

For the AMERICAN.

BANKS.—NO. I.

To the Editors,

GENTLEMEN, AS no occurrence of an eventful nature appears at the present time to engage notice, I shall make no apology for calling the public attention through the medium of your paper to the distressed situation of the trading part of the community, which has been occasioned by the arbitrary conduct of some of the banks in this city. My reason for bringing forward the subject at this time is more for the purpose of inviting investigation, than for a tempting to make any observations not generally understood. The Union Bank of Maryland has not yet obtained its charter and it is the interest and indispensable duty of every person who may be a well-wisher to the city, or to the institution itself, to try to prevent the directors from having too much power.—It is absurd and ridiculous that any 15 men, however deserving of confidence they may be, should be invested with such extensive powers—without having some pledge or promise for their good behavior. It is in the power of these men, when assembled, to put up or put down whom they may please; they hold an absolute controul over all the wealth of the city; and as this bank was called into existence by the strong, united, audible voice of public opinion, to counteract in some measure the oppressive influence of the others, we must profit by experience.—I do not hesitate in saying that if it is conducted in the same manner and on the same arbitrary principles that the Bank of Baltimore has been, that it would be more for the credit and interest of the city to throw the whole capital that has been paid in to the sea. It is not the solitary voice of an obscure individual;—it is not the secret whispers of a disappointed applicant for accommodation;—it is not whether this or that person was thrown out of bank on specious or unfair pretences;—but it is, has not this bank countenanced and encouraged usury? Are not known shavers allowed from 1500 to 3000 dollars per week discount, and the honest industrious trader, whose children are looking to him for bread, thrown out? Do not these shavers, by buying up notes at 2 1/2 and 3 per cent. a month and getting them discounted, make 15 per cent. per month or more than 150 per cent. per annum on the money?—If persons are fit to shave on their own money let them do it; but any bank who would be a party in such a notorious, unlawful, unrighteous & disgraceful business, should be pointed at by the finger of contempt by every honest man that passes by, and the children in the streets ought to throw stones at it.

It is not to be supposed that every director is to know what persons do with their money—or who swaves or who does not; but these things have been known to directors, and directors have been shavers.

If any observations in this communication are untrue they will be contradicted; if unjust retracted—whether the gentlemen who have managed the institution for three years past have conducted it for the good of the city; whether discouraged usury and countenanced honest industry is known to themselves;—but this much may be hazarded without the fear of contradiction, that there never was an institution in a free country more universally execrated than this has been, and of all the curses and imputations which have been thrown on it, for two years past, were cents, they would amount to more than its whole capital stock.

In order that the Union Bank may continue as it has begun to divide the money fairly and equally for the good of the stockholders, state and city, some check must be devised—either the legislature must retain the right of appointing a greater number of directors than the articles of association contemplates, or there must be a test oath for the directors appointed. I would suggest for the consideration of the stockholders something like the following. I, A. B. (do swear of affirm) that I will not make use of any monies I may obtain by loan or discount, from the Union Bank of Maryland, for the purposes of usury; neither will I suffer any person, whom I may know, to discount notes at more than bank interest, to obtain any accommodations or discounts in the bank aforesaid.

PROMPTER.

For the AMERICAN.

To the Voters of Baltimore County.

As the approach of the period for the exercise of your suffrages, for those persons who are to be constitutionally entrusted with the General and State Legislative powers, demands that you should individually decide upon the merits of the Candidates for the different trusts,—I to those so accustomed to the

rights and advantages of the Republican Government, it is needless to comment upon the importance of the task before you. It is equally useless to offer opinions upon the subject of our General Executive election. The decided aspect of the Union on that point, would ridicule the folly of argument. To select two electors for the district, (composed of Baltimore City and County,) of unequivocal characters and sentiments concurring with the decided majority, is all that is requisite.

There are two representatives, for the same district, to the Congress of the United States to be chosen; the law directs that the one should be a resident of the City and the other of the County, but the inhabitants of both have a right to vote for the two members. The long tried stability and steady adherence of our last representative from the County to the interest of his constituents and country, will probably deter the attempts of opposition. I am informed however that the member from the City will meet a formidable opposition.—If there be two candidates my fellow voters, let us be awake to the honor and interest of our country.—It may not be the first time that the observation has been made, but the application cannot be too often urged; that there are qualifications indispensably necessary to constitute a good Legislator; amongst those are, an uninterested or unequivocal disposition to promote the good of his constituents; a just discrimination and determined perseverance of true principles; a general and correct information; a similarity of opinions, (not formed for popularity,) in those primary objects that we are aware will be offered to their consideration; and talents, real abilities, to urge and succeed in them. Added to the universal incentive for judicious choice, we have the potent reason of being the constituents of one of the most important representations of the Union; the representatives of the flourishing City of Baltimore, on whose destiny ours so eminently depends.—Let us bestir ourselves then. A citizen, of a representative republic can have but little right to censure the acts of Legislators, or their neglects if he takes no pains in their suitable selection, or denies the influence of his voice at elections. I do not mean to arouse your attention by bombastic declamation on the important juncture of our affairs. Our government and laws, "in the full tide of successful experiment," would not justify such forebodings. But we have domestic interests discussing before the public, and occasionally in the Legislature, that demand our serious consideration; we have grievances of the first importance, that it is necessary should be removed. Of these such local regulations as come within the province of the General Assembly of this State, are not of the least moment; and we must remember that if the one be not attended to, and the cause of the other removed, it is ourselves that are censurable for not timely attending to the subject, and by our best endeavours promoting the interest of such persons as are capable and disposed to legislate to our true advantage. The County appears to wear a degree of discontent, yet without energy or method are our complaints. Not four weeks are left for us to reflect, examine, decide and execute.

It is a delicate task to discuss the merits of public characters; but it is more important, that we should be acquainted with our candidates. So far as I may be induced to attempt it, I shall strictly regard individual feelings; but I must be considered as paying more regard to the general good. Whilst I would execrate as an enemy to our welfare, the graceless & injudicious censurer of a rival partizan, I would view as little less dangerous in such a case, the delicacy that shrouds ignorance or bad principles from the public eye.

We generally consider the last members of the Legislature as continuing to be considered as candidates unless they publicly decline previous to the election. No such notification being given at this late period, it is to be concluded that they are all at the public's service. Are we satisfied with their former conduct? Have they voted our sentiments judiciously? Have we renewed confidence in their integrity? Are we satisfied with their abilities? Who are, and what the pretensions of the other candidates that come or are brought forward? Are there no other persons in the community, whose capacities are in deserved estimation, but left neglected in the back ground of self-diffidence? My purpose is to invite a discussion of those questions. It is essential to our interests, and the only means by which the voice and will of the people are effectually heard in Legislation.

ONE OF THE PEOPLE.
Baltimore County, September 8, 1861.

FOREIGN.

LONDON, JULY 18.

The non-arrival of the Mails from Dublin for several days give rise to some anxiety in the minds of persons closely connected with Ireland.—This day, however, Mails from Dublin, and Waterford have come to hand, bringing the Dublin papers of the 12th. Government appears to make active preparations for the preservation of tranquillity. A camp of 12,000 men is to be immediately formed on

the Curragh of Kildare and the troops are daily practised in movements to keep them on the alert. A reward of 500l. has been offered by Government for the apprehension of a person named McCabe, supposed to have lately arrived here from France.

The working classes in Dublin have plenty of employment; not a loom in the liberty is idle; and corn of all kinds is falling in prices. On the night of the 11th, twenty men were arrested in the Liberty. They were brought to the Castle on the following day, and after a short examination committed to the county goal. It is said, that they are United Irishmen, and were found sitting as a Committee of that traitorous association; but other accounts state them to be merely a committee of journeymen, engaged in combination against their employers. We sincerely hope, that the latter statement may prove correct. The Dublin papers mention, that several refractory sawyers had been apprehended, who were suspected to have been engaged in much more serious business than that of conspiring to raise their wages.

PARIS, July 7.

The conservatorium of music has laid before the Emperor a plan for instituting an Hotel des Invalides for decaying or old musicians, actors, dancers, singers, actresses, &c. It has been referred to the members of the Council of State. According to this plan, the Emperor is to advance 500,000, and with one, two, or three per cent. in the year, taken from the salaries of persons of that description in good health, an hotel is to be built, and provided with all necessaries sufficient to contain 2400 persons of both sexes, who have figured on the stages, at concerts, or in the orchestra, out who, from age, disease, wounds, or accidents, in amusing the public, or performing their duty, are now wanting succors, or languishing in want, both at Paris and in the departments.

D'ANNOU, formerly grand vicar to the Bishop of Autun, TALLEYRAND, is appointed superior of the College of Christian Missionaries at Paris. The Constitution of this order has been settled by Talleyrand, and Cardinal Caprara, and is sanctioned by the Pope, and confirmed by Bonaparte. It contains already 120 members, among whom are some young men *ai-devant* officers, in the corps of artillery and engineers. Four young men, clerks in Talleyrand's office, have, by his recommendation, entered the same order. Niehee has demanded to be admitted, but has been refused.

RATISBON, June 30.

The sittings of the Diet begin by degrees to some attention. On the 25th of this month, the convention lately concluded between the Duke of Oldenburg, in the quality of Prince of Lubeck, and the city of that name, became the subject matter of a declaration from his Danish Majesty in support of his rights; and this declaration has been followed by a counter-declaration on the part of the Duke. In the following sitting of the comital assembly of the 27th, Brunswick Lunenburg interfered more seriously respecting a negotiation of the Count Bentheim Steinfurt with the French government, to obtain of the latter the cession of the county of Bentheim, one of the dependencies of Hanover. The Baron De Reden, the king of England's representative at the Diet, has on this head transmitted a protest, which declares null and void, every act tending to alienate any part whatever of his German possessions, without his majesty's consent.

This declaration, transmitted by the minister of Hanover, has been followed by another appeal to the Germanic body, on the part of Brunswick Lunenburg. There was presented and read to-day, to the delegates of the states of the empire, a letter from the electoral minister, De Reden, relative to an object much more important, and which involves the empire in infinite difficulty. Monsieur de Reden refers to the demand made by him, in the name of his Prince, on the 22d of August last; that the German states should employ themselves in an effectual manner to terminate the unfortunate situation of Hanover, invaded by the French as a dependency of the crown of England. Monsieur De Reden urges, in addition to former arguments, "that his Britannic majesty has always separated his concern as a state of the empire from those of his crown; this distinction (he adds) was always recognised both by the Germanic body and by France, during the last war; and also in the treaties of Campo Formio and Luneville." These representations conclude with beseeching the comital ministers, to procure from their courts, without delay, the necessary instructions to come to a speedy decision on so important an object; but there is much reason to doubt the exertion of this promptitude, at a moment when the Diet, notwithstanding the contrary invitation of one of the principal powers of the continent, is

about to pass over in silence the French expedition to the Right Bank of the Rhine in March last.—The Baden declaration, which is definitively to settle all discussion on this subject, arrived on the evening of the 26th, at the Prussian ministers, the Count De Goertz, who is likewise invested with the vote of the elector of Baden, at the Diet. The arrival of this declaration occasioned the following day a conference between the Imperial Commissary the Baron De Hugel, the directorial minister of the Diet the Baron D'Albini, and Monsieur De Goertz. This paper has not been yet communicated to the Diet, but it will be the day after to-morrow, the 2d of July. The prospect of such a communication, makes us expect with great impatience the next sitting of the comital assembly. In fact this paper, which has already attracted so much public curiosity, ought now to fix it so much the more, if it be true, as is positively stated, that the Emperor Alexander has acquiesced in it, and has thereby retracted his former resolutions.

WILKSBARRE, (P.) Sept. 1.

A mammoth Story.—Strange if true!

An old gentleman of venerable appearance passed through this country a few days since, and gave to a number of our citizens the following information: That he was from the neighbourhood of the Cayuga lake, and just as he started on his journey, he said a man who informed him that two men were fishing on the lake, when they beheld at a little distance, a monster in the form of a snake, rise out of the lake, and stretch himself on the bosom of the water. That his appearance was

"Fierce as ten furies

"Terrible as hell!

That the fishermen with more than ordinary courage ventured near enough to reach him with a rifle ball, and both firing at once, fortunately dispatched him.

The people of the neighbourhood were immediately called together, and the *Aquatic Mammoth* drawn in triumph to the shore.

On an admeasurement it was found to be 103 feet four and an half inches in length, and his size was proportionably great. From his head projected a horn of considerable length. The old gentleman added, that in going into Oswego he met three of the inhabitants going out to see the extraordinary creature, and the skin was to be saved for Mr. Peale's museum.

There is an Indian tradition that a monster of the kind described, long inhabited the lake, and they believe it still continues there; they had an idea that it was an evil spirit, and as such they worshipped it.

American.

BALTIMORE

THURSDAY, SEPTEMBER 13, 1861.

From Tuesday's Aurora,

YELLOW-FEVER.

We understand that our board of health perceiving that persons in many vessels from Point Petre were affected with yellow-fever, have during the last two months subjected all shipping from thence to a rigid quarantine—and we now deem it our duty for sake of the health of the other ports of the United States—to declare from authority that the board yesterday received official information of the prevalence of yellow fever both on shore and in the port of Point Petre.

From various quarters we have been assailed with our-cries against the present apathy which seems to pervade the citizens, as to the approaching election—indeed, in some instances heavy complaints are brought home to us, because we have not advanced something on the important subject. But in all the numerous hints, interrogatories or censures which have been thus applied, nothing has been said as to the way we should shape our conduct, so as to gain any desirable point which may be within the view of those theoretic gentlemen who thus wish the interesting question agitated. Do they wish us to present to the people a picture of those transcendent advantages which they enjoy under the present genuine republican order of things? We believe the intelligence of the community is adequate to produce such reflections as will prompt its candid and honest members to pursue such measures as will tend to preserve those political blessings, the importance of which they feel and must be impressed with.

The very "form and texture" of the present system of our general government, is so completely consonant with the wishes of the great body of the people, that it is not necessary to say anything to increase that affection which will defend and support it; whilst Americans continue rational beings, and gratitude is deemed, by them, a virtue. In this district at least, we are well persuaded, that with but a common portion of unanimity, the friends of the government can easily subvert any schemes which sham-federalism may call into existence.—If even at the eleventh hour, when it is said, they intend coming forward, at the ensuing campaign!

In the county, rumor busily whispers that the old "leaven of aristocracy" will again be put in ferment.—In a word, temerity is to raise the old fallen prop of ancient greatness; or to be more plain, some meddling county men have ventured to hint, that they suspected the ruling men of former times intended to try to raise their heads above the swinish multitude.—On our part, we deem this merely an evil surmise; for present appearances, certainly, do not afford ground for even a corner stone, whereon to rear the edifice of hope! But if, contrary to our opinion, the opposition should raise the standard of constitutional hostility, it would then be well for the democratic republicans to unite in support of their men—splitting of interest, by an indiscriminate support of a greater number of candidates than we can elect is the only possible cause, to which the republicans of the city or county could owe a defeat. To obviate this *sole* bar to easy success, how willingly ought we to sacrifice all personal and private considerations, for the patriotic promotion of public good. Perhaps meetings in the different wards & districts, were two or more conferrees might be appointed, would afford the only systematized plan, which would secure a satisfactory chance of pointing out such candidates as would be generally pleasing, and of course more unanimously supported. For instance, say that the democratic republican of every ward shall meet on the same evening in their own wards, at which meeting nothing would seem necessary, but merely to appoint a chairman, and then proceed to nominate said two (or other number of) conferrees. A general meeting of such conferrees could afterwards take place, and a majority thereof determine on the candidates most proper to recommend to the republican voters. This plan holds forth nothing dictatorial, more than the offering of candidates, by individuals (as is common) On the score of propriety there is no difference, farther than that a ticket formed by the immediate delegates of the citizens, would attach to itself more respect, and would to a certainty insure greater unanimity. If we adopt such measures we are secure, and the pretensions of candidates can be better investigated.

It must be understood, that were conferrees appointed, on the principle proposed, they would only embrace the nomination of candidates for congress and the state legislature, and those for electors of a President and Vice-President.

With respect to police officers—they are so confined to small a local districts, as to render the proper nominations convenient without the necessity of any proceedings on the part of such public meeting.

The plan we have merely sketched out, we respectfully submit to our democratic friends;—and if in a few days, our information should persuade us it is sanctioned by their approbation, we shall then conceive ourselves, in some measure, authorised to call the meeting contemplated; at which time the places for holding the same, in the several wards, will be pointed out; and to preserve uniformity of representation, the number of conferrees will be so designated, as may appear most consonant to the public wish.

In publishing the piece on the "leaven" subject, we did not see in it the "malice" which "A Trader" would attribute to it; but as we never wish to persevere in error, when pointed out by reflection, we now freely confess that we believe its intention was improper, and that both that writer and "A Citizen," are, at least half right in condemning it. It was presented to us the night before its publication, at a late hour, and was committed to type, we acknowledge, too hastily, and without the necessary deliberation—in truth, we viewed it as (intended) a sporting trifle, not calculating it could injure credit at home or abroad! However, we are truly sorry that "A Trader" was so hard, as to occasion such a *barid* complaint!

Messrs. Pechin & Frailey,

I beg leave thro' the medium of your paper to recommend our old & faithful servants Thomas Dixon and Cumberland Dugan, esquires, as representatives to the next General Assembly—they will serve if elected.
An Independent Voter.

We are authorised to inform the Voters of the City of Baltimore, that Mr. JOHN STEPHEN, (if elected) will represent them in the next General Assembly of Maryland.

COMMUNICATION.

Messrs. Printers,

A paragraph in your paper of yesterday contains a proposition as extraordinary and mischievous to the commercial interest of this city as any ever published; being nothing less than an invitation to those who cannot conveniently fulfil their engagements, to make a common cause of it and neglect to provide for them; as if a combination of several persons in such a situation would lessen the disgrace which, in a mercantile sense, attaches to individuals who suffer their notes to lay over.—That the present is a moment of some difficulty cannot be denied; but every mercantile man ought to have known that such times were liable to occur, and every prudent merchant should if possible guard against them, but certainly no