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**MR. PICKERING'S LETTERS.**

LETTER V.

To the People of the United States.  
**THE WAR LOANS.**

Notwithstanding the facts which have been exhibited, showing the little regard of our rulers for the preservation of our commerce—I should rather say, the measures they have taken for its destruction—although virtually pledged as the great and essential source of revenue for the payment of the public debt; notwithstanding their repeal of certain internal duties alike pledged; and notwithstanding their violation of the public faith in authorising the payment of the small remnant of duties on goods imported, in *treasury notes*, receivable at the custom houses instead of *money*;

which notes they have authorised to be issued to an amount far beyond the probable receipts of duties while the war continues; and which, anticipating and absorbing all the duties, will leave nothing for the regular payment of interest and the annual discharge of part of the principal of the public debt—for which those duties have been so often and so solemnly pledged; and notwithstanding their avoiding during two sessions of congress, to lay the heavy taxes which their war rendered indispensable, even to pay the interest of the enormous loans which they have authorised, and which the secretary of the treasury is endeavouring to affect; taxes which they feared would render both them and their war universally unpopular; notwithstanding all these things, perhaps it will be said, that their punctual payment, hitherto, of the interest of the public debt, and such as the public creditors were obliged to receive—is an evidence of the future punctuality with which they will cause the public debts to be discharged.—To this it may be answered, that their own interest—to facilitate the procuring of loans in time of need—prompted them to make such regular payments—*while they possessed the most ample means.* On the same principle, faithless, failing merchants, continue to make some payments—until a state of bankruptcy puts an end to their operations.

While a government has abundant means (and such had ours during the whole of Mr. Jefferson's eight years presidency) where is the merit (though much has been claimed) in a regular payment of its debts? But those means were provided under the federal administration; the system was then formed which produced an abundant revenue; increasing annually with a growing prosperity of commerce; which gave life and vigour to all other occupations of the people.—What could our rulers do with the increasing millions pouring into the treasury, from that prosperous commerce, but pay off the debts of the nation? At their outset, especially, when it was expedient to lay up some stock of reputation for consistency, in fulfilling their public promises—it would have been too bold a proceeding, to divert the abundance of public treasure from its appropriate uses to new and visionary projects. And the most ingenious, the most profliigate, the most extravagant frauds and dissipations, could not have embezzled and wasted so many millions.

They had, in fact no choice; they were under not only a moral, but, in some sort, a physical necessity to continue their payments of the public debt; to rid themselves of an immense treasure that was overwhelming them. In all this there was absolutely no merit. As well might a merchant's clerk lay claim to special merit for paying the debts of his employer, who furnished him with the money for the purpose, and paid him for his services.

By Mr. Jefferson and his associates were resolved to turn to the account, for the purposes of

the party, the simple performance of an ordinary duty. Accordingly in the first session of congress after Mr. Jefferson's election—in a time of profound peace—when all extraordinary public expenses had ceased—and the treasury had no other calls for money than to defray the usual charges of government—to pay the interest of the public debt, and such a portion of the principal as the laws, previously made, had required—to provide for an army so reduced in numbers as no longer to deserve the name—and for a few armed vessels to protect our commerce in the Mediterranean, in consequence of some piratical acts of the paltry regency of Tripoli; under these circumstances, forth came a law bearing the pompous title of "An act making provision for the REDEMPTION OF THE WHOLE OF THE PUBLIC DEBT!"—What was the obvious inference from this sounding title? What would a stranger to our finances have thought?—Certainly that but a *partial and imperfect* provision had before been made. But what was the fact? Why that such a provision had been made long before; in the administration of Washington—when a great and upright man (Hamilton), whose measures were all open and undisguised, had the direction of the finances of the U. S. It was the fundamental principle of this financier, as frank and honest as he was able, that the creation or assumption of a public debt should be accompanied with adequate provision for its complete redemption. The provision for paying the public debt, made while Hamilton was at the head of the treasury, corresponded with that principle; and on the money and public credit, so provided, Messrs. Jefferson, Gallatin and party, have lived to this day. *These gentlemen exhibited the wonderful talent of appropriating seven millions three hundred thousand dollars which Hamilton had provided for them, to be applied yearly towards the payment of the public debt.* In saying that Hamilton furnished them with money, my meaning will be understood—that his system of funding the public debts contracted in our revolutionary war, and of laying duties commercial and internal, for paying them, was the basis on which congress acted in passing the laws which embraced those important objects. Why then was the Jefferson-administration act before mentioned introduced with such a pompous, ostentatious title? Their character, and the facts in the case admit but of one answer; for the purpose of deception—to delude the people into a belief, that provision had not before been made for the payment of the *whole* of the public debt; and to make a show of strict observance of Mr. Jefferson's professed creed on the subject of finance ("the honest payment of our debts and sacred preservation of the public faith") advanced one year before, in his inaugural speech, and which might then be fresh in the minds of the people, while among the same people of a hundred who should read the sounding, delusive title, not ten might read and understand the provisions of a long act on the dry abstruse subject of finance, it is not improbable that a multitude of honest citizens really believed (attending only to the title of the act) that the whole of the public debt was to be immediately paid off.

It is one thing to apply a redundant revenue towards the payment of the public debts, and quite another to lay and collect taxes—the most ungracious and unpopular acts of all governments) when found indispensable to preserve the public faith, and fulfil the duties of firm and honest administrators of the government. The former abundant revenues from commerce (on the strength of which Mr. Jefferson ventured twelve years ago, long enough to be now forgotten—to protect "the honest payment of our debts and sacred preservation of the public faith," to be an essential principle of our government)—those abundant revenues are now, in consequence of the Napoleon-Jeffersonian-Madisonian system of embargo, non-intercourse and non-importation laws, already reduced to a very

small sum; and in the course of the present year, by the capture of our vessels and the blockades of our ports, which the British navy have commenced, our foreign commerce will be annihilated, and even our coasting trade must be abandoned.

By disappointments as to loans (and every friend of justice, truth and peace must thank Heaven that these disappointments have actually taken place) by the constant defeats & disgraces which have attended all their military enterprises—and by the increasing opposition to, and detestation of the war—those who made it may be wrought up to a degree of desperation; and like desperate gamblers, be disposed to hazard their last stake to maintain it. And although they have not yet dared to lay any taxes which all the people can see and feel—they may, in this state of desperation, impose heavy internal taxes; and in the expectation, too, that it will throw them out of power and place: calculating that their present opponents will of course succeed. And as in former times, the federalists have never flinched in their exertions to fulfil the honest and necessary public engagements, by laying taxes at the hazard of their popularity: the war men may expect them to take the same course with regard to the debts incurred by *this most unrighteous war*; that this will again render them unpopular—and once more transfer the reins of government into the same hands which now hold them. But I trust, should the occasion offer, that the friends of peace, justice and good faith—the duties of which apply to other nations as well as to our own citizens—and to the old revolutionary creditors in preference to those who voluntarily become creditors to support such a war, will not be caught in the snare.

On Mr. Madison's principles the war can never have an end—and the expense would then be boundless; for G. Britain will not, and consistently with her safety and independence cannot, yield the point for which Mr. Madison obstinately contends. But for want of money, it is plain that the war must terminate sooner than its authors intended; and as certainly without obtaining the object for which alone Mr. Madison professes to continue it. Hence it follows, that all the millions of money expended in carrying it on, and the thousands of citizens who perish in it, will be sacrificed in vain. All this is so certain, so clear, so level to the understanding of every man—with what pretence of justice, or appearance of equity, can those who lend their money to carry on the war, prefer a claim for reimbursement?

TIMOTHY PICKERING.  
March 23, 1813.

LETTER VI.

The first attempt of our Rulers to obtain the great loan, of sixteen millions of dollars, towards carrying on the war, in the present year having failed—although seven per cent interest was offered—they are now going to make a fresh attempt—(on what terms is not yet known—but certainly on terms more gainful to the money lender than an interest of seven per cent) determined (as Johnson from Kentucky said) to give sixteen if they could not borrow at six per cent. This induces me to add some further observations on

THE WAR LOANS.

Mr. Madison in his speech on the 4th inst. when entering on the second terms of his presidency, appeared to rejoice in the prospect of obtaining with ease, all the monies requisite to prosecute his war against G. Britain. He affected to believe, that the measures of the government of that country had been calculated and designed to undermine the prosperity of ours, but had recoiled, he said, on themselves; and in their consequences, "draining or diverting the precious metals from British circulation and British vaults, have poured them into those of the United States; which he imagined would facilitate the contributions necessary for the war.—But this fond anticipation he has already found to be an idle dream. Whatever quantities of

gold and silver may have been poured into the vaults of our banks or into the strong boxes of individuals, he finds to his extreme vexation that these they are likely to remain without being thrown into circulation or giving, as he expected, any facility for the contributions required to support the war." It is the nature of the war—the violation of the public faith before pledged—the introduction of, and obstinate perseverance in, a system of measures which have ruined our navigation and commerce, destroyed our fisheries, and palsied the industry of the numerous class of citizens depending on these great national employments, that have prevented the circulation of the wealth preserved among that portion of our merchants who have escaped the ruin which those nefarious measures tended to bring on all. And I trust those merchants and other money holders will still retain their money; until it can be applied to uses calculated to restore prosperity not to complete the ruin of our country.

Our national rulers appear to be reduced to the condition of those individuals who, through gross misconduct, lose their credit; and yet would keep up the show of business by borrowing money at usurious interests. By the laws of our own as well as of other countries, usurious contracts are declared void. The rates of interests allowed by the laws may vary according to the general demand—that is, the profitable use for money among the people: but beyond those allowed rates of interest, nothing can be taken without incurring a forfeiture of the monies loaned. It is true, those rules do not impose an absolute restraint on government: but the general detestation of usury, which is only a peculiar name for one species of extortion—the general sense of criminality attached to it—and its actual punishment, not by a forfeiture of the debt only but, in addition thereto, by the laws of some states, of a sum of money equal to the amount of the debt: these considerations should now effectually restrain the loan of money to the government at any rates of interest which, if the loans were made to individuals, would incur the penalties inflicted on those guilty of usury; and for the following additional reasons:—

1. Because usury and extortion are in their nature alike criminal, whether individuals or governments are parties to the contracts.

2. Because monied men have hitherto (with few exceptions) refused to lend to the government, at six or seven per cent interest—a refusal which has procured them honor and respect from all the real friends to justice, peace and the true interests of our country; and if the same men, tempted by the offers of extravagant interest, (premiums or discounts, which would be in effect the same thing,) loan their money, they will incur everlasting disgrace, & prove, that not the motive of withholding their support from such a war, but a spirit of extortion only induced them to hold back on the first offers of the government. Such usurious loans, in their nature involve another crime—that of bribery: The extra interest or premium, operates as an ordinary bribe.

3. Because individuals who can give good security, and particular states that have honorably and honestly maintained their good faith, can, for laudable purposes, borrow any sums of money by common, legal interest, and, as I have understood, for even less—which demonstrates, that the national government, if its conduct entitled it to credit, could obtain all the monies necessary for the welfare of the U. States.

4. Because it will be the duty of upright men in the National Legislature, now and hereafter, to withhold their sanction from every act of usury and extortion, and to refuse to make any provision for the fulfilment of usurious contracts; and thus present lenders may, and probably will, incur the total loss of their loans.—The men who, in their public measures, especially for the last five years have shown so little

regard for the public welfare—or rather, who have sacrificed it to their unhallowed views and passions—cannot be expected, when their purposes have been accomplished, to pay more regard to the interest of individuals.

5. Usurious contracts between individuals are so secretly conducted as generally to escape detection; but all the usurious loans will "be proclaimed on the house-top." Every individual lender will be known and the rate of his extortion. Every man therefore, who has any tenderness for his reputation, will avoid such loans.

6. The best of all reasons, and the noblest motive, to withhold all voluntary aids of money or services, to carry on the present war will be because it is unnecessary and unjust; because if there were even the semblance of justice to excuse it yet the sacrifices of the thousands of lives, and the many millions of money expended and expending in carrying it on, exceed beyond all calculation the value of its professed object, if this were attainable; but it is not attainable; it is therefore a war without hope. To expend the public money on it, then, is waste—a species of robbery committed on the national property: and the voice of the blood of slaughtered citizens will cry to Heaven for vengeance on the authors of this war, and on the money lenders who become their accessories and abettors.

7. Because, as without money, and an immense quantity of it, the war, on the present magnificent plans of numerous armies and invasions, cannot be continued: those who loan their money to the government are essentially and principally chargeable with the prolongation of this great national calamity. And this is an additional reason why the lenders ought never to be reimbursed.

TIMOTHY PICKERING.  
March 30, 1813.

Messrs. Gallatin and Bayard, in conjunction with the present American Minister at the Court of Russia, Mr. Adams, are authorized to negotiate a Treaty of Peace, with ministers appointed by the Court of Great Britain. The negotiation to be carried on at St. Petersburg. Mr. George M. Dallas accompanies Mr. Gallatin, as his private secretary.—Mr. George Milligan accompanies Mr. Bayard in the same character. All those gentlemen have been nominated by the president of the U. States and are to be approved by the senate. Gen. Bloomfield has appointed Mr. G. M. Dallas one of his aid-de-camps. It is expected that the embassy and suit will sail in the ship Neptune from this city, in 14 days, direct for Petersburg.

Arrangements have been made at the City of Washington for conducting the Treasury Department in the absence of Mr. Gallatin. The Secretary of the Navy will be the ostensible Secretary of the Treasury. It is expected that the Secretary of the Treasury will not be absent more than six months.

We had yesterday the pleasure of conversing with the Surgeon of the privateers Dolphin, one of the vessel taken by the British in the Rappahannock. He confirms in all essential particulars the statement which we extract from the Baltimore papers. Captain Stafford, of the Dolphin, narrowly escaped death, a cannon ball having glanced along his side and considerably injured him. There were no men killed on our part, & but four wounded. The British had from forty to fifty killed and wounded, as our informant thinks, he having assisted in dressing many, and seen many dead. But for the perfect calm which prevailed, and the misconduct of a few, a different result would probably have been exhibited. The British landed marauding parties on each side the Rappahannock, and took whatever they could get. They declared their determination to go to Annapolis, and were anxious to know whether they could approach near enough to throw shells or rockets into the town. Our informant was politely treated.

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a head, as I suppose he does, may make 10 or 20,000 dollars by sending our fellow-citizens to death and slaughter. I do not want a tenant-governor engaged in such an employ. I much prefer a moderate, sensible, firm, and religious man like deacon Phillips.

These my fellow-citizens, are reasons for preferring at the election, peace men to the war party. I can see no benefit in the war, can, in it, see loss, and expense and disgrace. I can see no justice in now the great cause of it is removed. I shall therefore vote for the men of peace. I am glad to find am not the only republican of this opinion; when I find such old and staunch republicans as Gen. Heath and a thousand others acting with me, I am persuaded I am right, and that it is no desertion of republicanism to oppose the war, and to vote for such moderate men as Governor Strong and governor Phillips.

## General Orders.

Head-Quarters, Government House,  
March 17th, 1813.

The Volunteers and Draughts composing this State's quota of one hundred thousand militia, directed by a law of Congress passed April 10, 1812, to hold themselves in readiness to march on the shortest notice, except so many of them as have already performed a tour of duty.

The officers of the militia generally, but more particularly those of the volunteer infantry and cavalry, will actively inspect the arms of their respective corps, and see that they are in the best possible order for service.

The officers of the militia in general, near the Waters of the Chesapeake and its tributary Rivers, on the Board, will be on the alert to discover and repel any deceptions which may be attempted by the enemy.

JNO GASSAWAY, Adj. Gen.  
March 23, 1813.

## 20,000 Dollars—Cash!

Now afloat in the Potomak and Chesapeake Navigation Lottery, second class

1 prize of \$20,000  
1 do. 5,000  
1 do. 2,000  
7 do. 1,000  
12 do. 500  
30 do. 100  
Besides the following Stationary Prizes  
1 prize of \$15,000  
1 do. 10,000  
1 do. 5,000  
1 do. 2,000  
8 do. 1,000  
8 do. 500

10 do. of 100 Tickets each in this class  
Besides a vast number of small prizes  
and not near 1 1/2 blanks to a prize.  
Present price of tickets \$9.

## TICKETS & SHARES

Sold by  
JESSE MILLIGAN,  
Book-eller, George Town  
sold a great part of the Capital  
Prizes in the first class.  
All orders for tickets particularly  
attended to. Prize Tickets in this  
other Lotteries taken in payment for  
tickets—All lottery information gratis.

## Notice is hereby given,

That I mean to apply to the court of Anne-Arundel county at the next session for a commission to establish and mark the beginning of a tract of land called *Neale's Purchase*, and the boundaries at the end of the second, ninth, and eleventh lines of the said land. Also the beginning of a tract of land called *Hall's Parcel*, and the second boundary thereof. Also the beginning of a tract of land called *Hendall's Purchase*, and the boundary of *Gray's Dispute*, which several tracts lie in Anne-Arundel county, and are near to George's River.

JOHN GIBSON.  
Nashville, 17th, Feb. 1813. (19A)

## Lands for Sale.

For Sale, a Tract of Land containing about 290 acres, lying on the north side of Severn, and binding on Deep Creek Magothy River. This land is well adapted to the produce of wheat, Indian corn, and early marketing. The above land will be sold on the most accommodating terms. Any person wishing to purchase, can view the lands by applying to Mr. James Mackubin, jun. living on the premises, or to the subscriber living in Annapolis.

NICHAS. J. WATKINS.

P. S. If not sold at private sale before the 5th day of July next, it will on that day, be offered at public sale on the premises.  
March 18, 1813.

## NOTICE.

The subscriber takes this method of informing his friends, and the public generally, that he has taken that well known TAVERN lately occupied by Mr. Isaac Parker, and hopes from his assiduity and attention to merit a portion of public favour.  
ANNAPOLIS, March 18, 1813.

REZIN D. BALDWIN.  
Annapolis, March 18, 1813.