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Liberty and Truth.

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MESSAGE

FROM THE PRESIDENT OF THE UNITED STATES TO THE TWO HOUSES OF CONGRESS, AT THE COMMENCEMENT OF THE FIRST SESSION OF THE TWENTY-FIFTH CONGRESS:

Fellow-citizens of the Senate and House of Representatives:

The act of the 23d of June, 1836, regulating the deposites of the public money, and directing the employment of State, District, and Territorial banks for that purpose, made it the duty of the Secretary of the Treasury to discontinue the use of such of them as should at any time refuse to receive their notes in specie, and to substitute other banks, provided a sufficient number could be obtained to receive the public deposites upon the terms and conditions therein prescribed. The general and almost simultaneous suspension of specie payments by the banks in May last, rendered the performance of this duty imperative, in respect to those which had been selected under the act; and made it at the same time, impracticable to employ the requisite number of others upon the prescribed conditions. The specific regulations established by Congress for the deposite and safe-keeping of the public moneys, having thus unexpectedly become inoperative, I felt it to be my duty to afford you an early opportunity for the exercise of your supervisory powers over the subject.

I was led also to apprehend that the suspension of specie payments, increasing the embarrassments before existing in the pecuniary affairs of the country, would so far diminish the public revenue, that the accruing receipts into the Treasury, would not, with the reserved five millions, be sufficient to defray the unavoidable expenses of the Government, until the usual period for the meeting of Congress; whilst the authority to call upon the States for a portion of the sums deposited with them, was too restricted to enable the Department to realize a sufficient amount from that source. These apprehensions have been justified by subsequent results, which render it certain that this deficiency will occur, if additional means be not provided by Congress.

The difficulties experienced by the mercantile interest, in meeting their engagements, induced them to apply to me previously to the actual suspension of specie payments, for indulgence upon their bonds for duties; and all the relief authorized by law was promptly and cheerfully granted. The dependence of the Treasury upon the avails of these bonds, to enable it to make the deposites with the States required by law, led me in the outset to limit this indulgence to the first of September, but it has since been extended to the first of October, that the matter might be submitted to your further direction.

Questions were also expected to arise in the recess, in respect to the October instalment of these deposites, requiring the interposition of Congress.

A provision of another act, passed about the same time, and intended to secure a faithful compliance with the obligation of the United States, to satisfy all demands upon them in specie or its equivalent, prohibited the offer of any bank note, not convertible on the spot into gold or silver at the will of the holder; and the ability of the Government with millions on deposite, to meet its engagements in the manner thus required by law, was rendered very doubtful by the event to which I have referred.

Sensible that adequate provisions for these unexpected exigencies could only be made by congress, convinced that some of them would be indispensably necessary to the public service, before the regular period of your meeting; and desirous also to enable you to exercise, at the earliest moment, your full constitutional powers for the relief of the country, I could not with propriety, void subjecting you to the inconvenience of assembling at as early a day as the state of popular representation permit. I am sure that I have done justice to your feelings, in believing that this inconvenience will be cheerfully encountered, in the hope of rendering your meeting conducive to the good of the country.

During the earlier stages of the revulsion through which we have just passed much acrimonious discussion arose, and great diversity of opinion existed, as to its real cause. This was not surprising. The operations of credit are so diversified, and the influences which affect them so numerous, and often so subtile, that even impartial and well informed persons are seldom found to agree in respect to them. To inherent difficulties were also added other tendencies, which were by no means favorable to the discovery of truth. It was hardly to be expected, that those who disapprove the policy of the Government in relation to the currency, would, in the excited state of public feeling produced by the occasion, fail to attribute to that policy any extensive embarrassments in the monetary affairs of the country. The matter thus became connected with the passions and conflicts of party; opinions were more or less affected by political considerations; and differences were prolonged which might otherwise have been determined by an appeal to facts, by the exercise of reason, or by mutual concession. It is, however, a cheering reflection, that circumstances of this nature cannot prevent a community so intelligent as ours from ultimately arriving at correct conclusions. Encouraged by the firm belief of this truth, I proceed to state my views, so far as may be necessary to a clear understanding of the remedies I feel it my duty to propose, and of the reasons by which I have been led to recommend them.

The history of trade in the United States for the last three or four year, affords the most convincing evidence that our present condition is chiefly to be attributed to overaction in all the departments of business; an over-action deriving, perhaps, its first impulses from antecedent causes, but stimulated to its destructive consequences by excessive issues of bank paper, and by other facilities for the acquisition and enlargement of credit. At the commencement of the year 1834, the banking capital of the United States, including that of the national bank then existing, amounted to about two hundred millions of dollars; the bank notes then in circulation to about ninety-five millions, and the loans and discounts of the banks to three hundred and twenty four millions. Between this time and the first of January, 1836, being the latest period to which accurate accounts have been received, our banking capital was increased to more than two hundred and fifty-one millions; our paper circulation to more than one hundred and forty millions, and the loans and discounts to more than four hundred and fifty-seven millions. To this vast increase are to be added the many millions of credit, acquired by means of foreign loans, contracted by the States and State institutions, and, above all, by the lavish accommodations extended by foreign dealers to our merchants.

The consequence of this redundancy of credit, and of the spirit of reckless speculation engendered by it, were a foreign debt contracted by our citizens, estimated in March last at more than thirty millions of dollars; the extension to traders in the interior of our country of credits of supplies, greatly beyond the wants of the people; the investment of thirty-nine and a half millions of dollars in unproductive public lands, in the years 1835 and 1836, whilst in the preceding year the sales amounted to only four and a half millions; the creation of debts to an almost countless amount, for real estate, in existing or anticipated cities and villages, equally unproductive, and at prices now seen to have been greatly disproportionate to their real value, the expenditure of immense sums in improvements, which, in many cases, have been found to be ruinously improvident, the diversion to other pursuits of much of the labor that should have been applied to agriculture, thereby contributing to the expenditure of large sums in the importation of grain from Europe—an expenditure which, amounting in 1834 to about two hundred and fifty thousand dollars, was, in the first two quarters of the present year, increased to more than two millions of dollars; and, finally, without enumerating other injurious results, the rapid growth among all classes and especially in our great commercial towns, of luxurious habits, founded too often on merely fancied wealth, and detrimental alike to the industry, the resources, and the morals of our people.

It was so impossible that such a state of things could long continue, that the prospect of revulsion was present to the minds of considerate men before it actually came. None, however, had correctly anticipated its severity. A concurrence of circumstances inadequate of themselves to produce such wide-spread and calamitous embarrassments, tended so greatly to aggravate them, that they cannot be overlooked in considering their history. Among these may be mentioned, as most prominent, the great loss of the capital sustained by our commercial emporium in the fire of December, 1835—a loss, the effects of which were underrated at the time, because postponed for a season by the great facilities of credit then existing; the disturbing effects, in our commercial cities, of the transfers of the public moneys required by the deposite law of 1836; and the measures adopted by the foreign creditors of our merchants to reduce their debts, and to withdraw from the United States a large portion of our specie.

However unwilling any of our citizens may heretofore have been to assign to these causes the chief instrumentality in producing the state of things, the developements subsequently made, and the actual condition of other commercial countries, must, as it seems to me, dispel all remaining doubts upon the subject. It has since appeared that the evils, similar to those suffered by ourselves, have been experienced in Great Britain; on the continent, and indeed, throughout the commercial world, and that, in other countries, as well as in our own, they have been uniformly preceded by an undue enlargement of the boundaries of trade, prompted, as with us by unprecedented expansions of the systems of credit. A reference to the amount of banking capital, and issues of paper credits put in circulation in Great Britain by banks, and in other ways, during the years 1834, 1835, and 1836, will show an augmentation of the paper currency there, as much disproportioned to the real wants of trade as in the United States. With this redundancy of the paper currency, there arose in that country also a spirit of adventurous speculation, embracing the whole range of human enterprise. Aid was profusely given to projected improvements; large investments were made in foreign stocks and loans; credits for goods were granted with unbounded liberality to merchants in foreign countries; and all the means of acquiring and employing credit were put in active operation, and extended in their effects, to every department of business, and to every quarter of the globe. The reaction was proportioned in its violence to the extraordinary character of the events which preceeded it.—The commercial community of Great Britain were subject to the greatest difficulties, and their debtors in this country were not only suddenly deprived of accustomed and expected credits, but called upon for payments, which in the actual posture of things here, could only be made through a general pressure and at the most ruinous sacrifices.

In view of these facts it would seem impossible for sincere inquirers after truth to resist the conviction, that the causes of the revulsion in both countries have been the same. Two nations, the most commercial in the world, enjoying but recently the highest degree of apparent prosperity, and maintaining with each other the closest relations, are suddenly in a time of profound peace, and without any great national disaster, arrested in their career, and plunged into a state of embarrassment and distress. In both countries we have witnessed the same redundancy of paper money, and other facilities of credit; the same spirit of speculation; the same partial success; the same difficulties and reverses, and, at length, nearly the same catastrophe. The most material difference between the results in the two countries has only been, that with us there has also occurred an extensive derangement in the fiscal affairs of the Federal and State Governments, occasioned by the suspension of specie payments by the banks.

The history of these causes and effects, in Great Britain and the United States, is substantially the history of the revulsion in other commercial countries.

The present and visible effects of these circumstances on the operations of the government, and on the industry of the people; point out the objects which call for your immediate attention.

They are by law to regulate the safe keeping, transfer, and disbursement, of the public moneys; to designate the funds to be received and paid by the Government; to enable the Treasury to meet promptly every demand upon it; to prescribe the terms of indulgence, and the mode of settlement to be adopted, as well as collecting from individuals the revenue that has accrued, as in withdrawing it from former depositories, and to devise and adopt such further measures within the constitutional competency of Congress, as will be best calculated to revive the enterprise and to promote the prosperity of the country.

For the Deposite, transfer, and disbursement of the revenue, National and State Banks have always, with temporary and limited exceptions, been heretofore employed; but, although advocates of each system are still to be found, it is apparent that the events of the last few months have greatly augmented the desire, long existing among the people of the United States, to separate the fiscal operations of the Government from those of individuals as corporations.

Again to create a national Bank, as a fiscal agent, would be to disregard the popular will, twice solemnly and unequivocally expressed. On no question of domestic policy is there stronger evidence that the sentiments of a large majority are deliberately fixed, and I cannot concur with those who think they see, in events, a proof that these sentiments are, or a reason that they should be, changed.

Events, similar in their origin and character, have heretofore frequently occured, without producing any such change; and the lessons of experience must be forgotten, if we suppose that the present overthrow of credit would have been prevented by the existence of a national bank. Proneness to excessive issues has ever been the vice of the banking system; a vice as prominent in National as in State institutions. This propensity is as subservient to the advancement of private interests in the one as in the other; and those who direct them both, being principally guided by the same views, and influenced by the same motives, will be equally ready to stimulate extravagance of enterprise by improvidence of credit. How strikingly is this conclusion sustained by experience. The Bank of the United States, with the vast powers conferred on it by Congress, did not or could not prevent former and similar embarrassments; nor has the still greater strength it has been said to possess, under its present charter, enabled it, in the existing emergency, to check other institutions, or even to save itself. In Great Britain, where, it has been seen, the causes have been attended with the same effects, a National bank, possessing powers far greater than are asked for by the warmest advocates of such an institution here, has also proved unable to prevent an undue expansion of credit, and the evils that flow from it. Nor can I find any tenable ground for the re-establishment of a National Bank, in the derangement alleged at present to exist in the domestic exchanges of the country, or in the facilities it may be capable of affording them. Although advantages of this sort were anticipated when the first Bank of the United States was created, they were regarded as an incidental accommodation, not one which the Federal Government was bound, or could be called upon, to furnish. This accommodation is now, indeed, after the laps of not many years, demanded from it as among its first duties; and an omission to aid and regulate commercial exchange, is treated as a ground of loud and serious complaint. Such results only serve to exemplify the constant desire, among some of our citizens, to enlarge the powers of the government, and to extend its control to subjects with which its should not interfere. They can never justify the creation of an institution to promote such objects. On the contrary, they justly excite among the community a more diligent inquiry into the characters of those operations of trade, towards which it is desired to extend such peculiar favors.

The various transactions which bear the name of domestic exchanges, differ essentially in their nature, operation, and utility. One class of them consists of bills of exchange, drawn for the purpose of transferring actual capital from one part of the country to another, or to anticipate the proceeds of property actually transmitted. Bills of this description are highly useful in the movements of trade, and well deserve all the encouragement which can rightfully be given to them. Another class is made up of bills of exchange, not drawn to transfer actual capital, nor on the credit of property transmitted, but to create fictitious capital, partaken at once of the character of notes discounted in bank and of bank notes in circulation, and swelling the mass of paper credits to a vast extent in the most objectionable manner. These bills have formed, for the last few years, a large proportion of what are termed the domestic exchange of the country, serving as the means of usurious profit, and constituting the most unsafe and pernicious paper in circulation. This species of traffic, instead of being upheld, ought to be discountenanced by the government and the people.

In transferring its funds from place to place, the government is on the same footing with the private citizen, and may resort to the same legal means. It may do so through the medium of bills drawn by itself, or purchased from others; and in these operations it may, in a manner undoubtedly constitutional and legitimate, facilitate and assist exchanges of individuals founded on real transactions of trade.—The extent to which this may come, and the best means of affecting it, are entitled to the fullest consideration. This has been bestowed by the Secretary of the Treasury, and his views have been transmitted to you in his report.

But it was not designed by the constitution that the government should assume the management of foreign or domestic exchange. It is indeed authorized to regulate by law the commerce between States, and to provide a general standard of value, or medium of exchange, in gold or silver, but it is not its province to aid individuals in the transfer of their funds, otherwise than through the facilities afforded by the Post Office Department. As justly might it be called on to provide for the transportation of their merchandise. These are operations of trade. They ought to be conducted by those who are interested in them, in the same manner that the incidental difficulties of other pursuits are encountered by other classes of citizens.—Such aid has not been deemed necessary in other countries. Throughout Europe, the domestic as well as the foreign exchanges are carried on by private houses, often, if not generally, without the assistance of Banks. Yet they extend throughout distinct sovereignties, and far exceed in amount the real exchanges of the United States. There is no reason why our can may not be conducted in the same manner, with equal cheapness and safety. Certainly this might be accomplished, if it were favored by those most deeply interested; and few can doubt that their own interest, as well as the general welfare of the country, would be promoted by leaving such a subject in the hands of those to whom it properly belongs. A system founded on private interest, enterprise, and competition, without the aid of legislative grants or regulations by law, would rapidly prosper; it would be free from the influence of political agitation, and extend the same exemption to trade itself; and it would put an end to those complaints of neglect, partiality, injustice and oppression, which are the unavoidable results of interference by the government, in the proper concerns of individuals. All former attempts on the part of the government to carry its legislation, in this respect, further than was designed by the constitution, have in the end proved injurious, and have served only to convince the great body of the people, more and more, of the certain dangers of blending private interests with the operations of public business; and there is no reason to suppose that a repetition of them now would be more successful.

It cannot be concealed that there exists, in our community, opinions and feelings on this subject in direct opposition to each other. A large portion of them, combining intelligence, activity, and influence, are no doubt sincere in their belief that the operations of trade ought to be assisted by such a connection, they regard a national bank as necessary for this purpose, and they are disinclined to every measure that does not tend, sooner or later, to the establishment of such an institution. On the other hand, a majority of the people are believed to be irreconcilably opposed to that measure: they consider such a concentration of power dangerous to their liberties, and many of them regard it as a violation of the Constitution. This collision of opinion has, doubtless, caused much of the embarrassment to which the commercial transactions of the country have lately been exposed. Banking has become a political topic of the highest interest, and trade has suffered in the conflict of parties. A speedy termination of this state of things, however desirable, is scarcely to be expected. We have seen for nearly half a century, that those who advocate a national bank, by whatever motive they may be influenced, constitute a portion of our community too numerous to allow us to hope for an early abandonment of their favorite plan. On the other hand, they must indeed form an erroneous estimate of the intelligence and temper of the American people, who suppose that they have continued, on slight or insufficient grounds, their persevering opposition to such an institution; or that they can be induced by pecuniary pressure, or by any other combination of circumstances, to surrender principles they have so long and so inflexibly maintained.

My own views of the subject are unchanged. They have been repeatedly and unreservedly announced to my fellow citizens, who, with full knowledge of them, conferred upon me the two highest offices of the Government.—On the last of these occasions, I felt it due to the people to apprize them distinctly, that, in the event of my election, I would not be able to co-operate in the re-establishment of a national bank. To these sentiments, I have now only to add the expression of an increased conviction, that the re-establishment of such a bank, in any form, whilst it would not accomplish the beneficial purpose promised by its advocates, would imperil the rightful supremacy of the people; would alter the character and diminish the influence of our political system; and bring once more into existence a concentrated moneyed power, hostile to the spirit, and threatening the permanency of our republican institutions.

Local banks have been employed for the deposite and distribution of the revenue, at all times partially, and, on three different occasions exclusively; first, anterior to the establishment of the first Bank of the United States; secondly, in the interval between the termination of that institution and the charter of its successor; and thirdly, during the limited period which has now so abruptly closed. The connection thus repeatedly attempted, proved unsatisfactory on each successive occasion, notwithstanding the various measures which were adopted to facilitate its success. On the last occasion, in the year 1833, the employment of the State banks was guarded especially in every way which experience and caution could suggest. Personal security was required for safe-keeping and prompt payment of the moneys to be received, and full returns of their condition were, from time to time, to be made by the depositories. In the first stages the measure was eminently successful, notwithstanding the violent opposition of the Bank of the United States, and the unceasing efforts made to overthrow it. The selected banks performed with fidelity, and without any embarrassment to themselves or to the community, their engagements to the Government, and the system promised to be permanently useful. But when it became necessary, under the act of June, 1836, to withdraw from them the public money, for the purpose of placing it in additional institutions, or of transferring it to the States they found it in many cases, inconvenient to comply with the demands on the Treasury; and numerous and pressing applications were made for indulgence or relief. As the instalments under the deposite law became payable, their own embarrassments, and the necessity under which they lay of extinguishing their discounts and calling in their debts, increased the general distress, and contributed, with other causes, to hasten the revulsion in which, at length, they, in common with the other banks, were fatally involved.

Under these circumstances, it becomes our solemn duty to inquire whether there are not, in any connection between the Government and banks of issue, evils of great magnitude, inherent in its very nature, and against which no precaution can effectually guard.

Unforeseen in the organization of the Government, and forced on the Treasury by early necessities, the practice of employing banks, was, in truth, from the beginning, more a measure of emergency than of sound policy. When we started into existence as a nation, in addition to the burdens of the new Government, we assumed all the large but honorable load of debt which was the price of our liberty; but we hesitated to weigh down the infant industry of the country by resorting to adequate taxation for the necessary revenue. The facilities of banks, in return for the privileges they acquired, were promptly offered, and perhaps too readily received, by an embarrassed Treasury. During the long continuance of a national debt, and the intervening difficulties of a foreign war, the connection was continued from motives of convenience; but these causes have long since passed away. We have no embarrassments that make banks necessary to aid the wants of the Treasury; we have no load of national debt to provide for, and we have an actual deposite a large surplus. No public interest, therefore, now requires the renewal of a connection that circumstances have dissolved. The complete organization of our Government, the abundance of our resources, the general harmony which prevails between the different States, and with foreign powers, all enable us now to select the system most consistent with the Constitution, and most conducive to the public welfare. Should we, then, connect the Treasury for a fourth time with the local banks, it can only be under a conviction that past failures have arisen from accidental, not inherent defects.

A danger, difficult, if not impossible, to be avoided in such an arrangement, is made strikingly evident in the very event by which it has now been defeated. A sudden act of the banks intrusted with the funds of the people, deprives the Treasury, without fault or agency of the Government, of the ability to pay its creditors in the currency they have by law a right to demand. This circumstance no fluctuation of commerce could have produced, if the public revenue had been collected in the legal currency, and kept in that form by the officers of the Treasury. The citizen whose money was in bank receives it back, since the suspension, at a sacrifice in its amount; whilst he who kept it in the legal currency of the country, and in his own possession, pursues, without loss, the current of his business. The Government, placed in the situation of the former, is involved in embarrassments it could not have suffered had it pursued the course of the latter. These embarrassments are, moreover, augmented by those salutary and just laws which forbid it to use a depreciated currency, and, by so doing, take from the Government the ability which individuals have of accommodating their transactions to such a catastrophe.

A system which can, in a time of profound peace, when there is a large revenue laid by, thus suddenly prevent the application and use of the money of the people, in the manner and for the objects they have directed, cannot be wise; but who can think, without painful reflection, that, under it, the same unforeseen events might have befallen us in the midst of a war, and taken from us, at the moment when most wanted, the use of those very means which were treasured up to promote the national welfare and guard our national rights? Such embarrassments tend to such dangers will this Government be always exposed, whilst it takes the moneys raised for, and necessary to, the public service, out of the hands of its own officers, and converts them into a mere right of action against corporations entrusted with the possession of them. Nor can such results be effectually guarded against in such a system, without investing the Executive with a control over the banks themselves, whether State or National, that might with reason be objected to. Ours is, probably, the only Government in the world that is liable, in the management of its fiscal concerns, to occurrences like these. But this imminent risk is not the only danger attendant on the surrender of the public money to the custody and control of local corporations. Though the object is the Treasury, its effect may be to introduce into the operations of the Government, influences

the most subtle, founded on interests the most selfish.

The use by the banks, for their own benefit, of the money deposited with them, has received the sanction of the Government from the commencement of this connection. The money received from the people, instead of being kept till it is needed for their use, is, in consequence of this authority, a fund, on which discounts are made for the profit of those who happen to be owners of stock in the banks selected as depositories. The supposed and often exaggerated advantages of such a boon will always cause it to be sought for with avidity. I will not stop to consider on whom the patronage incident to it is to be conferred; whether the selection and control be trusted to Congress or to the Executive, either will be subjected to appeals made in every form which the sagacity of interest can suggest. The banks, under such a system, are stimulated to make the most of their fortunate acquisition; the deposites are treated as an increase of capital; loans and circulation are rashly augmented, and, when the public exigencies require a return, it is attended with embarrassments not provided for, nor foreseen. Thus banks that thought themselves most fortunate when the public funds were received, find themselves most embarrassed when the season of payment suddenly arrives.

Unfortunately, too, the evils of the system are not limited to the banks. It stimulates a general rashness of enterprise, and aggravates the fluctuations of commerce and the currency. This result was strikingly exhibited during the operations of the late deposite system, and especially in the purchase of public lands. The order which ultimately directed the payment of gold and silver in such purchases, greatly checked, but could not altogether prevent the evil. Specie was indeed more difficult to be procured from the mints which the banks could themselves create at pleasure; but still, being obtained from them as a loan, and returned as a deposite, which they were again at liberty to use, it only passed round the circle with diminished speed. This operation could not have been performed, had the funds of the Government gone into the Treasury, to be regularly disbursed, and not into banks, to be loaned out for their own profit, while they were permitted to substitute for it a credit in account.

In expressing these sentiments, I desire not to undervalue the benefits of a salutary credit to any branch of enterprise. The credit bestowed on probity and industry is the just reward of merit, and an honorable incentive to further acquisition. None oppose it who love their country and understand its welfare. But when it is unduly encouraged—when it is made to inflame the public mind with the temptations of sudden and unsubstantial wealth—when it turns industry into paths that lead sooner or later to disappointment and distress—it becomes liable to censure, and needs correction. Far from helping probity and industry, the ruin to which it leads falls most severely on the great laboring classes, which, thrown suddenly out of employment, and by the failure of magnificent schemes never intended for their benefit, are deprived in a moment of their only resource. Abuses of credit and excesses in speculation will happen in despite of the most salutary laws; no government perhaps can altogether prevent them; but surely every Government can refrain from contributing the stimulus that calls them into life.

Since, therefore, experience has shown, that to lend the public money to the local banks, is hazardous to the operations of the Government, at least of doubtful benefit to the institutions themselves; and productive of disastrous derangement in the business and currency of the country, is it the part of wisdom again to renew the connection?

It is true that such an agency is in many respects convenient to the Treasury, but is it not indispensable. A limitation of the expenses of the Government to its actual wants, and of the revenue to those expenses, with convenient means for its prompt application to the purposes for which it was raised, are the objects which we should seek to accomplish. The collection, safe-keeping, transfer and disbursement of the public money, can, it is believed, be well managed by officers of the Government. Its collection, and, to a great extent, its disbursement also, have indeed been hitherto conducted solely by them; neither National nor State banks when employed, being required to do more than keep it safely while in their custody, and transfer and pay it in such portions and at such times as the Treasury shall direct.

Surely banks are not more able than the Government to secure the money in their possession against accident, violence, or fraud. The assertion that they are so, must assume that a vault in a bank is stronger than a vault in the Treasury; and that directors, cashiers, and clerks, not selected by the Government, nor under its control, are more worthy of confidence than officers selected from the people and responsible to the Government; officers bound by official oaths and bonds for a faithful performance of their duties, and constantly subject to the supervision of Congress.

The difficulties of transfer, and the aid heretofore rendered by banks, have been less than is usually supposed. The actual accounts show that by far the larger portion of payment is made within short or convenient distances from the places of collection; and the whole number of warrants issued at the Treasury in the year 1834—a year, the results of which will, it is believed, afford a safe test for the future—fell short of five thousand, or an average of less than one daily for each State; in the city of New York they did not average more than two a day, and at the city of Washington only four.

The difficulties heretofore existing are, moreover, daily lessened by an increase in the cheapness and facility of communication; and it may be asserted with confidence, that the necessary transfers, as well as the safe-keeping and disbursements of the public moneys, can be with safety and convenience accomplished through the agencies of Treasury officers. This opinion has been, in some degree, confirmed by actual experience since the discontinuance of the banks as fiscal agents, in May last; a period which, from the embarrassments in commercial intercourse, presented obstacles as great as any that may be hereafter apprehended.

The manner of keeping the public money since that period, is fully stated in the report of the Secretary of the Treasury. That officer also suggests the propriety of assigning, by law, certain additional duties to existing establishments and officers, which, with the modifications and safeguards referred to by him, will, he thinks, enable the Department to continue to perform this branch of the public service, without any material addition either to their number or to the present expense. The extent of the business to be transacted has been stated and in respect to the amount of money with which the officers employed would be entrusted at any one time, it appears that, assuming a balance of five millions to be at all times kept in the Treasury, and the whole of it left in the hands of the collectors and receivers, the proportion of each would not exceed an average of thirty thousand dollars; but that, deducting one million for the use of the mint, and assuming the remaining four millions to be in the hands of one-half of the present number of officers—a supposition deemed more likely to correspond with the fact—the sum in the hands of each would still be less than the amount of most of the bonds now taken from the receivers of public money. Every apprehension, however, on the subject, either in respect to the safety of the money, or the faithful discharge of these fiscal transactions, nay, it appears to me, be effectually removed by adding to the present means of the Treasury the establishment by law, at a few important points, of officers for the deposite and disbursement of such portions of the public revenue as cannot, with obvious safety and convenience, be left in the possession of the collecting officers until paid over by them to the public creditors. Neither the amounts retained in their hands, nor those deposited in the offices, would, in an ordinary condition of the revenue, be larger, in most cases than those often under the control of disbursing officers of the Army and Navy, and might be made entirely safe, by requiring such securities, and exercising such controlling supervision, as Congress may by law prescribe. The principal officers whose appointments would become necessary under this plan, taking the largest number suggested by the Secretary of the Treasury, would not exceed ten; nor the additional expenses, at the same estimate, sixty thousand dollars a year.

There can be no doubt of the obligation of those who are entrusted with the affairs of Government, to conduct them with as little cost to the nation as is consistent with the public interest; and it is for Congress, and ultimately for the people, to decide whether the benefits to be derived from keeping our fiscal concerns apart, and severing the connection which has hitherto existed between the Government and the banks, offer sufficient advantages to justify the necessary expenses. If the object to be accomplished is deemed important to the future welfare of the country, I cannot allow myself to believe that the addition to the public expenditure of comparatively so small an amount as will be necessary to effect it, will be objected to by the people.

It will be seen by the report of the Postmaster General, herewith communicated, that the fiscal affairs of that Department have been successfully conducted since May last, upon the principle of dealing only in the legal currency of the United States, and that it needs no legislation to maintain its credit, and facilitate the management of its concerns; the existing laws being, in the opinion of that officer, ample for those objects.

Difficulties will doubtless be encountered for a season, and increased services required from the public functionaries; such are usually incident to the commencement of every system, but they will be greatly lessened in the progress of its operations.

The power and influence supposed to be connected with the custody and disbursement of the public money, are topics on which the public mind is naturally and, with great propriety, peculiar y sensitive. Much has been said on them, in reference to the proposed separation of the Government from the banking institutions; and surely no one can object to any appeals or animadversions on the subject, which are consistent with facts, and evince a proper respect for the intelligence of the people. If a Chief Magistrate may be allowed to speak for himself, on such a point, I can truly say, that to me nothing would be more acceptable, than the withdrawal from the Executive, to the greatest practicable extent, of all concern in the custody and disbursement of the public revenue; not that I would shrink from any responsibility cast upon me by the duties of my office, but because it is my firm belief, that its capacity for usefulness is in no degree promoted by the possession of any patronage not actually necessary to the performance of those duties. But under our present form of Government, the intervention of the Executive officers in the custody and disbursement of the public money seems to be unavoidable; and before it can be admitted that the influence and power of the Executive would be increased by dispensing with the agency of banks, the nature of that intervention in such an agency must be carefully regarded, and a comparison must be instituted between its extent in the two cases.

The revenue can only be collected by officers appointed by the President, with the advice and consent of the Senate. The public moneys, in the first instance, must, therefore, in all cases, pass through hands selected by the Executive. Other officers appointed in the same way, or in some cases by the President alone, must also be entrusted with them when drawn for the purpose of disbursement. It is thus seen, that even when banks are employed, the public funds must twice pass through the hands of Executive officers. Besides this, the head of the Treasury Department, who also holds his office at the pleasure of the President, and some other officers of the same department, must necessarily be intrusted with more or less power in the selection, continuance and supervision of the banks that may be employed. The question is then narrowed to the single point—whether, in the intermediate stage between the collection and disbursement of the public money, the agency of banks is necessary to avoid a dangerous extension of the patronage and influence of the Executive! But is it clear that the connection of the Executive with powerful moneyed institutions, capable of ministering to the interests of men in points where they are most accessible to corruption, is less liable to abuse, than his constitutional agency in the appointment and control of the few public officers required by the proposed plan! Will the public money, when in their hands, be necessarily exposed to any improper interference on the part of the Executive! May it not be hoped that a prudent fear of public jealousy and disapprobation, in a matter a peculiarly exposed to them, will deter him from any such interference, even if private motives be found inoperative? May not Congress, so regulate, by law, the duty of those officers, and subject it to such supervision and publicity, as to prevent the possibility of any serious abuse on the part of the Executive! and is there equal room for such supervision and publicity in a connection with banks, acting under the shield of corporate immunities, and conducted by persons irresponsible to the Government and the people! It is believed that a considerate and candid investigation of these questions will result in the conviction, that the proposed plan is far less liable to objection, on the score of Executive patronage and control, than any bank agency that has been, or can be devised.

With these views, I leave to Congress the measures necessary to regulate, in the present emergency, the safe-keeping and transfer of the public moneys. In the performance of constitutional duty, I have stated to them, without reserve, the result of my own reflections. The subject is of great importance; and one on which we can scarcely expect to be as united in sentiment as we are in interest. It deserves a full and free discussion, and cannot fail to be benefitted by a dispassionate comparison of opinions. Well aware myself of the duty of reciprocal concession among the co-ordinate branches of the Government, I can promise a reasonable spirit of co-operation, so far as it can be indulged in without the surrender of constitutional objections, which I believe to be well founded.—Any system that may be adopted should be subjected to a fullest legal provision, so as to leave nothing to the Executive but what is necessary to the discharge of the duties imposed on him; and whatever plan may be ultimately established, my own part shall be so discharged as to give to it a fair trial, and the best prospect of success.

The character of the funds to be received and disbursed in the transactions of the Government, likewise demands your most careful consideration.

There can be no doubt that those who framed and adopted the Constitution, having in immediate view the depreciated paper of the Confederacy—of which five hundred dollars in paper were, at times, only equal to one dollar in coin—intended to prevent the occurrence of similar evils, so far at least as related to the transactions of the new Government. They gave to Congress express powers to coin money, and to regulate the value thereof, and of foreign coin; they refuse to give it power to establish corporations—the agents, then as now, chiefly employed to create a paper currency; they prohibited the States from making any thing but gold and silver a legal tender in payment of debts; and the first Congress directed, by positive law, that the revenue should be received in nothing but gold and silver.

Public exigency at the outset of the Government, without direct legislative authority led to the use of banks as fiscal aids to the Treasury. Admitted deviation from the law, at the same period, and under the same exigency, the Secretary of the Treasury received their notes in payments of duties. The sole ground on which the practice, thus commenced, was then, or has since, been justified, is the certain, immediate, and convenient exchange of such notes for specie. The Government did indeed receive the incontrovertible notes of State banks during the difficulties of war; and the community submitted without a murmur to the unequal taxation and multiplied evils of which such a course was productive. With the war, this indulgence ceased, and the banks were obliged again to redeem their notes in gold and silver. The Treasury, in accordance with previous practice, continued to dispense with the currency required by the act of 1789, and took the notes of banks in full confidence of their being paid in specie on demand; and Congress, to guard against the slightest violation of this principle, have declared, by law, that if notes are paid in the transactions of the Government, it must be under such circumstances as to enable the holder to convert them into specie without deprecation or delay.

Of my own duties under the existing laws, when the banks suspended specie payments, I could not doubt. Directions were immediately given to prevent the accession into the Treasury of any thing but gold and silver or its equivalent; and every practicable arrangement was made to preserve the public faith, by similar or equivalent payments to the public creditors. The revenue from lands had been for some time substantially so collected, under the order issued by the directions of my predecessor. The effects of that order had been so salutary, and its forecast in regard to the increasing insecurity of bank paper had become so apparent, that, even before the catastrophe, I had resolved not to interfere with its operation. Congress is now to decide whether the revenue shall continue to be so collected or not.

The receipts into the Treasury, of bank notes, not redeemed in specie on demand, will not, I presume, be sanctioned. It would destroy, without the excuse of war or public distress, that equality of imports, and identity of commercial regulation, which lie at the foundation of our Confederacy, and would offer to each State a direct temptation to increase its foreign trade, by depreciating the currency received for duties in its ports.—Such a proceeding would, in a great degree frustrate the policy, so highly cherished, of infusing into our circulation a larger proportion of the precious metals; a policy, the wisdom of which none can doubt, though there may be different opinions as to the extent to which it should be carried.

Its results have been already so auspicious and its success is too closely interwoven with the future prosperity of the country, to permit us for a moment to contemplate its abandonment. We have seen, under its influence our specie augmented beyond eighty millions; our coinage increased so as to make that of gold amount, between August, 1834, and December, 1836, to ten millions of dollars; exceeding the whole coinage at the mint during the previous thirty-one years. The prospect of further improvement continued without abatement, until the moment of the suspension of specie payments. This policy has now indeed been suddenly checked, but is still far from being overthrown. Amid a conflicting theories, one position is undeniable; the precious metals will invariable disappear when their ceases to be a necessity for their use, as a circulating medium. It was in strict accordance with this truth, that whilst, in the month of May last, hey were every where seen, and were current for all ordinary purposes, they disappeared from circulation the moment the payment of specie was refused by the banks, and the community tacitly agreed to dispense with its employment. Their place was supplied by a currency exclusively of paper, and, in many cases of the worst description. Already are the bank notes now in circulation greatly depreciated, and they fluctuate in value between one place and another; thus diminishing and making uncertain the worth of property and the price of labor, and failing to subserve, except at a heavy loss, the purpose of business. With each succeeding day the metalic currency decreases; by some it is hoarded in natural fear, that, once parted with it cannot be misplaced; while by others it is diverted from its more legitimate uses, for the sake of gain. Should Congress sanction this condition of things, by making irredeemable paper money receivable in payment of public dues, a temporary check to a wise and salutary policy will, in all probability, be converted into absolute destruction.

It this true at bank notes actually convertible into specie may be received in payment of the revenue, without being liable to all these objections, and that such a course may, to some extent, promote individual convenience; an object always to be considered where it does not conflict with the principles of our government, or the general welfare of the country. If such notes only were received, and always under circumstances allowing their early presentation for payment, and if, at short and fixed periods, they were converted into specie, to be kept by the officers of the Treasury, some of the most serious obstacles to their reception would perhaps be removed. To retain the notes in the Treasury would be to renew, under another form, the loans of public money to the banks, and the evils consequent thereon.

It is, however, a mistaken impression, that any large amount of specie is required for public payments. Of the seventy or eighty millions now estimated to be in the country, ten millions would be abundantly sufficient for that purpose, provided an accumulation of a large amount of public revenue, beyond the wants of the Government, be hereafter prevented. If to these considerations be added the facilities which will arise from enabling the Treasury to satisfy the public dues, it may be safely assumed that no motive of convenience to the citizens requires the reception of bank paper.

To say that the refusal of paper money by the Government, introduces an unjust discrimination between the currency received by it, and that used by individuals in their ordinary affairs, is, in my judgement, to view it in a very erroneous light. The Constitution prohibits the States from making any thing but gold and silver a tender in the payment of debts, and thus secures to every citizen a right to demand payment in the legal currency.—To provide by law that the government will only receive its dues in gold and silver, is not to confer on it any peculiar privilege; but merely to place it on an equality with the citizens, by reserving to it a right secured to him by the Constitution. It is doubtless for this reason that the principle has been sanctioned by successive laws, from the time of the first Congress under the Constitution down to the last. Such precedent, never objected to and proceeding from such sources, afford a decisive answer to the imputation of inequality or injustice.

But, in fact, the measure is one of restriction, not of favor. To forbid the public agent to receive in payment any other than a certain kind of money, is to refuse him a discretion possessed by every citizen. It may be left to those who have the management of their own transactions, to make their own terms; but no such discretion should be given to him who acts merely as the agent of the people, who is to collect merely what the law requires, and to pay the appropriations it makes. When bank notes are redeemed on demand, there is then no discrimination in reality, for the individual who receives them may, at his option, substitute the specie for them; he takes them from convenience or choice. When they are not so redeemed, it will scarcely be contended that their receipt and payment, by a public officer, should be permitted, though none deny that right to an individual; if it were the effect would be most injurious to the public, since their officer could make none of those arrangements to meet or guard against the depreciation, which an individual is at liberty to do. Nor can inconvenience to the community be alleged as a objection to such a regulation. Its object and motive are their convenience and welfare.

If, at a moment of simultaneous and unexpected suspension by the banks, it adds something to the many embarrassments of that proceeding, yet these are far overbalanced by its direct tendency to produce a wider circulation of gold and silver, to increase the safety of bank paper, to improve the general currency, and thus to prevent altogether such occurrences, and the other and far greater evils that attend them.

It may, indeed, be questioned, whether it is not for the interest of banks themselves that Government should not receive their paper. They would be conducted with more caution, and on sounder principles. By using specie only in its transactions, the Government would create a demand for it which would to a great extent, prevent its exportation, and by keeping it in circulation, maintain a broader and safer basis for the paper currency. That the banks would thus be rendered more sound, and the community more safe, cannot admit of a doubt.

The foregoing views, it seems to me, do but fairly carry out the provisions of the Federal Constitution in relation to the currency, as far as relates to the public revenue. At the time that instrument was framed, there were but three or four banks in the United States; and had the extension of the banking system, and the evils growing out of it been foreseen, they would probably have been specially guarded against. The same policy which led to the prohibition of bills of credit by the States, would, doubtless, in that event, have interdicted their issue as a currency in any other form. The Constitution, however, contains no such prohibition; and since the States have exercised for nearly half a century, the power to regulate the business of banking, it is not to be expected that it will be abandoned. The whole matter is now under discussion before the proper tribunal—the people of the States. Never before has the public mind been so thoroughly awakened to a proper sense of its importance; never has the subject, in all its bearings, been submitted to so searching an inquiry. It would be distrusting the intelligence and virtue of the people to doubt the speedy and efficient adoption of such measures of reform as the public good demands. All that can rightfully be done by the Federal Government to promote the accomplishment of that important object, will, without doubt, be performed.

In the meantime, it is our duty to provide all the remedies against a depreciated paper currency which the Constitution enables us to afford. The Treasury Department, on several former occasions, has suggested the propriety and importance of a uniform law concerning bankruptcies of corporations, and other bankers. Through the instrumentality of such a law, a salutary check may doubtless be imposed on the issues of paper money, and effectually remedy given to the citizen in a way at once equal in all parts of the Union, and fully authorized by the Constitution.

The indulgence granted by Executive authority in the payment of bonds for duties, has been already mentioned. Seeing that the immediate enforcement of these obligations would subject a large and highly respectable portion of our citizens to great sacrifices, and believing that a temporary postponement could be made without detriment to other interests, and with increased certainty of ultimate payment, I did not hesitate to comply with the request that was made of me. The terms allowed are, to the full extent, as liberal as any that are to be found in the practice of the Executive Department. It remains for Congress to decide whether a further postponement may not with propriety be allowed, and, if so, their legislation upon the subject is respectfully invited.

The report of the Secretary of the Treasury will exhibit the condition of these debts; the extent and effect of the present indulgence; the probable result of its further extension on the state of the Treasury and every other fact necessary to a full consideration of the subject. Similar information is communicated in regard to such depositories of the public moneys as are indebted to the Government, in order that Congress may also adopt the proper measures in regard to them.

The receipts and expenditures for the first half of the year, and an estimate of those for the residue, will be laid before you by the Secretary of the Treasury. In his report of December last, it was estimated that the current receipts would fall short of the expenditures by about three millions of dollars. It will be seen that the difference will be much greater. This is to be attributed not only to the occurrence of greater pecuniary embarrassments in the business of the country than those which were then predicted, and, consequently, and greater diminution in the revenue, but also to the fact that the appropriation exceeded, by nearly six millions, the amounts which was asked for in the estimates then submitted. The sum necessary for the service of the year beyond the probable receipts, and the amount which it was intended should be reserved in the Treasury at the commencement of the year, will be about six millions. If the whole of the reserve balance be not at once applied to the current expenditures, but four millions be still kept in the Treasury, as seems most expedient, for the uses of the mint, and to meet contingencies, the sum needed will be ten millions.

In making this estimate, the receipts are calculated on the supposition of some further extension of the indulgence granted in the payment of bonds for duties, which will effect the amount of the revenue for the present year to the extent of two and a half millions.

It is not proposed to procure the required amount by loans or increased taxations. There are now in the Treasury [illegible] millions three hundred and sixty-seven thousand two hundred and fourteen dollars directed by the act of the 23d of June, 1836, to be deposited with the States in October next. This sum, if so deposited, will be subject, under the law, to be recalled, if needed, to defray existing appropriations; and as it is now evident that the whole, or the principal part of it, will be wanted for that purpose, it appears most proper that the deposites should be withheld. Until the amount can be collected from the banks Treasury-notes may be temporarily issued to be gradually redeemed as it is received.

I am aware that this course may be productive of inconvenience to many of the States. Relying upon the acts of Congress which held out to them the strong probability, if not the certainty, of receiving this instalment, they have in some instances adopted measures with which its relation may seriously interfere. That such a condition of things should have occurred is much to be regretted. It is not the least among the unfortunate results of the disaster of the times; and it is for Congress to devise a fit remedy, if there be one. The money being indispensable to the wants of the Treasury, it is difficult to conceive upon what principle of justice or expediency its application to that object can be avoided. To recall any portions of the sums already deposited with the States, would be more inconvenient and less efficient. To burden the country with increased taxation, when there is in fact a large revenue, would be unjust and unwise; to raise moneys by loans under such circumstances, and thus to commence a new national debt, would scarcely be sanctioned by the American people.

The plan proposed will be adequate to all our fiscal operations, during the remainder of the year. Should it be adopted, the Treasury, aided by the ample resources of the country, will be able to discharge, punctually, every pecuniary obligation. For the future, all that is needed will be that caution and forbearance in appropriations which the diminution of the revenue requires, and which the complete accomplishment or great forwardness of many expensive national undertakings renders equally consistent with prudence and patriotic liberality.

The preceding suggestions and recommendations are submitted, in the belief that their adoption by Congress will enable the Executive Department to conduct our fiscal concerns with success, so far as their management has been committed to it. Whilst the objects and the means proposed to attain them are within its constitutional powers and appropriate duties, they will at the same time, it is hoped, by their necessary operation, afford essential aid in the transaction of individual concerns, and thus yield relief to the people at large in a form adapted to the nature of our Government. Those who look to the action of this Government for specific aid to the citizen to relieve embarrassments arising from losses by revulsions in commerce and credit, lose sight of the ends for which it was created, and the powers with which it is clothed. It was established to give security to us all, in our lawful and honorable pursuits, under the lasting safeguard of republican institutions. It was not intended to confer special favors on individuals, or on any classes of them; to create systems of agriculture, manufactures, or trade; or to engage in them, either separately or in connection with individual citizens or organized associations. If its operations were to be directed for the benefit of any one class, equivalent favors must, in justice, be extended to the rest; and the attempt to bestow such favors with an equal hand, or even to select those who should most deserve them, would never be successful. All communities are apt to look to Government for too much.—Even in our own country, where its powers and duties are so strictly limited, we are prone to doze, especially at periods of sudden embarrassment and distress. And this ought not to be. The framers of our excellent Constitution, and the people who approved it with calm and sagacious deliberation acted at the time on a sounder principle. They wisely judged that the less Government interferes with private pursuits, the better for the general prosperity. It is not its legitimate object to make men rich, or to repair, by direct grants of money or legislation in favor of particular pursuits, losses not incurred in the public service.—This would be substantially to use the property of some for the benefit of others. But its real duty—that duty, the performance of which makes a good Government the most precious of human blessings—is to enact and enforce a system of general laws commensurate with, but not exceeding, the objects of its establishment, and to leave every citizen and every interest to reap, under its benign protection, the rewards of virtue, industry, and prudence.

I cannot doubt that on this, as on all similar occasions, the Federal Government will find its agency most conducive to the security and happiness of the people, when limited to the exercise of its conceded powers. In never assuming, even for a well meant object, such powers as were not designed to be conferred upon it, we shall in reality do most for the general welfare. To avoid every unnecessary interference with the pursuits of the citizen will result in more benefit than to adopt measures which could only assist limited interests, and are eagerly, but perhaps naturally,

sought for, under the pressure of temporary circumstances. If therefore, I refrain from suggesting to Congress any specific plan for regulating the exchanges of the country; relieving mercantile embarrassments; or interfering with the ordinary operations of foreign or domestic commerce; it is from a conviction that such measures are not within the constitutional province of the General Government, and that their adoption would not promote the real and permanent welfare of those they might be designed to aid.

The difficulties and distresses of the times, though unquestionably great, are limited in their extent, and cannot be regarded as affecting the permanent prosperity of the nation. Arising, in a great degree, from the transactions of foreign and domestic commerce, it is upon them that they have chiefly fallen. The great agricultural interests has in many parts of the country, suffered comparatively little; and as if Providence intended to display the munificence of its goodness at the moment of our greatest need, and in direct contrast to the evils occasioned by the waywardness of man, we have been blessed throughout our extended territory with a season of general health and of uncommon fruitfulness. The proceeds of our great staples will soon furnish the means of liquidating debts at home and abroad, and contribute equally to the revival of commercial activity, and the restoration of commercial credit. The banks, established avowedly for the support, deriving their profits from it and resting under obligations to it which cannot be overlooked, will feel at once the necessity and justice of uniting their energies with those of the mercantile interest. The suspension of specie payments, at such a time and under such circumstances as we have lately witnessed, could not be other than a temporary measure; and we can scarcely err in believing that the period must soon arrive when all that are solvent will redeem their issues in gold and silver. Dealings abroad naturally depend on resources and prosperity at home. If the debt of our merchants has accumulated or their credit is impaired, these are fluctuations always incident to extensive or extravagant mercantile transactions. But the ultimate security of such obligations, admit of questions. They are guaranteed by the resources of a country, the fruits of whose industry afford abundant means of ample liquidation, and by the evident interest of every merchant to sustain a credit, hitherto high, by promptly applying these means for its preservation.

I deeply regret that events have occurred which require me to ask your consideration of such serious topics. I could have wished that, in making my first communication to the assembled representatives of my country, I had nothing to dwell upon but the history of her unalloyed prosperity. Since it is otherwise, we can only feel more deeply the responsibility of the respective trusts that have been confided to us, and, under the pressure of difficulties, unite in invoking the guidance and aid of the Supreme Ruler of nations, and in laboring with zealous resolution to overcome the difficulties by which we are environed.

It is, under such circumstances, a high gratification to know, by long experience, that we act for a people to whom the truth, however unpromising, can always be spoken with safety; for the trial of whose patriotism no emergency is too severe, and who are sure never to desert a public functionary honestly laboring for the public good. It seems just that they should receive, without delay, any aid in their embarrassments which your deliberations can afford. Coming directly from the midst of them, and knowing the course of events in every section of the country, from you may best be learned as well the extent and nature of these embarrassments, as the most desirable measures of relief.

I am aware, however, that it is not proper to detain you, at present, longer than may be demanded by the special objects for which you are convened. To them, therefore I have confined my communication; and, believing it will not be your own wish to extend your deliberations beyond them, I reserve till the usual period of your annual meeting that general information on the state of the Union which the Constitution requires me to give.

M. VAN BUREN.

Washington, Sept. 4, 1837.

MUENIER.—On Tuesday last arrived here the French Brig of War *Laperouse* of 20 guns. She exchanged salutes with the *Constellation* frigate, and her officers, on Wednesday night, attended a splendid Ball, given on board the Frigate by Com. Dallas. This visit to our harbor, is made in order to land the celebrated *Muenier*, who it will be remembered, attempted the life of Louis Philippe, in April last. After his conviction, his sentence of death was commuted to perpetual banishment, and he chose the United States as his place of banishment. It may seem strange to those who have not kept up with the current of events, that the French government should have sent here a culprit—a convicted assassin, in a government vessel of war. The fact is to be accounted for however, in this way. All the Captains of American vessels in France, refused to receive Muenier as a passenger. It became necessary, therefore, for the French government to send him away or permit him to remain.

This individual left here on Wednesday last in the steamboat Champion. A good deal of excitement seems to exist in New Orleans on the subject of his coming there, in anticipation of which, there have, we understand, been one or two public meetings; thus giving to the person and character of Mr. Muenier, a degree of consequence to which he had probably never expected to attain.—*Pensacola Gaz. Aug.* 20.

THE WHIG.

FLEMINGSBURG, KY.

Friday, September 15, 1837.

☞ We are indebted to the Hon. R. H. Menefee, the representative in congress from this district, for a copy of the President's Message, for which he will accept our thanks.

☞ Aware of the anxiety of our readers to see the Message of the President, we have copied it entire in this weeks paper, to the exclusion of our usual variety.

CONGRESS.

The extra session of the twenty-fifth congress met in Washington on the 4th inst. The Senate was called to order at 12 o'clock, about 38 Senators being in their seats, and after the qualification of new Senators, a message was sent to the House of Representatives informing that body that a quorum of the Senate had assembled and were ready to proceed to business. The usual resolutions for the appointment of a committee to wait on the President, &c. were adopted. The Senate proceeded to the election of Sergeant-at-Arms and Door-keeper, when Mr. Haight, received a unanimous vote for the first mentioned office, and Mr. Wyer, on the third ballot was elected to fill the latter. The Senate then adjourned.

The House was called to order at 12 o'clock precisely by Mr. Franklin, Clerk of the last House. The Proclamation of the President convening congress was read by the Clerk, who proceeded to call the House by States, but this mode of organizing the House was objected to by Mr. Cushing. Mr. Mercer, of Virginia, offered a resolution stating that sufficient evidence had not been offered to show that Messrs. Gholson and Claiborne were entitled to seats in the House. Messrs. Gholson and Claiborne briefly resisted the motion as derogatory to the rights of the State of Mississippi, whose members they contended were duly elected. The motion was laid on the table. The House then proceeded to the election of a Speaker. On counting the ballots, it appeared that James K. Polk had 116; John Bell 103; Scattering 5. The Speaker returned his thanks to the House in a brief address. The members then appeared and were qualified. Mr. Franklin was re-elected Clerk, and the House adjourned.

On Tuesday the 2d the Message was received from the President by the hands of his private Secretary Abraham Van Buren, Esq. A motion was made by Mr. Wright to print 5000 copies of the message. Mr. Clay seconded the motion, and expressed his consent to double the number, while he was up, he would express his surprise and regret that holding the views contained in the Message, the President should call them together at this inconvenient season. 10,000 copies were ordered to be struck.

In the House the ceremony was the same with the exception of a little more debating, and 20,000 copies of the Message were ordered to be printed. The balloting for printer continued without affecting a choice until the 5th ballot when the House adjourned.

On the 6th a resolution to alter the thirty third rule of the Senate by inserting after the words a Committee on the District of Columbia, the words a Committee on the Patents and the Patent Office. Mr. Clay wished to know if there was any intention to proceed to the appointment of the Standing Committee. It was intimated by the President that he had called Congress together to consider special matters, which he had submitted in his message, and that he would send us home after these measures are completed. He indicated his desire, although he came here with reluctance, and would return home with pleasure, as great as any man, yet he would be opposed to going home now that he was here, until he saw some relief given to the country. Of what use could be the appointment of a committee of Foreign Relations, or other committees, when there was nothing communicated concerning our foreign affairs? The motion was varied so that the Senate will proceed to the appointment of the Standing Committees to-morrow.

The House proceeded to the election of Printer. Before the ballottings took place considerable discussion was had on the propriety of employing a press unconnected with the government, after which the ballottings were continued, but with little better success than attended the ballottings yesterday.

FRANKLIN FARMER.—The first and second numbers of a work bearing this title have been received at this office. It is published by Franklin D. Pettit, Frankfort, Kentucky, and is neatly printed. The work is devoted to the agricultural manufacturing and commercial interests. To Kentucky the work is an important one, and should receive encouragement from those who take an interest in the important subjects to which it is devoted.

A grand salute of one hundred guns was fired at Philadelphia on Saturday the 2d inst. in honor of the Whig victory in Rhode Island.

MICHIGAN.—Mr. Crary, (V. B.) has been elected to Congress by a majority of 390 votes. The Van Buren majority in November last was nearly 4000.

Gen. Ripley a member of Congress from Louisiana has resigned his seat in consequence of indisposition.

The call on Kentucky for Volunteers to go to Florida is countermanded.

To cure a Foundered Horse.—A highly respectable gentleman of this county, a few days since, communicated to a friend of ours the following cure for a foundered horse. He has tried it with complete success in five different cases, some of them very severe ones, and has heard of its success in many more:

"Curry the horse with a sharp curry comb, very briskly against the hair, from his hoofs over his whole body, and with sufficient severity to draw blood slightly in places; then jump on him, run him some distance, and he is well."—*Lex.* (*Va.*) *Gaz.*

RHODE ISLAND.—The official returns from Rhode Island, give,

Tillinghast (W)	4,828	votes
Cranston (W)	4,221	"
Pearce (V. B.)	3,261	"
Howard (V. B.)	3,201	"
Scattering	121	"

Of the Scattering T. W. Dorr received 72 "
" " " D. King, 25 "

Cranston's majority over Pearce	960	
Tillinghast's " " Howard	1021	

FALL TRADE.—Although it is to be hoped that we have passed the Rubicon, as it regards the universal paralysis of our mercantile affairs, we regret to see an universal apathy and want of confidence manifesting themselves through all classes. This is not as it should be; a meritorious spirit of concession was made in the onset, and must be carried through until we have passed through the "Experiment" and are once more brought to a sound and healthy currency.

A large sale was made of Dry Goods yesterday by Messrs. Haggertys, which went off at very low rates; in fact the critical times have produced a through change in this branch of our trade, as endeavors are now making to curtail the former most ruinous credits of 8, 10, 12 and 15 months—to 3 and 6 months. This of course, it will take some time to bring about and be productive of the most ruinous consequences to our merchants from the far *West.*—*N. Y. Gazette.*

THE EXPLORING EXPEDITION.—The N. York Express of yesterday says: "The ship of the Expedition, with its officers, scientific corps, &c. will rendezvous in this city next week. Some of the officers are here already. Commodore Jones is in the city."

FROM FRANCE.—The packet ship Charlemagne, from Havre, sailed on the 4th of August. The wheat crops had a fine appearance throughout France, and an abundant harvest was expected.

An advance of 3 a 5 centimes per kilo had been realised on ordinary to middling American Cottons, and commercial affairs generally were looking healthy. Advices from this country had been received to the 16th July by the arrival of the packet ship Erie, from New York.

The Diario di Roma of the 18th of July, says: "From the reappearance of the cholera at Naples, on the 12th April, there have been accounts of 18,220 cases—11,283 deaths,—which gives an average proportion of about 360 victims per day, and 16 per hour, from whence it follows that *during one third of the year, this pestilence has carried off a victim every four minutes in that city.*"

SUCKERS.—The Lancaster Journal says, that the term Suckers, in the West, means nothing more nor less than inhabitants in Illinois and arose from the circumstance of the hunters and travellers carry a hollow reed, and when in the want of water, on the prairies, they had nothing to do but seek the burrowing hole of the land crab, at the bottom of which there is always water. Into this hole the reed is thrust, and the traveller applying his mouth to the end of the tube, sucks up a present supply of the indispensable element—sometimes neither clear nor savory, but always welcome.

THE MARKETS.

New Orleans Aug. 26.

Cotton—A small amount at 7¾ to 11¼.
Sugars—New Orleans per pound 5¾.
Havana white, 11 and 12¼.
Molasses; 26 per gal.
Bacon—Hams 9 cts. per. lb.; canvassed do 10 do; Middlings 9¼ and 10; do Shoulders, 6 a 7½—limited sales.
Pork in Bulk; Sales have been made at 15 50
Lard—9¼ a 10¼ per lb.
Beef—9 a 15 dollars per bbl.
Flour—12 to 12¼; dull.
Coffee—11 and 15
Corn—$125, and Oats 81.

Mobile, Sept. 1.

Cotton—Good cotton, 7 a 11¼ cts.
Pork—Mess is quoted at 23; prime 18
Bacon—Hams sell at 12¼; sides 12¼; and shoulders at 11c.
Corn—Shelled, per bushel, 1.62½.
Oats—$1 25 per bushel; scarce.
Flour—Per bl $14 a 15
Sugars—New Orleans, per lb. 4 a 5 cts
Bagging—Western per yard, 23 a 26 cents.
Bale Rope—Per pound 14 a 14½
Lard dull at 12 a 12½

Louisville, Sept. 2.

		From	To
Cotton	*per pound*	7½	11
Sugar	*per pound*	6	7
Molasses	*per gallon*	35	37
Flour	*per barrel*	5	5 50
Pork	*per barrel*	15	20
Bacon	*per pound*	7	7½
Lard	*per pound*		7
Whiskey	*per gallon*	32	33
Coffee	*per pound*	12	14
Wheat	*per bushel*		75
Corn	*per bushel*	00	62
Bagging	*per yard*	20	22
Rope	*per pound*	8½	9
Tobacco	*per pound*	12	40
Hemp	*per pound*	4	5

DIED—On Tuesday morning last, at her residence, Mrs. JANE I. consort of Mr. WILLIAM BOTTS, of this place, in the 24th year of her age.

On Friday morning last, EMMA V. daughter of Mr. WILLIAM BOTTS, in the 4th year of her age.

CANDIES and Scotch snuff just received and for sale at the Drug Store of
McDOWELL & THOMAS.
Sept. 15, 1837.

MOLASSES.—Sugarhouse and common just received and for sale by
McDOWELL & THOMAS.
Sept. 15, 1837.

NOTICE.

I HEREBY forwarn all persons from trusting my wife, ELIZA, on my account, or harboring her, as I am determined to pay no debts of her contracting, nor will I support her until she comes home, having left my house, where she was well provided for, without any just cause or provocation.
SYLVESTER P. SUMMERVILLE.
Sept. 12, 1837. 47–c

A Fine Stallion For Sale.

I AM authorised by F. Burgess, the owner of SIR PRETFUL, and of whom I had conditionally purchased him, to dispose of him by SALE; and shal therefore, in pursuance of said authority, offer him on Tuesday the 26th inst., at Jon than Hedgecock's stable, in Flemingsburg, to the highest bidder, on a credit of six months, the purchaser giving bond and aprroved security.

It is unnecessary here to give any description of said horse or his pedigree, presuming any one wishing to purchase, will first see him and his stock—having in my possession, a certificate of the same, duly and properly authenticated by Jas. Harrison of Virginia. To those who deal in such property, I will only say, that for form, color, blood, size, &c. he cannot be excelled; and that he will positively be sold.
THOS. THROOP.
Sept. 15, 1837.— 47–ts

NOTICE.

THE purchasers of property at the sale of JAMES CRAWFORD, dec'd, are informed that the *Sale Notes* of the estate, fall due on the

TENTH OCTOBER NEXT.

All notes are expected to be paid on that day, as *to indulgence can or will be given.* Kentucky paper will be received, if payment is made punctually. For all notes which lie over after the day they are due, GOLD or SILVER will be required. The NOTES are placed in the hands of the subscriber for collection.
L. DORSEY STOCKTON.
September 8, 1837. 46–d

Commissioner's Sale.

BY virtue of a decree of the Fleming Circuit Court, rendered on the petition of the heirs and the guardians of the infant heirs of George D. Sousley, dec'd, I shall sell at PUBLIC SALE, on the premises, on Thursday the 5th day of October, 1837, all the Real Estate of said heirs, which descended to them from said George D. Sousley, consisting of

Three Tracts of Land,

lying in Fleming county, South of Flemingsburg, containing in the whole, about 650 acres; and

FIVE SLAVES.

To be sold upon a credit of one and two years. The purchasers will be required in conformity to the decree, to execute bonds with good security; the bonds to have the force and effect of Replevin Bonds.
WILLIAM W. BLAIR,
Commissioner.
September 8, 1837. 46–ts

NOTICE.

THE Stockholders in the Owingsville and Big Sandy Turnpike Road Company, are required to pay a third call of FIVE DOLLARS on the share, to the Treasurer, (S. C. BASCOM) at Owingsville, on or before the first day of October next:
By order of the Board,
JAMES SUDDUTH,
Pres't. O. & B. S. T. P. Co.
Owingsville, Aug. 29, 1837. 46–c

NEW GOODS.

WE are now receiving direct from Philadelphia, a fresh stock of

FALL GOODS,

which, in addition to those we have on hand will make our assortment complete. We pledge ourselves to sell GOODS as low as any regular merchants in the county; and will receive in exchange various articles of country produce: such as are taken by other merchants. We wish also, to purchase a

QUANTITY OF WHEAT,

for which we will give the

MAYSVILLE PRICES,

when delivered, in exchange for any GOODS in our line. We also keep constantly on hand, A QUANTITY OF SALT, which we sell at the *Maysville Prices*, with the addition of $1 on the barrel for hauling.
PEARCE & FANT.
Matha Mills, Sept. 4, 1837. 46–c

ESTRAY.

TAKEN U by LEWIS S. WALKER, living in Fleming county, a *Bay Horse*, supposed to be 7 years old, blind, a star in the forehead, and no other brands or marks perceptible. Appraised to $15, by John Danaldson and Joab M. Hudnutt, before me a justice of the peace for Fleming county.
THOS. PORTER, J. P.
May 29th, 1837. 41–c

NOTICE.

RANAWAY from the subscriber in the month of March, 1833, WILLIAM POWELL, an indented apprentice to the subscriber. All persons are forwarned from employing or harboring the said boy.
JACOB G. BISHOP.
July 28, 1837. 41–c

SUPPLEMENT TO THE GLOBE—PROSPECTUS FOR THE CONGRESSIONAL GLOBE AND APPENDIX.

SENSIBLE of the deep interest which must be felt throughout the Union in the proceedings of a new Congress, convoked by the new administration, to meet the extraordinary emergencies which have arisen since the close of General Jackson's term of service, the undersigned have already made preparations to furnish their annual report in the form of a CONGRESSIONAL GLOBE. As these successive publications comprise a full and faithful record of all that is done in Congress—sketches of the attendant discussions, with an APPENDIX containing the finished speeches prepared by themselves—they are suited not only to gratify the curiosity of the hour, to inform the distant constituency of that part performed by their immediate representatives, and of the result of the labors of all; but we doubt not, they will be found permanently useful as the most authentic, complete, and convenient parliamentary record of our times. This undertaking having, with these views been liberally patronized by the public, it is our purpose to justify this early and continued favor, by increasing the strength of our corps of Reporters at the next fall and winter Sessions.—The Fall Session will be looked to by the country to settle all that has been unsettled by the overthrow of the system of Deposites as established by Congress—the overthrow of the currency as established by the Constitution—and the overthrow of the system of revenue, both as a means of adequate supply for present demands, the maintenance of manufacturers, and the regulation of commerce. Every thing of pecuniary interest to the Government and the nation will be involved in the discussions of the next Congress; and it was because the President would not have those all important subjects left to Executive discretion a moment beyond the time when a full Congress could be summoned, that the September Session was convoked. The machinery of government even when thrown out of geer, must continue to work; but when so disordered, its movements may be driven in a wrong direction. The Representatives of the people are alone competent to set all to rights. No Democratic Chief Magistrate would continue, in the condition of things at present existing, to substitute Executive expedients for clearly defined law springing from the public will.

TERMS:—For the *Congressional Globe*, during the two first sessions of the 25th Congress Two Dollars.

For the *Appendix* to the *Congressional Globe*, during the first two sessions of the 25th Congress Two Dollars.

Any person sending us the money for five copies of either of the above publications, will be entitled to a copy.

Payments may be transmitted by mail, postage paid, at our risk. The notes of any incorporated Bank in the United States, which did not suspend specie payments before the first of March 1837, will be received.—But when subscribers can procure the notes of Banks in the Northern and Middle States, they will please send them.

To ensure all numbers, the money must be here by the first Monday in September next.

The Congressional Globe will be sent to those papers that copy this Prospectus, if our attention shall be directed to it by a mark with a pen. Our exchange list is so large that we would not observe it, probably, unless this be done.

☞ No attention will be paid to any order, unless the money accompany it, or unless some responsible persons, known to us to be so, shall agree to pay it before the session expires.
BLAIR & RIVES.
Washington City, July 24, 1837.

FARM FOR SALE.

WILL be offered at PUBLIC SALE, on *Friday* the 22d instant, at the late residence of James Quinn, deceased, five miles north of Flemingsburg, and near the road leading from thence to Taylor's Mill, the FARM of said decedent, containing

130 ACRES OF LAND,

more or less; about eighty acres of which are cleared, and in a high state of cultivation, the ballance is well timbered, and set in grass. The improvements are a good LOG HOUSE and KITCHEN, a LOG BARN and STABLES, together with other necessary out buildings. There is a good

APPLE ORCHARD

on the premises. The farm is well WATERED.
H. GOSLIN, } *Executors.*
JOHN FITCH, }
September 1, 1837. 45–c

ONE CENT REWARD.

RANAWAY from the subscriber living in Owingsville, on the 20th or 21st of August, a boy named

William Morgan,

aged 13 or 14 years, an indented apprentice to the BLACKSMITHING BUSINESS. The above reward will be given for the delivery of said boy to me in Owingsville, Bath county, Ky., but no extra charges paid.—Any person or persons harbouring or protecting said boy, will have the law put in execution against them.
DANIEL ALEXANDER.
Owingsville, Sept. 1, 1837. 45–c

INCREASED ATTRACTIONS!!!

THE PHILADELPHIA SATURDAY COURIER. The vast patronage which has been awarded the Courier, is the best evidence of its approval. It has the largest subscription list in this country. It is the largest and cheapest Family Newspaper ever issued in the United States, containing articles in Literature, Science and the Arts; Internal Improvement, Agriculture, in short every variety of topics usually introduced into a public journal. Giving full accounts of sales, markets and news of the latest dates.

Without interfering with the usual variety, the Courier has presented ten volumes of the most popular literature of the day within the last year. This feature puts into the hands of its patrons the most entertaining and popular current of literature, amounting each year to six times the price paid for subscription—in addition to the immense quantity of other matters which appear in its columns. In the continuation of this feature we shall endeavor to present new and popular works with such expedition that the publication cannot be anticipated in other sources. In the future numbers we shall draw from the pens of such writers as

D'Israeli, Capt. Marryatt, Miss Landon, Charles Dickins, Cornelius Webb, Theodore Hook, Thomas Campbell, Hanes Bayly, Miss Mitford, Leitch Ritchie, J. R. Buckstone, Barry Cornwall, Douglass Jerrold, Crofton Cooker, Mrs. S. C. Hall, Mrs. Gore, Countess of Blessington. The celebrated "Boz," and, in short, from the whole range of the current literature of Europe, with which our arrangements will supply us at as early a moment as they can be received in the country.

Besides we have the pleasure of numbering among our contributors many of the most distinguished writers of our country, from whose pens Original Tales, Poems, Songs, Narratives and Sketches, will continue to add interest to its columns.

The Architectural beauty of many of the PUBLIC BUILDINGS of this city is proverbial. Believing it will be acceptable to our numerous patrons to be presented with ENGRAVED ILLUSTRATIONS of those edifices, we are engaged in bringing out a complete series, which will form a collection that may well be termed THE LIONS OF PHILADELPHIA. Where it is expedient, we accompany the engravings with such descriptions of size and facts of history, as may be of interest.

The Courier is published at the low price of TWO DOLLARS. For this small sum subscribers get valuable and entertaining matter each week enough to fill a common book of two hundred and fifty pages, and equal to fifty-two volumes a year; and which is estimated to be read weekly, by at least two hundred thousand people, scattered in all parts of the country, from Maine to Florida, and from the sea board to the lakes.

This approved Family Newspaper is strictly neutral, in religious and political matters, and the uncompromising opponent of quackery of every kind.

The Tanning and Currying Business,

IS now in full operation in Flemingsburg, under the management of Gayle and Means, who tender their thanks to a generous public for their patronage, and pledge themselves that prompt attention shall be given to their business in every particular relative to the firm.
GAYLE & MEANS.
April 21, 1837. 27–n

N. B. The subscriber is authorised to settle the books, &c. of Andrews & Means, and earnestly invites those indebted thereto to call and settle.
JOS. MEANS.

To Whom it may Concern.

ALL those having accounts with JOHN M. FARIS, are required to close them with CASH (the most desirable) or by NOTE, immediately. Delay is dangerous.
JOHN M. FARIS.
Flemingsburg, July 14, 1837. 39–c

CHEESE.

JUST received and for sale low, a Cask of superior Cheese.
McDOWELL & THOMAS.
August 19, 1837.

JOHN H. MILLER,
Cabinetmaker,

RESPECTFULLY informs the citizens of Mt. Carmel and vicinity that having recently located himself in the above named place, he will manufacture Sideboards, and Bureaus, of the latest patterns, Tables of every description, Bedsteads, Chests, &c. in the greatest and most substantial manner. All work made by him will be insured, and prices cheap as they can be had in the country. He will keep ready made furniture on hand to accommodate his customers. Orders from a distance will be promptly attended to.

Mt. Carmel, May 12, 1837.

TAILORING.

THE undersigned grateful for past favors respectfully informs the citizens of Flemingsburg and its vicinity that he still continues to carry on the above business in all its various branches. He promises to execute all work entrusted to him in his line with neatness and despatch, and he solicits a share of the public patronage.

He has made arrangements to receive regularly the latest Philadelphia Fashions.

His shop is one door west of Dr. J. F. McDowell's on Water Street.

JAMES H. THOMAS.

May 5, 1837. zz.

BLACKSMITHING.

ISAAC S. GALLIHER, respectfully informs the citizens of Flemingsburg and vicinity, that he has commenced the

Blacksmithing Business,

in the brick shop on main street, recently occupied by A. W. & G. Rock, and nearly opposite the jail, where work of every description entrusted to him will be executed in the neatest and most durable manner, and on very favorable terms. He hopes by strict attention to business, to merit and receive a liberal share of public patronage.

Flemingsburg, June 9, 1837. 34-c

NOTICE.

THE partnership of Drs. Andrews and Anderson, is this day dissolved by mutual consent. Both the debtors and creditors of the firm are desired to make settlement.

Dr. Anderson will continue the practice of his profession.

Flemingsburg, 13th April 1837.

ONE CENT REWARD.

RANAWAY from the subscriber living in Owingsville, Bath county, Ky., on the 20th or 21st of August, a boy named

Lewis Morgan,

aged 12 or 13 years, an indented apprentice to the TAILORING BUSINESS. The above reward will be given for the delivery of said boy to me in Owingsville, but no extra charges paid. Any person or persons harboring or protecting said boy, will have the law enforced against them.

JOHN C. DAUGHERTY.

Owingsville, September 1, 1837. 45-c

L. DORSEY STOCKTON, Jr.
ATTORNEY AT LAW,
Flemingsburg, Kentucky

OFFERS his services to the citizens of Fleming and the adjoining counties in the practice of his profession. Any business entrusted to him will be faithfully and promptly attended to. He may at all times be found at the office of the Fleming county court.

Oct. 28, 1836. 2-tf.

STRAYED

FROM the farm of the subscriber living about three miles east of Flemingsburg, on the 1st of July,

A BAY MARE,

fifteen hands high, about five years old, with a blazed face, both hind legs white, and a little crease fat on. Any information respecting the above animal will be thankfully received.

M. T. EVANS.

July 21, 1837. 40-c

Capital 2,000,000.
PROTECTION.

J. P. DOBYNS, as Agent for the Protection Insurance Company, of Hartford Connecticut offers to insure Houses, Stores, Mills, Factories, Barns, and the contents of each together with every other species of property against loss or damage by FIRE. The rates of premium offered as low as any other similar institution, and every individual has now an opportunity to *protect* themselves against the ravages of this destructive element, which often in a single hour sweeps away the earnings of many years.

Risks against the dangers of the Seas, Rivers, and Lakes will also be taken.

The course the office pursues in transacting their business, and the adjustment and payment of losses is liberal. For terms of insurance application may be made to the above named agent, who is authorized to issue Polices to applicants without delay.

Nov. 18, 1836.

Dr. M. J. W. AMBROSE,

HAVING located himself in HELENA, will attend to all calls in the various branches of his profession. His office is the one formerly occupied by Dr. Moss, where he may be found at all times unless professionally absent.

July 28, 1837. 41-3m

STRAYED,

FROM the farm of the subscriber, living about two miles south of Flemingsburg, A BAY FILLY, two years old this spring, no mark recollected. All reasonable charges paid on delivery of the filly, and any information respecting her will be thankfully received.

JOHN M. HOWE.

June 9. 1837. 34-d

NOTICE.

FORWARNY all persons trading for a note of hand, given by me to J. B. Clark, about the 26th of August last, for ONE HUNDRED DOLLARS, it being fraudulently obtained of me by him, I am determined not to pay said note unless compelled by law.

J. H. MILLER.

Mt. Carmel, July 13, 1837. 40-c

FRESH DRUGS AND *MEDICINES.*

McDOWELL & THOMAS, would respectfully beg leave to inform the public that they have just received and opened an assortment of fresh Drugs and Medicines, well selected, from one of the best houses in Philadelphia; and among which are Calomel, jalap, rhubarb root and powdered, cape and socotrine aloes, ipecac, tartar emetic, opium, gumbeje, magnesia carbonate and calcined, manna, epsom and rochelle salts, bicarb of soda, tartaric acid, India and Alexandria senna, saffron, squills, scammony, corrosive sublimate, red precipitate, blue mass, mercurial ointment, pink root, castor oil, red and yellow peruvian bark, bayberry bark, sulphate of quinine & morphia, acet of morphia, musks weet oil, essential oils of pepperment, cinnamon, demon, cloves, annisced, wormseed sassafras, pennyroyal, savin, taney, mint, almonds juniper, origanum, cubebs, hemlock, cajeput &c. balsam of fir, balsam copaiva, Bateman's drops, Godfrey's cordial, opodeldoc, british oil, Swaim's vermifuge and panacea, Scillitz soda saratoga and ginger powders, Cook's Anderson's and Lee's pills, English Windsor soap, black and copal varnish, spirits of turpentine, linseed oil, winter strained sperm oil, dry and ground paints, together with a great variety of Fancy articles such as cologne and lavender water, soaps of different kinds, scent bags and other perfumery which they will sell on reasonable terms.

Physicians and others, will find it to their interest to call and examine the stock, as they intend keeping a Drug Store exclusively.

Flemingsburg, May 19, 1837. 31-zz

PROSPECTUS, for publishing in Frankfort, Ky., a weekly paper, to be called the *Franklin Farmer.* By P. D. PETTIT & J. H. MAYHALL.

The title of the Franklin Farmer will very readily indicate to its patrons, the principal subjects upon which it will treat. It is, therefore, not intended to enlarge on the character and merits of the proposed work. It may be proper, however, to remark, that it will avoid all participation in the party politics and religious controversies of the day; that it will be devoted wholly to the agricultural, the Manufacturing, and the Mechanical interests; that it will be its purpose, to open a medium of communication to the Farmers, the Manufacturers, and the Mechanics in the different sections of the country, to procure, in exchange, the latest and best works treating on the subjects:—so that the conductors may be enabled, at the earliest period, to inform its patrons of the latest and best improvements, in raising stock; in stock itself; in the cultivation of the soil; in farming utensils; in vegetable productions; in the mechanic and manufacturing arts; in rearing materials to manufacture; in fabrics manufactured; the prices current in various sections of the Union; the rate of exchange, and the value of the circulating medium; the solvent and insolvent Banks; a description of counterfeit currency of every kind. In short, every thing that will interest, enlighten and improve the Farmer, the Mechanic, and the Manufacturer. And for these purposes, an able Editor will be constantly employed, who will be aided by several others as contributors.

As a guarantee against the apprehension of an early failure of the work, it may be proper to remark, that the publishers have the means of their own to insure its continuance; that it will be published with type entirely new, and of good size, in the neatest style and on the best of paper.

Frankfort, Ky., June 2, 1837.

☞Persons holding subscription papers, with names, will please return them by the first of August, as the work will then be commenced, if there is a sufficient number to justify it, and it is confidently hoped that the yeomanry of Kentucky will exert themselves to obtain them.

TERMS:

The FRANKLIN FARMER will be printed every Saturday morning, upon Medium paper quarto form—making a volume at the close of the year of 416 large pages—at *Two Dollars* per annum, payable in advance; or *Two Dollars and Fifty Cents* at the end of the year.

PROSPECTUS OF THE UNITED STATES MAGAZINE AND DEMOCRATIC REVIEW. On the 1st of July, 1837, will be published at Washington, District of Columbia, and delivered simultaneously in the principal cities of the United States, a new Monthly Magazine, under the above title, devoted to the principles of the Democratic party.

It has long been apparent to many of the reflecting members of the Democratic party of the United States, that a periodical for the advocacy and diffusion of their political principles, similar to those in such active and influential operation in England, is a *desideratum* which it was very important to supply—a periodical which should unite with the attractions of a sound and vigorous literature a political character, capable of giving efficient support to the doctrines and measures of that party, now maintained by a large majority of the people. Discussing the great questions of polity before the country, expounding and advocating the Democratic doctrine through the most able pens that that party can furnish, in articles of greater length, more condensed force, more elaborate research, and more elevated tone than is possible for the newspaper press, a Magazine of this character becomes an instrument of inappreciable value for the enlightenment and formation of public opinion, and for the support of the principles which it advocates. By these means, by thus explaining and defending the measures of the great Democratic party, and by always furnishing to the public a clear and powerful commentary upon those complex questions of policy and party which so frequently distract the country, and upon which, imperfectly understood as they often are by friends, and misrepresented and distorted as they never fail to be by political opponents, it is of the utmost importance that the public should be fully and rightfully informed, it is hoped that the periodical in question may be made to exert a beneficial, rational and lasting influence on the public mind.

Other considerations, which cannot be too highly appreciated, will render the establishment and success of the proposed Magazine of very great importance.

In the mighty struggle of antagonist principles which is now going on in society, the Democratic party of the United States stands committed to the world as the depository and exemplar of those cardinal doctrines of political faith with which the *cause of the People* in every age and country is identified.—Chiefly from the want of a convenient means of concentrating the intellectual energies of its disciples, this party has been hitherto almost wholly unrepresented in the republic of letters, while the views and policy of its opposing creeds are daily advocated by the balest and most commanding efforts of genius and learning.

In the United States Magazine the attempt will be made to remove this reproach.

The present is the time peculiarly appropriate for the commencement of such an undertaking. The Democratic body of the Union, after a conflict which tested to the uttermost its stability and its principles, have succeeded in retaining possession of the executive administration of the country. In the subsequent comparative repose from political strife, the period is auspicious for organizing and calling to his aid a new and powerful ally of this character, interfering with none and co-operating with all.

Co-ordinate with this main design of the United States Magazine, no care nor cost will be spared to render it, in a *literary* point of view, honorable to the country, and fit to cope in vigor of rivalry with its European competitors. Viewing the English language as the noble heritage and common birthright of all who speak the tongue of Milton and Shakspeare, it will be the uniform object of its conductors to present only the finest productions in the various branches of literature that can be procured, and to diffuse the benefit of correct models of taste and worthy execution.

In this department the exclusiveness o party, which is inseperable from the political department of such a work, will have no place. Here we all stand on a neutral ground of equality and reciprocity, where those universal principles of taste to which we are all alike subject, will alone be recognised as the common law. Our political principles cannot be compromised; but our common literature it will be our common pride to cherish and extend, with a liberality of feeling unbiased by partial or minor views.

As the United States Magazine is founded on the broadest basis which the means and influence of the Democratic party in the United States can present, it is intended to render it in every respect a *National* work, not merely designed for ephemeral interest and attraction, but to continue of permanent historical value. With this view a considerable portion of each number will be appropriated to the following subjects, in addition to the general features referred to above:

A general summary of Political and of Domestic Intelligence, digested in the order of the States, comprising all the authentic important facts of the preceding month.

General Literary Intelligence, Domestic and Foreign.

A condensed account of all new works of Internal Improvement throughout the Union, preceded by a general view of all now in operation or in progress.

General Scientific Intelligence, including Agricultural Improvements, a notice of all new Patents, &c.

Military and Naval News, Promotions, Changes, Movements, &c.

Foreign Intelligence.

Biographical obituary notices of distinguished persons.

After the close of each session of Congress an extra or an enlarged number will be published, containing a general review and history of its proceedings, a condensed abstract of important official documents, and the Acts of the session.

Advantage will also be taken of the means concentrated in this establishment from all quarters of the Union, to collect and digest such extensive statistical observations on all the most important interests of the country as cannot fail to prove of very great value.

This portion of the work will be separately paged, so as to admit of binding by itself, and will be furnished with a copious index, so that the United States Magazine will also constitute a *Complete Annual Register*, on a scale unattempted before, and of very great importance to all parties, not only as affording a current and combined view, from month to month, of the subjects which it will comprise, but also for record and reference through future years, the value of which will increase with the duration of the work.

Although in its political character the United States Magazine addresses its claims to support particularly to the Democratic party, it is hoped that its other features, referred to above, independently of the desirable object of becoming acquainted with the doctrines of an opponent thus advocated, will recommend it to a liberal and candid support from all parties, and from the large class of no party.

To promote the popular objects in view and relying upon the United support of the Democratic party, as well as from others, the price of subscription is fixed at the low rate of *five dollars* per annum; while in mechanical arrangements, and in size, quantity of matter, &c., the United States Magazine will be placed on a par at least with the leading monthlies of England. The whole will form three large octavo volumes each year.

The subscription will be in all cases payable in advance, or (for the first year only) *six* dollars on the delivery of the third number. The absolute necessity of this rule in such an establishment will be obvious to all.

In return for a remittance of $50 eleven copies will be sent for $100, thirty-three copies. The certificate of a postmaster of the remittance of a sum of money will be a sufficient receipt, all dangers of the mail being at the risk of the Publishers.

All communications will be addressed (post paid) to the undersigned, the Publishers.

LANGTREE & O'SULLIVAN.

Washington, D. C. 1837.

FOX SPRINGS.
White and Black Sulphur, Chalybiate and Free Stone.

THESE springs are beautifully situated in the county of Fleming Ky. 10 miles from Flemingsburg and 30 from Maysville, and surrounded by the most romantic scenery, perhaps in the world. Nature appears indeed to have been partial in selecting this spot on which to bestow peculiar blessings and display the strength of Omnipotence; throwing around it massy rocks and towering mountains; clothing them at the same time with the mantle of health and security, for each breeze that sweeps their summit is fraught with renovating influence, while the waters eminating from them have no parallel in America. The subscriber is prepared to accommodate on a large scale those who may favor him with their company, from the 10th of June till the season expires.

For the quality or properties of the water and celubrity of the climate, I refer persons to Messrs. John Brennan, and James G. McKenny, Lexington; L. L. Shrieve, Esq. Louisiville; Dr. John T. Shotwell, Cincinnati; A. M. January, Dr. J. M. Shackleford, A. M. Stockwell, R. Langhorn, W. B. Philips, and John B. McIlvain, Maysville.

☞Hacks are at all times held in readiness to convey passengers from Maysville to the springs.

W. GAYLE.

March 17, 1837. 22

TAILORING.

THE undersigned would respectfully inform the citizens of Flemingsburg and vicinity, that he has commenced the

Tailoring Business,

in the town of Flemingsburg, where he intends carrying on regularly the above business. He promises to execute all work entrusted to him, with neatness, durability and despatch, and solicits particularly a share of public patronage. He will receive semi-annually the latest fashions from Philadelphia. His shop is on Main Cross street, one door below Wilson P. Boyd's Saddler shop.

N. B. Samuel Wayne, Esq., who is so well known here as a first rate cutter, is Foreman in his shop.

WILLIAM McDONALD.

May 5, 1837. 29-zz

PROSPECTUS OF THE RURAL REPOSITORY, *Devoted to Polite Literature, such as Moral and Sentimental Tales, Original Communications, Biography, Traveling Sketches, Amusing Miscellany, Humorous and Historical Anecdotes, Poetry, &c. &c.*

On Saturday the 24th of June, 1837, will be issued the first number of the *Fourteenth Volume (Fifth New Series)* of the RURAL REPOSITORY.

On issuing the proposals for a new *volume* of the Rural Repository, the publisher tenders his most sincere acknowledgements to all contributors, Agents and Subscriber, for the liberal support which they have afforded him from the commencement of this publication. New assurances on the part of the publisher of a periodical which has stood the test of years, would seem superfluous, he will there fore only say, that it will be conducted on a similar plan and published in the same form as heretofore, and that no pains or expense shall be spared to promote their gratification by its further improvement in typographical execution and original and selected matter.

CONDITIONS.

THE RURAL REPOSITORY will be published every other Saturday, in the Quarto form, and will contain twenty-six numbers of eight pages each, with a title page and index to the volume, making in the whole 208 pages. It will be printed in handsome style, on medium paper of a superior quality, with good type; making, at the end of the year, a neat and tasteful volume containing matter equal to one thousand duodecimo pages, which will be both amusing and instructive in future years.

TERMS.—The Fourteenth volume, (5th new series) will commence on the 24th of June next, at the low rate of One Dollar per annum in advance, or One Dollar and fifty cents at the expiration of three months from the time of subscribing. Any person, who will remit us five dollars, free of postage, shall receive 6 copies, and any person, who will remit us 10 dollars, free of postage, shall receive 12 copies and one copy of either of the previous volumes. ☞No subscriptions received for less than one year.

Names of Subscribers with the amount of subscriptions to be sent by the 24th of June or as soon after as convenient, to the publisher,

WILLIAM B. STODARD.

Hudson, Columbia Co. N. Y. 1837.

THE FARMERS' CABINET,

DEVOTED *to Agriculture, Horticulture and Rural Economy. Published by* MOORE AND WATTERHOUSE, *No. 67 South Second St. Philadelphia.* The Cabinet is published on or about the first and fifteenth of each month. Each number will contain 16 octavo pages on good paper and fair type. The subjects will be illustrated by engravings on wood whenever they can be appropriately introduced.

TERMS.—*One Dollar per year, payable in advance.* For the accommodation of those who wish to subscribe for six months only, the twelfth number will be accompanied by a title page, and index, in order for binding.—Any person remitting us five dollars will be entitled to six copies of the work for one year, or twelve copies for six months. The Cabinet, by the decision of the Post Master General, is subject only to *newspaper postage*; that is, one cent on each number within the state and within one hundred miles of Philadelphia, out of the state,—one cent and a half on each number to any other part of the United States. Gentlemen disposed to assist the objects of the work, are not only requested to use their influence in promoting its circulation, but also to aid it by their communications.

☞Six copies for five dollars.

HANDBILLS, Cards, &c &c. neatly printed at the office of the Kentucky Whig.

July 14, 1837.

PROSPECTUS of the SOUTHERN LITERARY MESSENGER. *Thomas W. White*, Editor and Proprietor, Richmond, Va. This is a monthly Magazine, devoted chiefly to Literature, but occasionally finding room also for articles that fall within the scope of Science; and not professing an entire disdain of tasteful selections, thought its matter has been, as it will continue to be, in the main, original.

Party Politics and controversial Theology, as far as possible, are jealously excluded. They are sometimes so blended with discussions in literature or in moral science, otherwise unobjectionable, as to gain admittance for the sake of the more valuable matter to which they adhere: but whenever that happens, they are incidental, only; not primary. They are dross, tolerated only because it cannot well be severed from the sterling ore wherewith it is incorporated.

Reviews, and Critical Notices, occupy their due space in the work: and it is the Editor's aim that they should have a threefold tendency—to convey, in a condensed form, such valuable truths or incidents as are embodied in the works reviewed,—to direct the reader's attention to books that deserve to be read,—and to warn him against wasting time and money upon that large number, which merit only to be buned. In this age, of publications that by their variety and multitude to distract and overwhelm every undiscriminating student, impartial critisism, governed by the views just mentioned, is one of the most inestimable and indispensable of auxiliaries, to him who does wish to discriminate.

Essays, and Tails, having in view utility or amusement, or both.—Historical sketches,—and Reminiscences of events too minute for History, yet elucidating it, and heightening its interest.—may be regarded as forming the staple of the work. And of indigenious Poetry, enough is published—sometimes of no mean strain—to manifest and to cultivate the growing poetical taste and talents of our country.

The times appear for several reasons, to demand such a work—and not one alone, but many. The public mind is feverish and irritated still, from recent political strifes:—The soft, assuasive influence of Literature is needed, to allathat fever, and soothe that irritation. Vicead folly are rioting abroad: They should be driven by indignant rebuke, or lashed by ridicule, into their fitting haunts. Ignorance lords it over an immense proportion of our people:—Every spring should be set in motion, to arouse the enlightened, and to increase their number; so that the great enemy of popular government may no longer brood, like a portentous cloud, over the destinies of our country. And to accomplish all these end, what more powerful agent can be employed than a periodical, on the plan of the Messenger; if that plan be carried out in practice!

The South, partiularly, requires such an agent. In all the Union, south of Washington, there are but two Literary periodicals Northward of that city, there are at least twenty-five or thirty! Is this contrast justified by the wealth, the leisure, the native talent, or the actual literary taste, of the Southern people, compared with those of the Northern? No: for in wealth, talents, and taste, we may justly claim at least an equality with our brethern; and a domestic institution exclusively our own, beyond all doubt affords us, if we choose, twice the leisure for reading and writing, which they enjoy.

It was from a deep sense of this local want, that the word Southern was engraffed on the name of this periodical: and not with any design to nourish local prejudices, or to advo cate supposed local interests. Far from any such thought, it is the Editor's fervent wish, to see the North and South bound endearingly together forever, in the silken bands of mutual kindness and affection. Far from meditating hosility to the north, he has already drawn, and he hopes hereafter to draw, much of his choice matter thepce: and happy indeed will he deem himself, should his pages, by making each region know the other better, contribute in any essential degree to dispel the lowering cloud that now threatens the peace of both, and to brighten and strengthed the sacred ties of fraternal love.

The Southern Literary Messenger has now reached the fifth No. of its third volume. How far it has acted out the ideas here uttered, is not for the Editor to say. He believes however, that it falls not further shortof them, than human weakness makes Practice fall short of Theory.

To Newspaper Publishers.

THE Editor of "THE DELAWAREAN," published at Willmington, Delaware, proposes to prepare a NEWSPAPER DIRECTORY, and therefore asks as a favor, that each newspaper published in the United States, will forward him, by mail, one copy of their paper. He intends to arrange them by states, giving their politics &c. &c. For this favor, each editor sending his paper, shall receive one copy of the Directory, as soon as made ready. The advantages of a sheet of this kind to publishers, must be apparent to all.

☞Editors will please copy the above once or twice, in order to give it circulation

March 17, 1837.

WILLIAM O. FANT.
(*SADDLER.*)

RESPECTFULLY informs the public that he has established himself at Flemingsburg, where he will always be ready to accommodate all who may please to favor him with their patronage. He will manufacture all kinds of Saddles, Bridles, Harness &c. in the neatest an most substantial manner, and on reasonable terms. A supply of the various articles in his line will be kept on hand, so that those desiring to purchase may be supplied without delay. His shop is at the first door north of Spindle & Stockwell's store on Main Cross street.

He wishes to employ two good and steady Journeymen, to whom he will give constant employment and liberal wages.

Jan. 7, 1837

NEW FASHIONABLE HAT
Manufactory.

THE subscriber, practical hat manufacturer, would respectfully inform the public, that he has commenced the above business in the town of Flemingsburg, in the large frame building, on the corner of Main Cross and Water streets, and directly opposite the Flemingsburg Hotel. His stock consists principally of gentlemen's and youth's beaver, castor, seal, common, and silk hats, all of his own manufacture and in the most *fashionable* style. Every description of hats manufactured at the shortest notice, and will be sold at *lower prices* (the quality and workmanship being taken into consideration) than they can be had elsewhere.

All hats sold by him will be warranted water proof, and to retain their shape and color.

ROBERT HALL.

Feb. 3, 1837. 110-f.

NOTICE.

THE undersigned takes this method of informing the creditors of Charles and Lawrence Triplett, that he is desirous to make a composition with them; and that he has authorized JOHN A. CAVAN, Esq., to make arrangements with said creditors upon certain stated terms. He requests that the creditors who have not already acceded to his proposition, will call as soon as possible on Mr. CAVAN, of whom they will obtain full information in regard to the business. The undersigned is obliged to be absent from Kentucky attending to his business, the only means he has of subsistence: and any arrangement that Mr. CAVAN shall make with the creditors will be binding on me.

LAWRENCE TRIPLETT, Jr.

July 7, 1837.

NEW MONTHLY MAGAZINE.

On the 1st of July 1837, will be published beautifully printed, on good paper, and stitched in a wrapper, extra large royal octavo, the first number of a New Periodical Work, entitled

THE GENTLEMAN'S MAGAZINE.

EDITED BY WM. E. BURTON, PHILADELPHIA.

The announcement of a new Periodical in the present state of affairs, may create some feeling of surprise, but having contemplated an alleration in the nature of a very popular publication, "Every Body's Album," the proprietors deem it best to proceed in the effected arrangements and produce a periodical embodying the most wholesome points of the old work, but conducted with sufficient energy and talent to ensure the success of their arrangements. The respectable and extensive subscription list of the Album, to which this work is designed as a successor, will at once place the the Gentleman's Magazine in a circulation equal to that of any other monthly work in the United States, and guarantee the continuance of its publication, with the certainty of payment to the enterprise of the proprietors.

The chonts of the Gentleman's Magazine will in every respect be answerable to the meaning of the meaning of the title. We do not pretend, in our literary pursuits, to fly as high as eagles soar, above the ken of man," nor shall we be content with merely skimming the surface of the ground; our pages will not be filled with abstruse predications, nor shall we display the brilliancy of our critical acumen in matters "caviare to the million." In short, we do not mean to be profoundly learned, nor philosophically dull. We wish to produce a gentlemanly, agreeable book—an epitome of life's adjunctive—a literary melange possessing variety to suit all palates, and sufficient interest to command a place upon the parlor table of every gentleman in the United States.

In the varied and ample page of contents attached to each number of the Gentleman's Magazine, original articles will be found, from some of the most celebrated writers of the day—essays, humorous and didactic—graphic delineations of men and manners—free and spirited translations or the lighter portions of the Literature of continental Europe. A series of original biographical notices of the principal stars in the dramatic hemisphere. The current literature will be received in full, and liberal extracts made from rare and valuable works. An original copy-right song, not otherwise to be obtained, will be given, with the music, in each number.

The Gentleman's Magazine will contain 72 extra sized octavo pages, of two columns each, forming at the close of the year, two large handsome volumes of one thousand seven hundred and twenty-eight columns, each containing one-third more than an octavo page of average proportions. Several engravings will be given in the course of the year; and the proprietors pledge themselves that the Gentleman's Magazine shall be the *Largest and the cheapest* monthly work issued in the United States.

To induce subscribers to forward their names immediately, the publishers beg leave to offer the following inducements for clubbing, the advantage of which proposition can remain in force for a few months only. The subscription to the Gentleman's Magazine will, for a single copy, be invariably three dollars per annum, payable in advance—but a five dollar bill will produce two copies to the same direction, or a club of ten dollars will command five copies.

All letters, postage paid, addressed to Charles Alexander, Athenian Buildings, Franklin Place, Philadelphia, will meet with the earliest attention.

BLANK [illegible] just printed and for sale at this office.

Sept. 1, 1837.