

be at more than two thirds of the expense of constructing said road.

On motion of Mr. Brown,

The said bill was ordered to lie on the table.

The clerk of the House of Delegates delivered the following message:

By the House of Delegates
March 20th, 1837.

Gentlemen of the Senate,

We return to you the bill entitled, an act to incorporate the Havre de Grace Bank, and respectfully ask a reconsideration of the same.

The Town of Havre de Grace is situate at the confluence of the Susquehanna with the Chesapeake bay on the line dividing Harford and Cecil counties, in neither of which is there any banking establishment. The town itself is now of considerable extent and is rapidly increasing in trade and population. The Baltimore and Philadelphia rail road crosses the river at that point, and a depot will be there established—a canal, now in a course of construction, from some point on the river below Columbia to tide waters will debouche at Havre de grace, on which an active business is expected to be done, and these circumstances will doubtless conduce to the enlargement of the place, and constitute a considerable mart of trade.

Moved by these and other considerations, it is presumed, the memorialists devised a banking establishment at Havre de Grace for facilitating the transaction of business. The memorialists are highly respectable, and several of them wealthy individuals—and it is hoped, that upon a reconsideration of the bill, your honorable body will perceive the wisdom, and policy of giving it the sanction of your assent, and passing it into a law.

By order,

G. G. Brewer, Clk.

Mr. Purnell, from the committee on finance, to which was referred the bill entitled, an act for the benefit of the Commercial bank of Millington, in Kent county, reported favorably thereon.

It was read the second and by special order the third time, passed, and returned to the house of delegates.