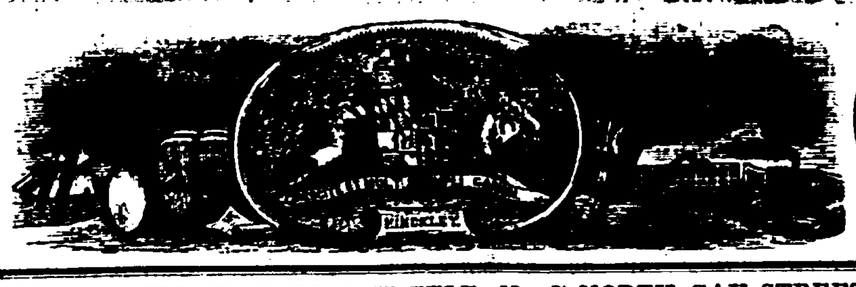
Baltimore  Clipper.

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VOLUME IV.] WEDNESDAY MORNING, APRIL 14, 1841. [NUMBER 31.

For the Baltimore Clipper.

WE'LL MEET AGAIN.

We'll meet again, tho' years of pain,
May linger with us here;
This friendly heart will never part,
The bond of friendship dear.
The cares that rest within my breast,
Will leave me when we meet;
And while apart thou hast a heart,
That scorns all base deceit.

We'll meet again, Elysian's plain
Will be our place of rest;
Oh! there we'll meet in friendship sweet,
And with her smiles be blest.
The grief and woe our hearts doth know,
May turn to rapture sweet;
With kind redress thy smiles will bless,
The heart that spurns deceit.

We'll meet again, affection's chain
Will 'round our hearts entwine;
'Twill shield us there from ev'ry care,
Of envy's base design.
When love with truth our cares will soothe,
When every look is sweet;
And thou may'st rest upon the breast,
That spurns all base deceit. W. L. G.

MR. BIDDLE'S LETTER—U. S. BANK.

We copy from the Philadelphia National Gazette of Saturday, the following letter from Nicholas Biddle, Esq., to the Hon. John M. Clayton, in reference to a matter mentioned in the recent report of the Committee of Investigation:

ANDALUSIA, Bucks County, April 8, 1841.

Hon. John M. Clayton, Dover, Delaware:

My Dear Sir: During your late visit to Philadelphia, you were good enough to express your opinion of the peculiar hardship of my position in respect to the late meeting of the Stockholders of the Bank of the United States. For sixteen years I had been the President of that institution, which up to the hour I left it enjoyed a long career of prosperity. Two years afterwards it fell into great trouble, and it seems to be the desire of those now connected with it to ascribe all its misfortunes, including the fatal resumption a few weeks ago, entirely to my administration. Had this been done in a fair and open and manly way, no one would have been more ready than myself to meet that question. But instead of this, what was the course pursued? A committee of stockholders has been for three months at work with all the books and papers of the Bank under their control, raking up every thing which by distortion may injure my administration, or revenge their own personal griefs, or pander to the morbid appetite which prevails abroad about banks and those connected with them. From all communication with that inquisitorial body I was studiously excluded; and I understand that a proposal to invite my attendance or to apprise me of what they were doing, was rejected. They ended at last by reporting ex parte and partial statements in regard to myself, and, as you saw at the meeting no opportunity was given to let the accused be heard before he was condemned, and the report is widely circulated with an air of official authority in distant places, where no explanation of mine can ever follow it.

Now all this seems to me a signal act of injustice. I know that misfortune has a right to be querulous: but this summary condemnation without a chance of explanation, or defence, a privilege never denied to the humblest criminal, cannot fail to be regretted even by those who have joined in it when the passions of the moment shall subside. I deeply regret it—less on my own account, however, than because I think such an act of injustice inflicts a severe injury on the Bank itself—I regret it still more because although separated from the Bank, I felt a sincere interest in its fate and had prepared with great industry what I deemed the means of reviving its prosperity, which I meant to subject to the stockholders.

All that, of course, is over now. But as I know you are desirous of ascertaining the truth, I shall proceed to explain to you as a personal friend several matters, very simple in themselves but which have been strangely misrepresented. For instance

You heard in the report a long and complicated story about cotton purchases, and it is so often said, that many begin to believe it—that the bank of the United States speculated largely in cotton, and lost a great deal of money by it. It seems unkind to disturb so established a fact—but the truth is, that during my connexion with the Bank, it never owned a bale of cotton—and will not I believe lose a dollar by any operation in Cotton, unless by great mismanagement hereafter. That whole matter has always been to me a source of so much pride, from its benefits to the Bank and to the country, that I take pleasure in stating the real history of it.

In the year 1837, the Bank went to the relief of the city of New York, by issuing its bonds payable in London. The question was how to provide the means of paying those bonds. Hitherto the only mode of doing it was by the purchase of bills drawn at the South on shipments of produce—but the difficulty now was that in the general prostration of credit at the South, there was great danger in taking private bills drawn there—while many of the Liverpool Houses on whom these bills were usually drawn were themselves embarrassed. It occurred to me, therefore, that the only mode of avoiding these dangers was to purchase no bills at all except founded on direct shipments of produce under the control of the Bank. I accordingly urged the mercantile part of the Directors to engage in that operation, but finding none of them disposed to large operations, I determined that as it must be done I would do it myself. I accordingly requested Messrs. Bevan and Humphreys to carry out the plan, which was simply to let their Agents at the South draw on them domestic bills, for which they would receive the notes of the Bank, purchase the produce and send it to France and England: then as their domestic bills came to maturity in Philadelphia, to pay the Bank, by sterling bills on the Houses in England and France, to whom produce was sent, and by whom it was sold.—This was the whole operation, which lasted from the summer of 1837 to the fall of 1839. It was undertaken without the least idea of any pecuniary advantage, and the only understanding on that subject was a mere verbal assurance from me—that if after repaying these advances to the Bank there should be any excess, as the Bank could not by its charter buy this produce, or of course take any profits arising from it, such excess should be given to those who encountered the trouble and the responsibility. Nor was there the slightest desire to conceal it. On the contrary all the correspondence and entries I believe passed through the Bank—it was announced over and over again in publications known to come from the Bank—and it was particularly described in a published letter of mine to Mr. Adams on the 10th of December, 1839, of which the following is an extract:

"In like manner the derangement of the currency placed the staples of the South entirely at the mercy of the foreign purchaser, who could have dictated the terms of sale to the prostrated planter. It was thought proper to avert that evil by employing a large portion of the capital of the Bank in making advances on Southern produce. This had two effects: The first was to provide remittances to pay its own bonds in England issued to New York merchants in their extreme distress, for as the Bank could not purchase these staples it made advances upon them in the South, receiving in exchange bills on Europe—the second was to introduce into the market a new competition and thus prevent the unconditional subjection of the planter to the foreign purchaser. These advances were made not as in past years on the mere personal security of the merchants, which the confusion of all private credit would have rendered too hazardous—but on the actual shipment of the produce to an American house in England willing and able to protect American property from the reckless waste with which it has been often thrown into the market with an entire disregard of all American interests. The combination of these causes—the application of capital on this side, and the prudent reserve on the other—has saved to the planting interest an amount which it is difficult to estimate below ten or fifteen millions of dollars. I believe too, that nearly one-half of the commercial debt of this country to Europe has been paid by the mere difference between the actual sales of the securities and staples, and the price they would have realized had they been thrown unprotected into the hands of Europeans. These measures were essentially of a temporary nature—they were measures of emergency, adopted in the midst of a public calamity and to be discontinued with the necessity which caused them. As soon, therefore, as the capital and industry of the country had time to subside into their accustomed channels, these operations were relinquished, and now they have totally and finally ceased."

In the meantime the benefit was very great alike to the Bank and to the country. To the Bank, because it got the advantage of a large circulation of its notes—it got the premium of its drafts from the South—it got the funds in Europe without the least risk, and a large collection of its Southern debts. What is more important still, the possession of these funds abroad was the means of protecting and saving the agent of the Bank, and, of course, the Bank itself, from prostration. Of this the most decisive evidence is a declaration made by the President of the Bank himself, in a letter to Messrs. Bevan & Humphreys, of the 5th Feb. 1840, in which he says: "The state of the debt due by the Bank to the Messrs. Humphreys & Biddle of Liverpool, has been for some time the subject of great anxiety. These gentlemen have, with a zeal in favor of the Bank, for which our thanks are particularly due, sustained Mr. Jaudon in many periods of his late struggles with the aid not merely of their funds, but with all they could raise on their credit, and have enabled him to meet his payments. when, but for their assistance, he would not have been able to extricate himself."

Finally the operation was of great use not merely to the Bank but to the whole country.—The total prostration of all means and all credit in the South at the time placed the whole crops at the mercy of the foreign purchaser. The purchases made to provide bills for the Bank obliged these foreign purchasers to give something more like the real value to Southern produce—it made an actual difference in favor of the Southern states of at least twenty or twenty-five millions—which gave them facilities in the discharge of their debts to the Northern states as well to the Bank itself.

While these operations were in progress, I left the Bank—about two years ago—and the whole matter was of course to await the extent of these sales—to be treated as a mere ordinary mercantile transaction, which it in fact was. After I had left the Bank, a statement was presented to me by Mr. Cabot, of the house of Messrs. Bevan & Humphreys, who was then a Director of the Bank, and did this whole business as the intermediary between the Bank and his house.—His statement was as follows:

Sales advised in Liverpool,		
33,000 bales at say	3d.	35,000
5,500 "	8	16,000
19,000 "	10	75,000
6,000 "	12	30,000
9,000 "	15	54,000
18,500 "	20	165,000
91,000		
Estimating exchange at 109,		375,000
Profit on 91,000 bales sold in Liverpool,		350,000
Do. 45,000 do. on hand,		450,000
Sales in France and Holland (105,000 francs,)		50,000
6,000 bales on hand in France,		50,000
45,000 " new crop,		600,000
		1,400,000
Deduct for interest over estimate, &c.		200,000
Estimating French exchange at 5.25,		1,200,000

From this account it appeared that the profits realized, and confidently expected amounted to $1,400,000, and that after paying $800,000 and reimbursing all the advances to the Bank, there would still remain a sum of $600,000 in the Bank, to be enjoyed by the Bank in any way permitted by the charter. And now what possible disposition could be made of this excess? If there had been no profit at all, I should have been content, for profit was no object in the operation. But if there was a profit, whether of five dollars or five millions of dollars, the Bank could take no part of it, for having no right to purchase the produce itself, to take the least portion of gain upon it would involve an ownership which was forbidden by the charter, and all that the Bank could do was to receive back its principle and interest and exchange with the collateral benefits of the operation. I had never known any thing whatever of the accounts or details and being wholly unconnected either officially or individually with the Bank, when I received this statement I presumed that the result of the matter was correctly stated, and it was so settled accordingly, leaving the margin of 600,000 dollars to provide against all possible contingency.

Eighteen months after I had left the Bank, however, I received a letter from the Cashier, stating that on winding up this concern, it was found that there was an over advance of $631,390 97, and that the portion which it belonged to me to return, was $315,695 44. This, of course, was a fair charge, and intending to be wholly responsible, and that the Bank should be exempt from loss, I should have paid it at once, but for this consideration. I found upon examining the case, that this loss was in fact occasioned by the sacrifice of this property, in order to sustain the Bank in Europe from embarrassments brought on wholly by the Bank itself: and it became a question, how far, looking at it, as a simple commercial operation, the only possible light in which it could be regarded, I a stranger, no longer connected with the Bank, ought to bear the burden of this sacrifice. The nature and the cause of it were soon discovered. It was thus:

Messrs. Humphreys & Biddle, of Liverpool, on the first of June, 1840, addressed a private and confidential letter to Messrs. Bevan & Humphreys, in which they reply to an enquiry by the latter as to their reasons for paying over so much money to Mr. Jaudon, that it was impossible for them to resist the repeated and anxious requests of Mr. Jaudon for assistance.—Thus they say that their advances to Mr. Jaudon were at one time as high as 260,000*l* besides being parties to bills on London houses which were then running for 226,000*l*. They then quote from Mr. Jaudon's letter to them extracts like these. On the 22d of August, 1839, he writes as follows.

"I must look to you for 50,000*l* to make up the sum. If I do not get this, I get none; for all are contingent on my making up my estimates, every thing therefore turns upon what you can do—for here I am exhausted. You must therefore work your hardest for me—life or death to the Bank of the United States is the issue. If 5000 bales of cotton must go, let them go, be the loss what it may—it cannot be so great as the loss from a protest, and must be borne by owners or Bank as they may settle the matter between them.—I leave all to you, knowing that you will leave nothing untried that may save me—the sale of 5000 bales would do the business, and there can be no doubt as to the choice of this evil rather than the other."

And on the 23d he says further:

"I wrote you yesterday stating the absolute necessity of my relying upon you for 50,000*l*. to help out my list without which the whole must fall through; the large sale of cotton will help to provide this I hope. I now want your further aid for another 50,000*l*. in bills on Hueth & Co."

They conclude these extracts by saying:—"In this dilemma we had no alternative but to make your cotton available for the desperate emergency,"—and again "We have deemed it necessary to make this full and unreserved communication by which you will see that free sales of the cotton shipped by you were absolutely necessary to refund the immense sums of money we had borrowed from bankers and brokers for the use of Mr. Jaudon."

So manifestly wrong was it to throw upon them the loss upon this Cotton, that the President of the Bank himself, in a letter to Messrs. Bevan and Humphreys, of the 5th of February, 1840, actually assumed this loss. His letter was as follows:—

BANK OF THE UNITED STATES, February 5, 1840.

Messrs. Bevan and Humphreys, Philadelphia:

Gentlemen,—The state of the debt due by the Bank to Messrs. Humphreys and Biddle, of Liverpool, has been for some time the subject of great solicitude. These gentlemen have with a zeal in favor of the Bank for which our thanks are particularly due, sustained Mr. Jaudon in many periods of his struggles, with the aid not merely of their funds, but with all they would raise on their credit, and have enabled him to meet his payments when, but for their assistance, he would not have been able to extricate himself. We now learn by the last advices that their own credit will suffer unless they are relieved from their heavy responsibilities on his account. We are therefore extremely anxious to pay them—but in the present state of the Bank it is impracticable to do it by direct remittances. We understand, however, that they have still on hand a quantity of merchandize shipped by you, some of which they have already been obliged to sell to meet their most pressing engagements on account of Mr. Jaudon. As the only remaining method of acquitting the debt due to them, I have to request that you will direct them to raise funds by the sale of any or all the merchandize consigned by you to them, and if this sale should be attended *by any sacrifice on its cost*, we will make up the difference, and that the *same difference will be made up on what they have already sold*. Having no other method of paying a debt of so sacred a character, we must submit to any merely pecuniary loss it must occasion.

With great respect, yours,
T. DUNLAP, President.

Here then was the positive evidence—first that this loss was incurred by sacrifices for the benefit of the Dank, and second, that the loss was recognised and assumed by the Bank.

Fearful that my own judgment might mislead me I determined to consult some eminent gentleman, out of Philadelphia, who would look at the matter with candor and impartiality, and I therefore submitted the whole case to Chancellor Kent. That gentleman's answer was as follows:

NEW YORK, Sept. 17, 1840.

Nickolas Biddle, Esq:

Dear Sir,—I have carefully perused the papers you sent me yesterday, containing the draft of your letter to the President and Directos of the Bank of the United States, and a copy of Mr. Dunlap's letter to Messrs. Bevan and Humphreys, of the 5th of February, 1840.

I am of opinion and most decidedly, that you are founded in law and equity in your claim to have deducted from the account, the difference between the cost of the cotton sold at Liverpool Liverpool by Messrs. Humphreys and Biddle to repay ther advances to Mr. Jaudon and the proceeds of the sales. The letter of Mr. Dunlap, as President of the Bank, directing the sale at all events and at any sacrifice to save Mr. Jaudon, and exempt the Bank from discredit—and stating that the Bank would make up the difference if there was any sacrifice on the cost, and that the assurance should apply to the merchandize already sold as well as that to be sold, puts an end in my judgment to all doubt and difficulty as to the question of the responsibility of the Bank, and of your claim to indemnify against the sacrifice. The letter with its assurances is retrospective as well as prospective, founded on the equitable consideration and justice of the case, that sacrifices made at the pressing solicitations of Mr. Jaudon, as the Agent of the Bank to relieve it, ought to be borne by it.

I am, dear sir,
Yours very respectfully,
JAMES KENT.

It was then manifest to me that my property had been sacrificed to the necessities of the Bank—brought on by the conduct of the Bank after I left it—brought on by the efforts to break down the Bank of New York,—the real cause of all the disasters of the Bank of the United States,—which now called upon me to repair the injuries its own conduct had inflictrd. To these persons I denied all right to make any such call. I would not consent that I should be made to suffer from their mismanagement. At the same time, I desired to avoid all controversy especially with the Bank.

With these impressions I put the whole matter into the hands of a friend, second to none in this city for intelligence and character, and requested him to settle it in any manner which he might deem just and proper.

He has authorized me to make the follwoing statement:

"I began by informing the Committee that you believed your property had been sacrificed by the Bank to meet it necessities, and that you would not consent to any loss growing out of that transaction. I had several interviews with the Committee—they ended by the gentlemen composing it expressing a wish that the matter in dispute should be amicably closed. To this I answered that under all the circumstances you did not recognize the claim to anything, and that you would pay it merely from an unwillingness to have a controversy with the Bank. Among the securities mentioned on the occasion were some sterling bonds of Texas payable in London, and as the Committee were strongly impressed with the belief, in which Mr. Jaudon then recently from London concurred, that these bonds would by the expected success of the Texan loan be forthwith paid in London, and be equal to cash there—they preferred these to the other securities, and they were accordingly given.

"In a subsequent interview, after discussing various kinds of securities, the Committee asked whether you could not furnish the whole amount in the balance in the same Texan securities.—This, after consultation with you, was agreed to, and the arrangement was so concluded. The principal points of it were:

"1st. That it was maintained by you that the Bank had no claim upon you.

"2d. That the payment was yielded to by you for the sake of peace.

"3d. That these particular securities were selected by the Committee themselves."

Accordingly the dificiency was provided for in that way—the other parties settled for their respective shares, and thus the whole over advance was refunded by giving securities which may be more or less easily convertible, but which cannot fail, I should think, to replace the whole of the over advance. As to the securities—those of Texas—they are at this moment worth far more than the stock of the Bank itself, and it happens, opportunely enough, that I have this very day heard from Europe of the success of the Texan loan which secures the payment of these bonds as Mr. Jaudon anticipated.

Now this payment of mine was wholly gratuitous. I would not pay until I had ascertained and asserted my rights—and having done that I voluntarily yielded them. The Committee said that they wished it settled amicably. Undoubtedly they did—for they knew that unless I chose to pay they could never receive a dollar. I actually paid these 320,000 dollars, which I was not under the slightest obligation to pay,—which Chancellor Kent declared neither law nor equity made it necessary to pay,—and in doing it, I thought I was giving a strong proof how far ancient and kindly recollections of the Bank prevailed over all selfish considerations. Perhaps I should have been wiser—certainly I should have been richer—had I abstained from a generosity which has been so ill requited.

Such is the history of this cotton operation. It consisted merely in this—that the bank, accustomed to buy bills of exchange on private credit, resolved for greater precaution when private credit was very unsafe, to buy only from a known party on real shipments of produce. This lasted about twelve months, and when it is over, it being found that the bank had advanced for these cottons more than they realized, in consequence of the conduct of the Bank itself, the parties interested refunded the money. Yet this transaction, simple, straightforward and public, is perverted into a mysterious and ruinous speculation.

To-morrow I will explain to you another matter and in the meantime remain with great respect and esteem. N. BIDDLE.

APPOINTMENTS BY THE PRESIDENT.

OFFICERS OF THE CUSTOMS.

COLLECTORS. James Perrine, Mobile, Alabama, in the place of John B. Hogan.

Edward Brooks, Detroit, Michigan, in the place of John McDonell.

Jonathan Roberts, Philadelphia, vice Calvin Blythe.

SURVEYOR. J. Washington Tyson, Philadelphia, in the place of George W. Riter.

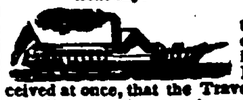
NAVAL OFFICER. Bela Badger, Philadelphia, in the place of John Horn.

MAD. CELESTE A WRITER. The Yew York Herald says, "we have seen a letter from Madame Celeste, in which she states that she is finishing a book of travels or American customs, in French, to be entitled *Souvinirs de l' Amerique*, in which she gives several graphic sketches of society and manners in the United States. Many conspicuous characters are introduced, and some smartness and talent displayed."

WINTER ARRANGEMENT.
GREAT SOUTHERN
UNITED STATES MAIL LINE,
DAILY TO THE SOUTH.
The ONLY LINE carrying the GREAT MAIL, and the only DAILY LINE

TRAVELLERS FOR THE SOUTH, are informed that, by taking the Cars at Baltimore for Washington at 4 P. M., they proceed, via Washington, Fredericksburg, Richmond, Petersburg, Weldon, and Wilmington, N. C. to CHARLESTON, S. C., reaching Charleston the second morning after leaving Baltimore, and one day in advance of the Bay Line—the Companies on the route being bound by the Postmaster General to make the following quick Schedule:

Leave Philadelphia	8 A.M.	reach Baltimore	2 P.M.
" Baltimore	4 P.M.	" Washington	6 P.M.
" Washington	5 A.M.	" Fredk'sburg	12 M.
" Fred'ksburg	12 M.	" Richmond	5 P.M.
" Richmond	5 P.M.	" Petersburg	7 P.M.
" Petersburg	7 P.M.	" Weldon	1 A.M.
" Weldon	1 A.M.	" Wilmington	1 P.M.
" Wilmington	1 P.M.	" Charleston	at 5 the next day.



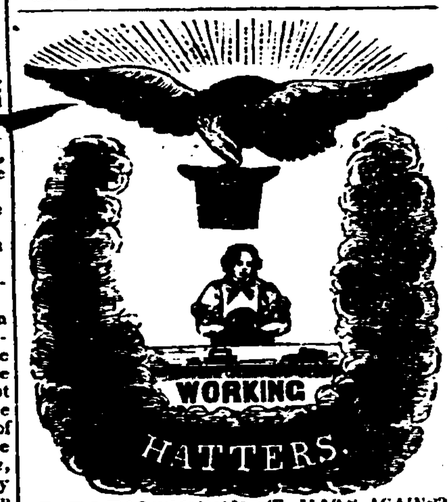
As this Line carries the Great Mail, (which cannot be delayed,) and is almost entirely a Rail-Road Line, it will be perceived at once, that the Traveller, unless in some extraordinary contingency, is *sure of a connection throughout*, whilst it is evident that Foul Rough Weather!! and Storms!!! must often occasion delay in a Route, more than two-thirds of which is by the Bay—the traveller being also subjected to Sea-sickness, and incurring unnecessary risk, from Boats being urged to the top of their speed, to compete with the more DIRECT ISLAND ROUTE.

☞ The above line will be found not only the most certain and expeditious, but the most attractive, as it passes through the Seat of Government, and in sight of Mount Vernon by daylight, and through Fredericksburg, Richmond, and Petersburg, the largest and most flourishing towns in Virginia. It is also cheaper to Richmond, and as cheap as the Bay route to Weldon: and travellers have no expense or trouble with their Baggage.

☞ This is much the nearest, quickest, and cheapest route to the interior of Virginia, North and South Carolina—at Petersburg, Va. commences the route by way of Raleigh, N. C.—145 miles of Rail Road from Petersburg to that city. Stage Lines branch off from Raleigh Rail Road to the old Piedmont Line, to Milton, Danville, &c., and to Knoxville, (Tenn.)

☞ *This is the only Daily Line to Richmond and Petersburg.*

☞ Passengers for the Raleigh and Gaston Rail Road pay through to Petersburg, Va. For further information and Through Tickets, apply at the office of
STOCKTON, FALLS & CO.
Adjoining the Philadelphia Rail Road Office,
d12-tf PRATT STREET, Baltimore.



66½ BALTIMORE-ST. HATS AGAINST THE WORLD. No! Not all the World *but the World of Humbugs!!* Call at our Store and we will prove that we sell the cheapest Hats in Baltimore, in point of Beauty, Durability, and Fashion. Our prices are well known, and are as follows: Splendid Fashionable Russia Hats for $3.50, of the same quality as those selling elsewhere for $5. Also, fine fashionable Silk Hats at $2.50, warranted on Russia bodies, and generally selling elsewhere for $4 or no sale. And our old customers will please bear in mind that the well known KEEVIL, removed from the Maryland Arcade some six months ago. So come one and all to 66½ Baltimore street, between Gay and Holliday-sts. for good and cheap Hats. Don't forget now!
W. H. KEEVIL & CO'S,
No. 66½ Baltimore-st., opposite Tripolett's alley,
And 4 doors W. of Bool's well known Auction Store.
mh10-tf

THE MARYLAND ARCADE
Against the WORLD for CHEAP HATS!

THE Subscriber takes this method of informing his friends and the public generally, that he has now on hand a large and general assortment of HATS of his own make, which he is determined to sell low for cash. His prices are uncommonly low for the quality of the Hat: Splendid Russia Hats at $3.50; fine Short Nap Silk Hats, made on Russia bodies, warranted water-proof, for only $2.50; Fur Hats, from 1.50 to $3.00; Clipt Nutre Hats $4; Clipt Beaver Hats 4.50; White Russia Hats, at from 2.50 to $3.50. He would invite the public to call and examine his Hats, for he is confident there is no Hats in the city to compare to his at the above prices. All Hats purchased of me will be ironed over and put in shape free of charge.
fe4-3m* FOLYDORE E. RILEY.

TO THE PUBLIC.—The price of HATS again lowered TOWSON is now selling in Eutaw street, one door north of Lexington street, his superior Hats at the following low prices—fine short Nap Mole Skin Hats at $2.50, fine Brush Hats $2.50; Fur Hats from $1.50 upwards. It may be asked how such Hats can be sold (if as represented) at such very low prices; I answer in the first place, I manufacture very extensively, and am able to purchase materials by the quantity much lower than if I bought by the small; and secondly, I sell for cash, and do not have to charge those who pay a high price, to make up for those who do not pay, as the natural result of the credit system. I think my Hats the best as now offered ever sold in this market for the price. Persons will please call and look at my hats before purchasing elsewhere. Remember TOWSON, one door from Lexington street.

N. B. The trade supplied with HATS in the rough of all qualities. mh30-3m