AMERICAN,
AND
Commercial Daily Advertiser.

Daily Paper 7 ; Gazette 5 Dolls. per Annum.

TUESDAY, NOVEMBER 20, 1804.

The Office of John Baron
has been removed this day to the back building of his New House, corner of Holliday street and Orange alley, adjoining the north side of the theatre.
november 15 eo4t

Ben. & Geo. Williams,
At No. 3, Bowly's wharf, offer for sale,
300 quintals DRY CODFISH, suitable for the Spanish or Mediterranean markets, and of good quality.
november 10 d4t eo4t

John M'Kim, junr.
No. 108, Market-street,
Has imported per the ship Diana, from Liverpool,
A PART OF HIS
FALL GOOD.
Consisting of
Rose, striped and point Blankets ; superfine, second and coarse Cloths ; Swandowns, Toilinets, Cassimeres, men and women's cotton and silk Hose, yam stockings, durants, jeans, bumbazets, flannels, baizes, half thicks and kerseys, all of which will be sold at the lowest prices to punctual men.
september 3 eo

Amos Fitch & Co.
HAVE just received and now opening their fresh assortment of FALL SHOES, of every kind, which are well selected, either for wholesale or retail, and will be sold on very moderate terms. For further particulars, please apply at their Fancy Shoe Store, No. 43, Market-street, where a sample of the different kinds will be shewn.
october 17 w&f

COFFEE.
ABOUT 44,000 lbs. Coffee, expected to be green and of good quality, now landing from on board the schooner Ceres, Capt. Wm. Newton, from Gonaives, for sale. Apply to
Wm. PRESSTMAN,
doors below the custom house, Gay-st.
ON HAND,
5 kegs best Carolina indigo
A few tierces of whole and half tierces Rice
A small parcel of Logwood and Lignumvitæ.
november 6 eo6t

Patent Medicines.
Just received direct from the Patentee and for Sale
By GEORGE MARIS, *DRUGGIST,*
No 140, Market-street,
DR. RAWSON'S
Anti-Bilious and Stomach Bitters.
THERE perhaps never has been offered to the public, a composition of medicine so efficacious and powerful, and yet so safe in the hands of all descriptions of people.
Crudities and indigestion, in the first passages producing systematic debility, by depriving the system of that portion of nourishment so requisite to health ; and producing that exquisite sensibility of the nervous system, the frequent effects of which are obvious ; such as pains in the head, fainting coldness of the limbs, numbness, dryness of the skin, cold sweats, lowness of spirits, melancholly, loss of appetite, sickness of the stomach, vomiting, sour belching, hickuping, &c. are entirely cured by this medicine.
They remove the acrid and super abundance of the bile, the consequences of which are, bilious, yellow, slow, nervous, putrid fevers, intermittents and agues.
These bitters stimulate and strengthen the coats of the stomach, restore to the nerves their tone and firmness, producing insensible perspiration ; removing all those hypocondrical and nervous affections in men, and hysterical and cachectic habits in women. They dispose to briskness, those persons, who before taking them were melancholy, low spirited, and trembling They remove those sleepy, dull sensations, head achs, &c. Rheumatisms have in a few weeks been entirely removed ; coughs, arising from a relaxed state of the lungs, are cured by repeated doses of this excellent tonic bitters.
There are a great variety of other cases in which this medicine has been particularly useful as set forth at large in the papers accompanying each box Price 50 cents.
DR. RAWSON'S
Anti-Bilious Pills, or Family Physic.
These Pills taken once in 8 or 10 days, in cases of indigestion, costiveness, head aches, pains in the stomach, bowels, &c. and the use of the Anti-Bilious Bitters, in the intermediate has relieved patients, almost to a miracle. Price 25 cents.
Dr. Rawson's Itch Ointment.
This Ointment is so generally known, it will be needless to say much in favor of it. Experiment has ascertained, beyond a doubt that it is a safe and certain remedy, not only for the Itch, but for almost all kinds of cutaneous eruptions. —Price 42 cents.
Dr. Rawson's Worm Powder.
It is from the long and repeated experience of the infallible nature of this medicine, in completely destroying and expelling from the body all kinds of WORMS, that the author now offers it for general use, having a firm conviction that there is no medicine in circulation that can vie with it in diseases of this kind.—Price 50 cents per package.
Dr. Thomson's Tooth Paste,
For the Scurvey in the Teeth and Gums, and for whitening and preserving the teeth ; it likewise takes off all disagreeable smells from the breath, which generally arise from scorbutic gums and bad teeth. It is a safe application and much used by all those who value the preservation of their teeth. Price 50 cents per box.
Dr. Lee's genuine (Windham) Bilious Pills.
The great sale and increasing demand for these valuable Pills, for these 12 years past, bespeak their intrinsic worth They have proved singularly efficacious in bilious and yellow fevers, jaundice, headaches, dysentaries, bilious cholics, dropsies, female complaints, &c.
Caution—Each bill of directions will be signed by 'Samuel Lee jun' (the patentee) in his own hand writing, or they will not be genuine. Price 50 cents a box.
Hinkley's infallible remedy for the Piles
—Price fifty cents a box.—
☞ Very particular directions accompany each of these valuable medicines.
August 29 law8t

Communicated for the AMERICAN.

PROCEEDINGS
OF THE
LEGISLATURE OF MARYLAND.

HOUSE OF DELEGATES.

Thursday, November 15, 1804.

The house met pursuant to adjournment.

Messrs. Clagett and R. Mackall appeared in the house this day.

Mr. Covington, obtained leave of absence for a few days.

The speaker laid before the house a letter from the treasurer of the Eastern Shore, inclosing an account of the receipts and expenditures of the Eastern Shore treasury ; a list of balances up to the first inst. and the account current of the state, which were read and referred to the committee of claims.

Mr. Waters, from the committee, delivered to the speaker, a bill, entitled, "An act to lay out and open a road through Frederick and Montgomery counties"—read the first time and ordered to lie on the table.

Mr. Linthicum, from the committee, delivered to the speaker, a bill, entitled, "An act for the relief of John D. Cooke, of Montgomery county"—read the first time and ordered to lie on the table.

Mr. Somerville, from the committee, delivered to the speaker, a bill, entitled, "An act to authorise and empower the levy court of Calvert county to assess and levy a sum of money for the purpose therein mentioned"—read the first time and ordered to lie on the table.

On motion leave was given to bring in a bill respecting the religious sect of people called Jews. *Ordered*, that Messrs. Stephen, Montgomery and Ellicott be a committee to prepare and bring in the same.

Petitions from John Simmonds of Talbot county ; John Forbes of the city of Baltimore, and John Hutton of Frederick county, praying acts of insolvency ; were read and referred.

The speaker laid before the house a letter from the Printer to the state, soliciting an advance of money on the salary to be allowed him on the civil list, to enable him to meet his engagements for his paper and other materials for the work of the present session, and to pay his workmen ; which was read and referred to Messrs. Shaaff, Chapman and Montgomery, to consider and report thereon.

The report of the committee appointed to enquire into the measures taken to carry into effect a resolution of the last session, was read the second time, and the question put that the house concur therewith.—The yeas and nays being required, appeared as follow :—

AFFIRMATIVE	*NEGATIVE.*
Messrs. Alexander,	Messrs. Chapman,
Ayres,	Darnes,
Berry,	Eccleston,
Bond,	Ellicott,
Bowles,	Ennalls,
Brown,	S. Frazier,
Claggett,	Goldsborough,
Clark,	Handy,
Cockey,	*Harwood,*
Contee,	Hebb,
Hall,	Hyland,
Harryman,	Jackson,
Hatchesou,	Linthicum,
Hawkins,	Mercer,
Ireland,	M'Pherson,
Lemmon,	R. Neale,
Lowrey,	W. Neale,
B. Mackall,	Parnham,
R. Mackall,	Selby,
Meluy,	Shaaff,
Miller,	Sturgess—29.
Montgomery,	
Moore,	
Prideaux,	
Scott,	
Somerville,	
Stansbury,	
Stephen,	
Thomas,	
Tillotson,	
B. Tomlinson,	
Veazey,	
Waters,	
Williams,	
Yates—35.	

So it was resolved in the affirmative.

The house adjourned 'till to-morrow morning, 9 o'clock.

The report upon which the aforegoing yeas and nays were taken, was the report of the committee, appointed under a resolution moved by a certain member from Anne Arundle county, to enquire into the measures taken to obtain from the general goverment, an instalment of forty thousand dollars, arising due in the year eighteen hundred and four, on the loan made to the late commissioners of the city of Washington, of two hundred thousand dollars ; which instalment in the event of its being paid was to be vested in bank shares under a resolution of last session. This enquiry the member avowed, upon the floor of the house, was designed to implicate the executive. The inquiry was made by the committee, and it resulted, as it appears by the yeas and nays taken on the question, most favorably and honorably to the functionaries of our government.

TO THE HONOURBLE
THE
General Assembly of Maryland.

As the Union Bank of Maryland if petitioning the legislature for a charter, it is proper that the state should be informed of the losses it has sustained by the unauthorised establishment of that institution, and also of the injurious effects its operations have had on the chartered banks of the state of Maryland. By the establishment of the Union Bank of Maryland the state has lost sixty thousand dollars at once on its six hundred shares in the Bank of Baltimore ; for before that Bank was thought of, the stock of the Bank of Baltimore would sell for five hundred dollars per share ; it now sells but for four hundred. As in all probality the Bank of Baltimore will not in future be able to divide more than eight per cent. per annum, in consequence of the establishment of the Union Bank, the state will lose two per cent dividend on its stock per annum, or three thousand six hundred dollars. Hence it may be said that here is another loss to the state of sixty thousand dollars more, as it requires a capital of sixty thousand dollars at six per cent. to yield three thousand six hundred dollars.—Thus it appears that the state of Maryland are about to lose the enormous sum of one hundred and twenty thousand dollars And next, it may not be improper to state the still greater loss the individual stockholders in the Bank of Baltimore have sustained by the establishment of the new Bank. The individual stock being three thousand four hundred shares, and each share having been reduced from five hundred dollars to four hundred, their loss is three hundred and forty thousand dollars ; to which may be added the like sum of three hundred and forty thousand dollars being produced as by a calculation above, from the Bank of Baltimore having to divide in future eight per cent. per annum instead of ten per cent. per annum. From this view of the matter the state and individuals interested in the Bank of Baltimore have lost eight hundred thousand dollars, and all to no purpose ; for it will be made to appear presently that the commerce of the state nor the individuals generally have not been enriched in the smallest degree by the business of the Union Bank of Maryland. Can the projectors and promoters of the new bank satisfy our legislators that the commerce of the state required more bank capital and that theirs of twelve hundred and fifty thousand dollars has relieved the cravings of the people. It will be found not, on the contrary it is generally admitted that this novel accession of capital has shackled trade and rendered more distress to the people than they have ever heretofore experienced Has money been more plenty since than before the operations of the new bank or has public credit been extended ? Certainly not. The reason is obvious there is an alarming scarcity of gold and silver in the country, and a demand for it that is apprehended will not cease but with the destruction of some of our monied institutions. What has caused this demand for specie ? principally the East-India and European trade. By what trade will we be enabled to meet it ? by none which we at present carry on—how then in the name of common sense are new banks to be erected when it must be confessed by every candid mind that there is not specie enough, upon an average for the old ones. In vain may the people make banks if they cannot at the same time make specie to support them.

It is idle to suppose that a Bank established at this inauspicious time can rest upon a solid foundation and be of advantage to the state. New banks it is true may be made out of the old ones, and that the Union Bank of Maryland has been formed out of the chartered Banks of the state cannot be denied—of what did its capital consist ? The writer of this assures the state, that the capital of the new bank consisted of the paper of the banks of the city of Baltimore and of the bank of George-town with the exception of about one hundred thousand dollars in the paper of the Bank of Alexandria. Here then is a bank erected upon paper credit alone or nearly so, as the only encrease of specie capital to the state was that, which was drawn from the Bank of Alexandria in Virginia.

The chartered banks of the state, finding that the capital of the new institution was almost altogether in their paper were necessarily compelled to encrease the general scarcity of money by withholding from their customers their wanted discounts. Thereby distressing and urging them into the arms of the shavers to raise money at two, three and four per cent. per month. It is a fact, that the old banks of the state, have drawn in as much money as the new one has let out : this being the case, what does it avail ? It has accomplished nothing but distress to individuals, and embarrassment to the old banks. In whatsoever point of view the new bank is exhibited, its inutility must be obvious. The advocates for it may say, that admitting it has not made money more plenty, yet it has not made it more scarce. The fact is otherwise ; money is more scarce. Was not the capital collected, and made bare every county in the state ? Was it not locked up for several months ? Were not the people at large deprived of its use ? and has it yet returned to the bosom of the people again ? No, it has not ; and under present circumstances cannot. The moment the new bank began to lend its money, it flowed into the vaults of the old ones ; it become their property, and did not return into circulation. That it would again be found in the pockets of the people was, there is no doubt, the opinion of all unacquainted with the true situation of the times. But the writer of these elucidations very well knew and predicted that such and such only would be the result of the establishment of a new bank Can the most warm and interested advocates for the new bank convince the legislature that more bank capital is necessary for the welfare of the state than that, which has been employed for years past ? Certainly not. Does not every man of information know that the capitals of the old banks were more than sufficient for the commerce of the state, when that commerce was three fold greater than at present ? If there are any uninformed let them enquire and they will be convinced that this statement is pretty correct. Legislators, it is not intended to hold out to your false reasonings ; things speak for themselves. The balance of trade with foreign as well as domestic states is against us ; and that balance is paid for every day in gold and silver. If then our specie is lessening every day, will the legislature facilitate its diminution by legalizing new banks ? Will it sanction associations which, if not checked, may introduce bankruptcy ? The practice of late of erecting new banks without the legislative sanction has become very frequent. The first that reared itself was the Merchants Bank of the city of New York This Bank asked the legislature for a charter—what was the result ? The legislature not only refused a charter but indignantly passed a law to suppress the institution altogether. Next comes the Philadelphia Bank ; it also asked the legislature for a charter, and was more successful than the last ; after a warm and long contest this bank obtained one by paying the state of Pennsylvania therefor, the enormous sum of one hundred and sixty dollars, being nearly one sixth of its capital, The next on the carpet is the Union Bank of Maryland, and the Potomak Bank of Virginia ; how these Banks will fare is yet to be determined. That all extensive monied institutions require charters there can be no doubt. Their business would not be worth pursuing without them. Give to a bank a charter, and you cloth it with credit ; the public have a confidence in it, and it prospers : withhold a charter, and you deprive it of most essential advantages ; would the Bank of Philadelphia have paid the State of Pennsylvania one hundred and sixty thousand dollars for its charter if it did not expect to receive an equivalent in the extension of its business and credit ? Would the stockholders have made so great a sacrifice, if immense future profits had not been contemplated ? It may have been, that the existence of the bank depend d upon a charter, and this is not unlikely, for situated amidst three old and powerful banks who viewed its operations with a jealous eye, and absolutely refused to receive in payment or on deposit the notes which it issued, upon the ground that it was unauthorised, it may be supposed the difficulties it had to encounter must have reached almost to annihilation ; a charter obtained, all hostility ceased ; it was acknowledged and suffered to go on. Some of the well wishers of the Union Bank fear that if the state do not grant a charter exactly corresponding, or nearly so, with the leading feature of the articles of association, the Bank will be conducted without one. For the bank to go on without a charter, rests entire with the state. Instance the Merchants Bank at New York. That the commissioners as soon as they conceived the design of a new bank, also conceived the necessity of a charter for it, is evident ; look into the articles of association. examine the ingenuity there displayed in selecting senators and representatives for county commissioners.

If a director of the Union Bank of Maryland is also a legislator of the state, can it be otherwise than that bank is urgently & anxiously expecting a charter ? If after all this, any doubt, let them look further into the articles of association and they will there find a reservation of five thousand shares for, and as an inducement to the state, to become a stockholder and to grant the bank a charter. The framers of the articles of association for the new bank deserve credit for their plans ; but however deep laid they must now despair of success. Is the treasury of the state overflowing ? If it is, is there no way of employing its wealth but by emptying its coffers into a bank, when no more bank capital is wanting ? Yes the state may use its funds more profitably and advantageously for the people at large. Commerce has enough ; the agricultural interest wants support ; and it is presumed that the state will turn its attention to the latter by loaning out its money to the farmers, and if possible, silence the clamors for a Farmers Bank.

Assembly of Maryland ! will you not put down this inordinate rage for banking ? Shall two or three of the citizens Baltimore, aided by a few others of greater respectability, erect a bank in defiance of you—and afterwards call upon you to confirm their proceedings ? Will you suffer your interest and that of the community to lie prostrate, and your powers to be trampled upon by a handful of men, who, to answer their own purposes, have entirely disregarded the public good ? Has not the public good been lost sight of in the establishment of the Union Bank ; and can it be doubted that those with whom it originated were ambitious of profit and place ? The moment the bank was in motion were not brokers busily employed to puff up the stock, that those in the secret might sell out at a high price ? A few of the citizen stockholders made money, but those at a distance made none ; their stock is on hand, and there it is likely to remain ; for when they discovered that stock had risen to fifteen dollars per share advance their's was for sale ; but they were too late ; the demand was over ; stock fell to seven dollars ; and to have forced a sale would have reduced it to par, and in all probability below cost.

Thus has the bubble broke ; and thus is it shewn that two characters scarce known in the city of Baltimore, have conceived a plan of a *Three Million Bank*, and have so far progressed as to accomplish their own views to the disappointment and great injury of the well disposed people of the state. Had these mighty men have slept until now, commerce and agriculture would undoubtedly have been promoted ; for if the twelve hundred and fifty thousand dollars which their acts have drawn from the people, and which is now locked up in the Union Bank, had been reserved and uninvested, the greater part of it would be laid out in schemes for the improvement of roads, which the General Assembly by their acts are about to sanction at this session. It follows then that all the surplus money of the people being invested in banks, there is none left for repairing of highways. The legislature may incorporate road companies, but they cannot at present be carried into operation.

If the legislature in their wisdom have conceived any thing more favorable to new banks than the writer of this pamphlet, and if they should from imperious circumstances be indured to grant a charter to the Union Bank, let it be asked, Will it be to the extent of three millions, or will it be confined to the twelve hundred and fifty thousand dollars already paid in ? Should the state give a charter to the stockholders of the Union Bank to the utmost of their wishes, it will be granting a monopoly , it will insure to them all the advantages of the banking system for years to come, to the utter exclusion of another part of the community, who, if another bank should become necessary, may be desirous to erect one. That the state then will not grant a charter for three millions of dollars is certain ; for monopolies are odious. The state cannot, in justice to the old banks, grant the stockholders of the Union Bank of Maryland a charter for a larger sum than *Twelve Hundred and Fifty Thousand dollars*

Finally, the advocates for the new bank may say, that as no petition has been presented to the legislature against it there is no opposition to it. In this case it is only necessary to remark, that thousands of signers against the new bank might have been procured, but it was deemed useless to trouble your honorable body with a long roll of names.

A MARYLANDER.

LONDON, September 19.

A declaration of War may be hourly looked for between Russia and France ; the subsidy is concluded on the part of England, and the first Russian squadron, consisting of three sail of the line, three frigates and a cutter, which have been cruizing in the North Seas, are daily expected to rendezvous off Yarmouth, where the necessary preparations are made for their re-victualling, &c.—On this fact our readers may rely. We have heard from another quarter, that a number of transports, filled with Russian troops d'elise were ready to sail on the first notice, in order to pass the Sound before the commencement of the winter season.

It was reported last week upon the exchanges on Amsterdam and Rotterdam, that Lucien Bonaparte had remitted from Leghorn, Genoa, Venice, and Trieste, to banking houses in Holland, and at Hamburg and Lubeck, no less than 20 millions of livres, 840,000*l* to be placed in the English funds under five different names, but that the spies of his worthy brother Napoleon had discovered this politico-financial manœuvre and with the exception of six millions of livres, 250,000*l*. Napoleon had counteracted the intents of Lucien, and laid an embargo on the money. It is even said, that two of Lucien's agents have been taken up, and sent to France, and that orders have been sent to Lucca, were Lucien lately resided, to confine him. Another rumour is current, that he had previously made his escape on board a neutral vessel at Leghorn, and sailed either for America or England. We do not know what credit is due to these reports, nor whether they be entitled to any, We know, however, from Private letters, both from France and Italy, that Madame Bonaparte, the mother, and Paulina Bonaparte, the Princess Borghese, have in vain attempted to reconcile the Emperor with his sansculotte bother, and, the former forbidden the latter to his foot not only upon the territory of the Italian Republic. Even Louis Bonapare fought to effect a reconciliation, and went as far as Turin to speak to Lucien, but there a Courier from Napoleon overtook him, ordering him to return to Paris. Madame Bonaparte, and mother, and her brother Cardinal Fesche, with the other members of the Bonaparte family, are, however, in hope, with the assistance of Cardinal Caprara, Cambaceres, and Talleyrand, to overcome "the prejudices of the liberal Napoleon ;" and that, before his coronation, another senatus consultum will be proclaimed, making Lucien and Jerome Bonaparte revolutionary Imperial Highnesses, & re-