently strong; but this complaint could not now exist, since the power of the purse and the sword had been united in the hands of the President. He thought the greatest safeguard of liberty was the vigilance of the people. It was their duty to watch, with jealous care, the movements of their rulers, and whenever they deviated to recall them to their proper path. He occasionally rapped the public officers over the knuckles, which appeared to afford great satisfaction. It was his determination to administer the government upon the principles which he had professed throughout life. He should be ungrateful did he not endeavor to promote, to the utmost of his power, the interests of the agriculturist, the mechanic and the laboring man, for he felt himself mainly indebted to them for the distinguished station he now held. They had thrown the mantle of greatness over his shoulders; withdrawn that, and he was nothing more than the plain farmer of North Bend.

Our station was at a distance from the speaker, and the continual movements in the crowd prevented us from distinctly hearing the whole speech. We lost many parts which drew forth applause. We were pleased to see the general so much recruited in strength. On Saturday he appeared feeble and exhausted—yesterday he was hearty and vigorous. His voice is clear and strong, and his gesticulation admirable. He has a ready flow of language and a self-command that enables him to speak with great ease and fluency. During his address he paid some handsome compliments to the ladies of Baltimore, which were, no doubt, particularly gratifying to the fair portion of his auditory.

During the afternoon he was visited by a number of ladies to whom he was introduced. It is gratifying to see the President elect received with becoming honors; and we wish that these attentions could always be paid without distinction of party. As the ruler of a great and free people he is entitled to respect; and, whatever the difference of opinion previous to the election, as to the propriety of his elevation, the voice of the people having proclaimed him President, it is the duty of all respectively to acquiesce. His future measures will be proper subjects of examination and of attack, if deemed erroneous—but objections to his political principles should not be extended to his person. We hope that, hereafter, all parties may act upon liberal principles, so that whilst each supports his party, all will unite for the common prosperity of the country.

We have said that General Harrison, in opening his address, alluded to objections to his thus publicly addressing the people. We are among those who have strong objections to political harangues from any President elect, and should think it a most undignified course to travel the country for such purpose—but we think General Harrison does not occupy this position. He is on his way to the seat of government in the discharge of his duty. His fellow-citizens in the towns and cities through which he has to pass, assemble to greet and congratulate him. This is a voluntary act on their part. Can he decline to respond to their kind congratulations? Were he to do so, it might be imputed to ignorance or want of respect. They speak to him and he replies: "that all the single ladies might be married, and all the married be happy."

he reciprocates the warm feelings of his friends; he treats his opponents with great courtesy and respect—and imputes to them no sentiment or feeling inconsistent with honest conviction and pure patriotism. General Harrison's address occupied somewhat more than half an hour. (Correspondence of the Baltimore Clipper.)

WASHINGTON, Feb. 8, 1841. This morning, in the House of Representatives, a letter was received from the secretary of war, enclosing despatches from Florida, to the effect that a speedy termination of that glorious war may now be reasonably expected, and asking \$100,000. I am afraid, however, that it will prove as delusive as all former hopes of pacification in that quarter. The House then went into committee of the whole on the navy pension bill, when Mr. Waddy Thompson moved to amend the bill, by adding a clause appropriating \$100,000 to enable general Armstrong to carry out his arrangements with the Seminoles in Florida. Mr. Thompson advocated the amendment at some length, and contended that it was folly to think of fighting the Indians or driving them off, when we could buy them off at a much cheaper rate. The debate was continued by Messrs. Petrikin, Geddings and others. As this was the regular day for the presentation of petitions, Mr. John Q. Adams made an earnest appeal to the House on that subject, but without effect. In the Senate, an ineffectual attempt was made to bring up the bill for rechartering the District Banks. The Bankruptcy bill was then considered, and a long debate arose upon the amendment proposing to recommit it to the judiciary committee with certain instructions. The city is in a state of great excitement, owing to the anticipated visit of General Harrison to-morrow.

NEWS ABOUT TOWN. THE PRESIDENT ELECT AND THE LADIES.—Doubtless the most pleasant part of the duty of Gen. Harrison, during his sojourn in this city, was his reception of the ladies yesterday between the hours of one and three. He is evidently a gallant of the olden school, and when a lady looked particularly anxious for a kiss, he was not backward in giving it, and with a good deal of ardor too. We envied him the taste of one pair of lips at least—it was like winter sipping honey from spring flowers.

Let us carry the reader for a moment into the drawing room of the City Hotel, appropriated for the purpose of introduction. The farmer of North Bend, raked almost into a nonentity by congratulations of his friends and the disinterested attentions of expectants, stood his ground like an old hero—the agillery of bright eyes was opened upon him, but he seemed proof against the battery. Posting lips and rosy cheeks did their utmost to conquer the veteran—and even the sear spinsters thought that she yet had fascination enough left to meet favor in the eyes of the President. "Shake the General's hand lightly," exclaimed the gentleman who had the arduous task of introduction. This was addressed to an old lady of large proportions, who had seized the "lion" by the paw, and seemed inclined to shake it off. "Mrs. —, of the revolution," was announced, and the old lady courted low, while the General kissed her dried and wrinkled forehead. "This, General," said she, "is a happy moment to me. Here's my grand-daughter Jane—and here's my grandson William Henry Harrison. He always wipes his nose with a Tippecanoe handkerchief. Billy, show the General your handkerchief." The old man was, of course, bound to kiss the boy. "Mrs. W.— and all the little W's," said the gentleman introducing. "La! General!" said Mrs. W.—, "you look mighty well considerin'. How's your good lady. This is my eldest daughter Harriet." Here Miss Harriet stepped forward and modestly took the old man's hand. "You are very pretty," said he, smiling. "Yes, sir," replied the girl, courtesying low, and passing on. "Ladies, please do not crowd on the General—one at a time. Pass on, madam, if you please, and make room for Mrs. —," said one of the superintendents of the rare show.

Mrs. —, a splendid creature, with a countenance full of light and a form as majestic as that of the "ox-eyed Juno." The General grew a foot taller as she approached—the hidden fire of his eye flashed forth, and the hale flush of regenerated youth illumined his face. He bowed lower than we had seen him before, and as he took her fair hand, something, no doubt, complimentary passed his lips, though we could not hear it, for there was a general buzz at the time. The rosy tints of the lady's cheeks brightened—she slightly bent her head as if conscious of the power of beauty, and whispered something in the old man's ear. He paused a short moment, and then replied "certainly—by all means." That lady's husband will obtain an office if there is a spark of gallantry left in the bosom of the veteran—he cannot resist the eloquent appeal of a pair of soft blue eyes. Towards two o'clock the crowd of women and children began to increase—pushing and jostling usurped the place of order. Every miss and maiden became anxious to touch the tip end of the General's finger, and that too, without gloves, for with them the touch would not be genuine. At length the "lion" had to "give in"—and close on three o'clock, he approached the window and addressed the formidable crowd of ladies that was gathering without. He said that fatigue compelled him to seek rest, and concluded by hoping "that all the single ladies might be married, and all the married be happy."

AN INCIDENT. A very beautiful young lady on the Point, not long since, signed her name to a temperance pledge, one article of which prohibited her receiving the affectionate attention of any young gentleman who was in any way given to intemperance. It happened that the tender-hearted dandel had, at the very time she put her name to the paper, a beau with whom she was well pleased, but who, unfortunately, (according to report) took occasionally "a little too much." The maiden was therefore under the painful necessity of addressing her "lovely loved one" a polite note, stating her situation, the nature of the pledge she had taken, and the utter impossibility of her ever after receiving his attention as a lover. "I love you as purely as ever," was the language of the note, "but my word has gone forth, and honor bids me respond to your kindness only in the light of a friend." The young man found himself completely subdued. The words "I love you as purely as ever," were too potent. Determined not to forfeit such devoted affection, he sought the earliest opportunity to become a temperance advocate himself, signed the pledge and is now a member of the Washington Temperance Society. Young love's dream with them has already brightened into engagement, and is, we understand, shortly to be consummated in matrimony. Powerful and beautiful is thy influence, oh woman!

MILITARY. Strong efforts are being made to revive a becoming military spirit in this city, and it is to be hoped that their calls will be promptly responded to by the young men. The crisis requires that our citizens should be well armed and disciplined, for, under existing circumstances, the government will have to rely on the strength and prowess of our volunteer corps in case of emergency. There will be a meeting, we understand, of the officers of the old Fifth Regiment to-morrow night, when such measures will be taken as will tend to give strength and durability to their regiment. It is to be hoped that the other regiments will follow the example.

FIRE. Yesterday morning between 2 and 3 o'clock, a fire broke out in a frame building situated on the corner of Howard and Centre streets, occupied by F. G. Waters, lumber merchant, as an office and stable. The building was entirely destroyed, and we regret to state that two valuable horses perished in the flames. The fire is believed to have been the work of an incendiary.

FIRE. The alarm of fire last night about ten o'clock, was found to proceed from the Howard engine house. A dense smoke was seen issuing from the roof of that building; owing, however, to the fortunate and timely arrival of the engines, the fire was extinguished before any material damage was sustained. It is not known how the fire originated.

LIVELY. Yesterday afternoon Baltimore street was unusually lively, being crowded with ladies. There appeared to be a great number of strangers in town—at times the street was so thronged that it was with difficulty that one could pass.

THE FRIENDS OF IRELAND. A meeting of the friends of Ireland is to take place at the Assembly Rooms at half past 6 o'clock this evening.

ATTEMPTED ROBBERY. On Friday night an unsuccessful attempt was made to enter the store of Henry Shirk & Co. The thief had broken away a part of the door, when it is supposed he became alarmed and made off.

POLICE. A white boy, named John T. Parsons, charged with riotous conduct in the streets, was arrested Saturday and taken before John Wright, Esq. He was released on security to keep the peace.

Julius Freislen, charged with rioting at the public house of Mr. Schupp, in N. Gay street, was on Sunday arrested and taken before Justice Storm, who committed him to prison.

Two negroes, Hannibal Cooper and Elijah J. Tilghman, were on Sunday arrested for rioting and fighting in Potter street. They were both committed to prison by Justice Gorsuch.

A white man, named Richard Pearce, was on Sunday arrested, charged with being a common disturber of the peace, and committed to jail by Justice Gorsuch.

A white woman, named Sarah Horseman charged with disturbing the peace, was on Sunday committed to prison, by Justice Wright, in default of security.

John Clarke, charged with riotous and disorderly conduct, and assaulting the watchmen, was also committed, in default of security, by the same Justice.

WATCH RETURNS. Eastern District, Feb. 7. Jacob Turner was imprisoned on Sunday evening for his drunken and disorderly conduct. John Thomas, and negroes Thomas Smith, Richard Elliott and Mary Brown, were brought in for disorderly conduct at a house in Wilk street, Feb. 8. Frederick and George Sings and Henry Fuller, were arrested on Sunday night for riotous conduct in Bond street. Wm. Whittaker was also arrested for being intoxicated. Fuller entered into recognizance for his good behaviour, and the rest were discharged.

Middle District, Feb. 7. George Jones, John Timmons, George Hill and Thomas Able were brought to the watch house for disorderly conduct in the streets and locked up till morning.

Western District, Feb. 7. Stephen Posey, colored, in a state of destitution, was locked up. Harriet Staunt, having no home, solicited lodgings, and was committed to the watch-house in the morning by Justice Wright.

A YOUNG ROGUE. A lad about seventeen years of age, was arrested at New Orleans on the 26th, by an officer from Mobile. It appears the youth had been engaged in a hotel in the latter city, and had, by means of false keys, opened the trunk of the proprietor, and stole therefrom six hundred and fifty dollars, with which he decamped. His name is Robert Jenkins.

MARRIED. On Thursday evening, 4th inst. by the Rev. Dr. West, WILLIAM WELLS and Miss MARY, daughter of the late George West.

On the 7th inst. by the Rev. A. Heister, HENRY SPIER to Miss CATHERINE FLOWERS. On the same day, by the same, GEORGE LONS to Miss ELIZABETH SHAFER, all of this city.

DIED. On Saturday evening, 6th inst. MRS. MARIA G. CHRY, Consort of the Rev. Luther J. Cox, in the 44th year of her age. At Washington, on the 7th inst. HIRSHLEVE DUNLAP, formerly a Captain of U. S. Engineers, aged 58 years.

MARINE LIST—PORT OF BALTIMORE. BREMEN SHIP EUROPA, HOMAS, BREMEN. Bark General Harrison, Smith, Alexandria, D. C. Brig Jane, Fitzgerald, Savannah. Sch. Josina, Mackie, Patuxent.

ARRIVED. Brig Gen. Sumter, Hobbs, 10 days from Charleston. Reports the bark Inca, for Rotterdam; having gone to sea 3d inst. Brig Keanee, Jones, 7 days from Savannah. Spent 21 hrs. in miles south of Cape Henry, schr. Seminoles, Baltimore for Jamaica.

MEMORANDA. Ship Scotia, Welch, of Baltimore, arrived at Mobile 26th ult. in 34 days from Amsterdam. It will be noticed that the Cashier's speech of the dis-position manifest for change which "dispositions" was approved by the arrangement made by his own board, and sanctioned by the whole administration of the institution as "prudent to the best interests of the Bank"; thus, in his capacity as a servant of his board, repudiating its acts, and attempting to obstruct the performance of its contract.

The letter of the Cashier, it will be observed, bears date only two days subsequent to the date of the letter of the President, binding the board to the support of the compromise ticket agreed upon, and six days prior to any intimation of the board of their intention not to abide by the resolution and agreement. Bearing, as this letter does, the signature of the Cashier, as such, it may well be asked if the collective character of the proceeding may not justly be inferred, if the members allow his conduct to pass uncondemned.

Stockholders will wrong themselves if they allow any mistaken sympathy for the President to induce them to support the Cashier, or his party; they should bear in mind that the Reform ticket aims at no change except where the interest and safety of the Bank shall imperiously demand it; and that the new ticket puts forth strong claims in the pledge given—which pledge could well be a source of the gentlemen who stand to it, because they already have their accounts established with other banks, and they have no need of any accommodations that the Western Bank might furnish.

This communication is written under the impression that all parties interested, who shall read it, will have seen the circular of the Reform Committee, which was addressed and sent to all the Stockholders in this city, and found a way into the Sun newspaper one day last week. A reference to that publication will exhibit to the reader, in a more palpable aspect, the impropriety (to use the mildest word) of the Cashier's conduct.

A STOCKHOLDER. And a Candidate on the Reform Ticket of Directors. WESTERN BANK, BALTIMORE, January 21, 1841. JAMES DICKEY, Esq.

Disposition having been manifested by some of the Stockholders to make a change in the Board of Directors, which in my opinion will be prejudicial to the best interests of the Bank. I annex a power of Attorney to vote your stock, in case it should be found necessary. If it meets your approbation, please return it by the next mail.

Very truly, yours, T. PHENIX, Cashier. February 2d, 1841. Dear Sir—I notice your name at the head of a ticket for directors of the Western Bank of Baltimore. I suppose the intention of stockholders in this city is to be a change of directors, and probably a change of the by-laws and management of the institution. I was not aware until lately that it was customary for directors to vote away any right they had to a general knowledge of the accounts, both public and private, of a Bank, nor can I see any honest motive in either giving or asking for such a by-law. How is the board to know the condition of a Bank if they are prohibited from knowing the amount of each deposit? Any deficiency in cash can be met by deposits, which the board is to know nothing of. Certainly the executive officers can have no right to use the money for their own use, or for the private use of their friends, on other conditions than others who need money. The very circumstance of directors depriving themselves of the right of examining private accounts, leads to the suspicion that they cannot have much interest in the Bank, and that advantages can be derived from another source.

Suppose similar by-laws have been passed in a country bank that I hold an interest in, and the death of the cashier there was a deficiency of some fifty or sixty thousand dollars, which I believe was made up in part by the security, and part from the surplus, but no account given to the stockholders how the deficiency occurred. Banks have been in the habit of permitting the cashier to pay over-drafts, this is a dangerous privilege, for those who need money will manage to be considered the personal friends of the cashier in order to obtain money. I have known, at a time when Banks had refused to discount any paper, that large sums were drawn out on over-drafts, when the same person could not have got it with the best endorser. I have been informed, and I believe correctly, of one case where over-drafts amounted to more than fifty thousand dollars before known by directors, (eventually secured).

A few years back, I requested a merchant visiting Baltimore to inquire of the character of the officers of the Western Bank and of its standing; he reported favorably, and I have obtained \$12,000 of stock through the agency of the cashier, and in his attention I had formed a favorable opinion, and at his request, a few days ago, I sent him a power to vote for me at the coming election, with nearly the same observations you see in this letter—those who need money most rack their ingenuity to obtain it, and men have been known to borrow money to obtain a few shares of stock to enable them to become directors, and combine with others to obtain proxies, and when the board was elected it was found the majority did not hold \$5,000 of stock. I cannot believe that Bank difficulties are over, but that they have difficulties to surmount as great as any that are past, and require better management than heretofore.

You can see the difficulty stockholders at a distance have in knowing how to vote for directors, as it frequently happens that they know no person connected with the institution. I suppose the whole amount of stock held in this section of country amounts to about \$25,000. I have spoken to the holders, one of whom has an acquaintance in the city, to whom I suppose he will send his proxy, the other shareholders at a distance maintain that they can confide in, and is likely to do nothing. There must have been heavy losses or bad management in the Western Bank to reduce their stock so much below par, and prevent a dividend in January. If I know what I should do and who in vote for, be assured I would do it without favor. You in the city, who can have some knowledge of men and management, must act with firmness, as those at a distance must depend on you. I wish you had obtained the names of stockholders at a distance and warned them not to give their proxy, as it was thought advisable to make a change of directors. It fear you would not be able to make a change, although it may be for the better. Officers of the Bank have the advantage, and propose to carry the election. If directors will persevere in such by-laws as prevent them from seeing private accounts, stockholders in the city should demand a copy of such by-laws, and furnish each stockholder a copy. I will