beheld, and the stability of our institutions threatened by that spirit of anarchy and disunion, which the warning voice of the father of his country calls upon us "indignantly to frown upon," and to proclaim that the

"Union cannot IN ANY EVENT, be abandoned."

The present Chief Magistrate of our country having been re-elected by the voice of the people, his known and declared hostility to the Bank of the United States leaving the fate of that institution no longer doubtful, I deem it proper for the commercial purposes of Maryland, to point out some means of creating a substitute for the withdrawal of a large bank circulation. Under these impressions, I would suggest to the present legislature, the propriety of establishing a State Bank, to be founded upon the funds of the State. I have carefully perused all the documents upon this subject which have been submitted to me by the enlightened statesman, who the past year acted as Chairman of the Committee of Ways and Means in the House of Delegates. My impression was formerly decidedly hostile to the measure, but from conviction, I now declare my change of sentiment, and one of the reasons of this change is founded upon the success which similar institutions have exhibited in other states. I will close this subject, by recommending the communications which you will have before you, relative to this subject, to your serious conside-

ration. Whilst thus submitting to you a scheme for the benefit of the people, let me not forget that there is another subiect of still greater importance. I allude to the education of all classes. There is no subject which has elicited more solicitude than this: it is of vital importance to the existence of our free institutions; but it must be admitted, that, in Maryland the system of Education is far removed from One of the causes of this is found in our sparse and scattered population. Although Free schools are established in some of the counties, yet the good effects of them are not felt in that satisfactory manner and to that extent which is desirable. Some other means ought to be resorted to, and I would suggest for your consideration the propriety of devoting part of the funds of the state to the ample endowment of a sufficient number of colleges for the education of our youth, thereby preventing the necessity of sending a vast quantity of treasure to other states for that I would with great pride refer to the distinguished sons of Maryland who have presented this subject in more glowing colors than I can, and invite your attention