(BY REQUEST.)

# REAL ESTATE BANK.

No. 2.

The purpose of this number will be to show, that a bank with a competent capital to supply the wants of every interest of the State, mechanical, manufacturing, commercial and agricultural, may be established on the foundation of *land* and *lots*,—and that such a bank offers decisively superior advantages over every scheme of a bank known to the world.

The plan of a bank based upon land, in this country, it is believed, originated in the State of Louisiana, and the Planters' Consolidated Association of that State, was the first bank, at least known to the author, ever established upon such a basis. The capital of this bank is about four millions, and perhaps the bank has been in operation about six years. The planters of the State were soon made sensible of the great advantages of the institution, and the experiment was barely tried before they applied for another charter on the same plan and basis, with a capital of seven millions; and in 1832 the law incorporating the Union Bank of Louisiana, was passed, and in a few weeks after the books were opened, upwards of twenty millions of stock were subscribed.—The bonds of this bank were readily sold, and upwards of five millions of the capital immediately obtained at less than five per cent, and the bank went into successful operation within seven months after the date of the charter. The beauty and superiority of the scheme soon became so manifest as to command universal admiration and approbation, and a third bank, the Citizens' Bank, with a capital of twelve millions, was afterwards demanded, and granted by the Legislature.*

The writer having spent a large portion of his time for the last three years in Louisiana, has had an opportunity to witness the happy results produced in that State, upon its agricultural interests, by the operation of the first named institutions, and after much reflection on the subject, cannot discover why a plan, so obviously favorable to agriculture generally, should not be applied and adopted by this State. If it has succeeded so admirably in one State, why should it not succeed in another? The scheme is no longer an experiment, but tried and proved to be eminently beneficial and successful.

Of its superior advantage over any other known and tried scheme, no man will doubt, who will take the trouble to examine and thoroughly understand it.

It happily obviates the objections to the commercial system. It stands on no sandy foundation, but upon a rock which neither the waves of faction nor revolution can disturb. Its foundation is in the soil, and its superstructure is of the precious metals.—The present system on the other hand, has a fruitful root, and noxious succors have sprung up innumerable. At one period, and in some of the States, the fecundity of the system has been well compared to that of a certain Chinese animal. Litters after litters were brought forth, and hardly breathed the breath of life, before fortunately for the country, they perished. This, I confess, is an abuse of the system, but it shews how liable to abuse it is, and that it is important to take a system for the future, not so liable. But the present system is not only less stable and more liable to abuse, but its benefits are confined in the main, to *one* of the four great interests of the State. And will the mechanic, who has a shop—will the manufacturer, who owns a mill—and will the farmer who owns an acre of land, continue to prefer a system so exclusive and unjust, when a system like the one proposed, embracing all these neglected interests of the State, as well as the favored ones, is now known and tendered for acceptance. Want of stability—a liability to abuse, and the partial favors of the present system, are not the only objections. A mechanic owning a house and lot, a manufacturer owning a mill, a farmer owning a farm, are all shut out as *stockholders* on the present plan of the banks—and owning no stock, he of course, has no control in the administration of the bank, or in the dispensation of its favors, and is thrown without the shadow of power, upon the liberality of capitalists and merchants. The draining and absorbing properties of the present system too, operate injuriously upon the country, and it is of great moment to find a system that will not have this effect, but increase the solid circulating medium of the country.

I have alluded to some of the objections to the present plan of banking, and beg now to call your attention to the scheme under consideration, and will endeavor briefly to contrast its superior advantages over the commercial system especially, in relation to this country. The real estate of Maryland may be estimated at about $120,000,000, and upon the plan of the bank proposed, may be converted into a fund of credit, which could be used with safety and without impairing the credit of the fund, to the amount of one fourth of the fund, viz: 30,0000,000 dollars. Here then, is a fund on which may be raised a solid capital more than sufficient for all the wants of the State. A fund hitherto as dormant as to the purposes in question, as the marl and other fossil riches of our State, and the people of Maryland now only want the proper action of the Legislature to enable them to raise upon it any amount of capital their wants may call for. And so happily may the object be effected, that every man in the State, who can buy an acre of land, may participate in the benefit of the scheme as a stockholder and a borrower. As a stockholder, he holds stock to the amount of the cash value of his land, and receives upon his stock, the nett profits arising from the business of the institution. As a borrower, he is entitled as a matter of right, to a credit of five twelfths of the par value of his stock for forty years, which he may use at pleasure, in whole or in part, upon paying at the rate of five per cent. interest. These are two of the most beautiful and valuable features of the scheme, and should be held in sacred regard, for upon them, much of the relief hoped for from the Bank, will depend. In my next and last number, I will state a case in order to illustrate the probable practical results of these cordial features. The farmer, the manufacturer, and the mechanic, who may not choose to become stockholders are also provided for. They may obtain loans for fifteen years, at six per cent repaying only one fifteenth annually. And the manufacturer or mechanic intending to build, can borrow money in anticipation to enable him to finish his work, when the sum borrowed may be paid by a loan on mortgage upon the newly erected building, redeemable in fifteen years.

Of all the interests of society, that of the agriculture of the States, engaged in the culture of grain, is in the lowest condition. Since the general peace of Europe, the foreign ports have been closed against us, and the prices of our produce are necessarily regulated by the demand for it in the home market. And the consequence is, that the prices have become so reduced, that the fruits of our labor yield us little or no reward, after paying the expenses of cultivation and transportation.

The cotton and sugar planters are more favored. The former have an active market at home and abroad, and the latter are unable to supply more than one half the demand for domestic consumption. The farmers of the middle states, while they enjoyed high prices for their produce, and in anticipation that they should continue to enjoy them, contracted debts for lands at high rates, and for improvement of their estates generally. The sudden fall of land and of the price of produce after the peace, disappointed their expectations, and left them saddled with a debt which no economy, no toil, has enabled them to pay, and from which no ordinary foresight could have saved them; and the burden of which they have been obliged long to carry, under the embarrassments of suits, of costs, of protests and curtailments. And will the Legislature, the guardians and protectors of the agricultural as well as commercial interest, make no effort to relieve an interest thus prostrate and distressed, while they continue to shower their favors on an interest already prosperous and flourishing? This cannot be, if a remedy be within their reach. If till now they have done nothing for the relief of the farmer, it has been from a conviction that his case was remediless. But such an apology no longer exists. A remedy is at hand, tried and ascertained to be as feasible as it is immediate and efficacious, and only waits the proper action of the Legislature. Upon the plan of the bank proposed, the land of the State may be converted into a fund of credit, by means of which the people of this State can borrow, if so much should be wanted for their relief, thirty millions, at the low rate of four per cent interest, and a large portion of the sum borrowed may be let out to farmers and householders on *long* loan, at *five* per cent. The merchants, too, may use their warehouses, their country seats, their farms, and make them conducive to the augmentation of their active capital—the manufacturer his mills and lands, and the mechanic his houses and lots.

But the beauty and comprehensive usefulness of the scheme, are not all its valuable features. The solidity, the immovable foundation of the institution, would inspire universal confidence, and the greatly increased metallic circulation it would give to the State, would re-animate and invigorate the State, and give strength, and energy, and safety to existing banks. Besides relieving the embarrassed portion of society, and giving a new impulse to its industry, the institution would have the immediate effect to raise the market value of our lands. This effect must invariably be produced, for many farms are now in the market for sale which would be withdrawn, and many that must be brought into market, will never appear, if the means can be raised through the bank in question, to satisfy the demand of the pressing creditor. Fewer farms, therefore, would be forced into market, and if any man should be so unfortunate as to be so deeply involved as to be obliged to sell, then the facilities of the bank would increase the number of bidders, and the competition would ensure to the owner a full price, and save his property from sacrifice.

But the facility which the long credit would give, would not be the only operating cause to raise the price of land. The nett profits of the stock would add to its annual productiveness, and the low rate of interest to its actual value. Besides, with the privileges this institution would bestow, land would be more sought after than ever. Merchants, for the sake of the privileges, would be apt to lay out their disposable funds in it rather than the stocks, as a more safe and less fluctuating investment.

But no advantage to be derived from the institution would be so important and sensibly felt as its tendency to reduce the rate of interest. The high rate of interest, is doubtless one of the greatest evils which our industry has to contend with. Within the last century in England, interest fell from eight to three per cent., and to the enormous increase of her capital, and *the fall of interest*, may in a great measure be attributed her unrivalled success in manufactures and commerce. The territory of England comprises 214,000 square miles, about one-sixth of that of the United States. Yet her income in 1799, was estimated by Mr. Pitt at $460,000,000 and her whole capital at five thousand, five hundred millions of dollars. And her debt at this time is about four thousand millions of dollars, with a territory not more than one sixth of ours, and with a population about the same, it may be asked how does she pay the interest of this immense debt, and defray the expenses of her government. I answer that it is by the force of her enormous capital, *and the low* rate of interest. Money is the bone and sinew of industry—and the cheap rate at which it can be obtained in Europe, renders it accessible to any class of society—which favorable circumstance has given to her productive labor an impulse and energy, that has rendered her achievements the envy and wonder of the world. Raise the rate of interest in England to six per cent., and *ipso facto* you bankrupt the government and ruin the nation. Our artisans and manufacturers have to pay this ruinous interest, nay 7 per cent, and how can they with this odds against them, successfully encounter the competition of England. We have now been a nation for half a century—our empire has spread, our population quadrupled the commerce and manufactures and productive industry of the country, increased in proportion—but unfortunately our active capital and circulating medium, have not increased in like proportion, and the ratio of interest has not fallen an iota, and our industry has still to pay 6 or 7 per cent., while its competitors in Europe pay only half the amount. Can a government be wise, if they have it in their power to prevent it, to place their industry in a position with such odds against it. Such economy is worse than false, if continued for a moment after a remedy for the evil is discovered—If the capital of the country has not increased in proportion to our wants, it unquestionably has arisen from a want of credit, for capital has always been abundant in Europe, but the capitalists of Europe long distrusted the stability of our government, and perhaps still more our property. The idea of converting our domain into a fund of credit, first occurred to Mr. Hamilton, when he advised that the public lands should be pledged for the payment of the public debt.—But the idea of converting the improved and productive portion of our soil into such a fund, for the benefit of the individual proprietor, first occurred to our Louisiana Financier, who as well merits a monument of gratitude as does the late distinguished but lamented Fulton. That this great improvement in finance, will be generally adopted in this country cannot be doubted, not only because it will supply us with an amount of capital, necessary to bring down the rate of interest to the common standard of Europe, but because it will place our banking system upon a footing, the most safe and stable in the world. If there be truth in this, it would seem manifest, that the proposed capital of ten millions is little enough to begin with, one third of it will be employed for commercial purposes, and the other two thirds to pay half the debts of the farmers, and if I am not mistaken, time will shew, that the sum proposed will fall short of our wants.

But it is enough to begin with, and, the fund of credit is ample to enable us to draw again upon it—should the capital of ten millions be authorised, not more than a third of the bonds should be offered for sale in any one year.

A FREDERICK FARMER.

*February 14th*, 1835.

*Note.—The "Citizens' Bank" has lately obtained in Holland, nine millions of dollars at a reduced rate of interest.

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It is surprising with what rapidity towns sometimes spring up in the United States. In illustration of this, we instance the town of Wetumka, on the Alabama river. Scarcely any body in this region of country has ever heard of the town of Wetumka; yet it is already a place of very considerable size and importance. Two years ago the site of Wetumka was a wilderness, but now it contains *twelve hundred* inhabitants, and is rapidly on the increase. It has its newspaper, public houses, literary societies, and all the other concomitants incident to a flourishing place. It is represented as being a town of considerable business, and affords a good market for large quantities of cotton.

*Cincinnati Whig.*

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*Massachusetts Morals.*—That portion of the "Bay State" known as the Old Colony, consists of the three counties of Plymouth, Bristol and Barnstable, and contains about 120,000 inhabitants. At the recent session of the courts in those counties, after a vacation of three months in one, four in another, and seven in the other, there were but two indictments in the whole of them, and each of these for petty larcenies of less than ten dollars in amount, and not a single indictment has been found for any aggravated offence, or any that would subject the offenders to punishment in the State Prison. It is not likely that a parallel state of society can be found in the world.—*N. Y. Cour.*

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*Archery.*—A new company has been formed at Boston called the *Robin Hood Archers*, who intend to revive "the honor due the old bow string." Their equipments are said to be such as Robin Hood would not be ashamed of.

# LAWS OF MARYLAND.

## CHAPTER 73.

*An act relating to Guardians and Wards.*

*Be it enacted by the General Assembly of Maryland*, That in all cases where there hath been, or may hereafter be, an appointment of a guardian of a female above the age of eighteen years, by last will and testament, and the person so appointed shall have died, or renounced, or refused to act, it shall be lawful for the Orphans' Court of the county in which the said will shall have been proved, to appoint a guardian in the place of the person so dying, renouncing or refusing to act; and the person so appointed by the Orphans' Court, shall give bond in the same manner as guardians appointed for infants under age, and shall have the same powers, perform the same duties, and be entitled and bound to perform them for the same length of time, or up to such period as the person appointed by the will, if he had lived and taken upon him the trust and duty reposed in him by the will, and shall be bound to render and settle an account of his guardianship or trust, to the Orphans' Court, in the same manner and at the same time as other guardians of minors appointed by the Orphans' Court are now required by law to render and settle their guardians accounts.

## CHAPTER 76.

*A supplement to the act, entitled, an act for the relief of the Securities of the Collectors of Taxes and of Sheriffs, passsed at December session, eighteen hundred and thirty one, chapter two hundred and eighty two.*

Section 1. *Be it enacted by the General Assembly of Maryland*, That in case of a bill or petition to a County Court, in pursuance of the act to which this is a supplement where on filing the bill or petition, or at any other period in the cause, it shall appear to the court, from any fact or facts in the case, verified by affidavit, to be proper that an injunction should issue in respect of the defendants, or any of them, or any authority, acts or proceedings on their part, or that a Receiver should be appointed, until further order of the court, to take charge of the collection of fees, or taxes, or claims, mentioned in the said original act, or to perform the duties of the trustee or trustees, whom the court is empowered, by virtue of said act, to appoint, in the premises, or in any wise to act for the security of the plaintiff, in the matter of said bill or petition, it shall and may be lawful for the court to order the issuing of injunction as aforesaid, and to appoint a Receiver, with the authority as aforesaid, until further order of the court, and with such further authority as, under the circumstances, it shall seem to the court necessary to confer; and to order delivery to the Receiver, of books, papers, and vouchers, as allowed and prescribed in said original act, in respect of a trustee or trustees aforesaid; and to pass all orders necessary, in the view of the court in the premises, for effecting the ends and objects of such injunction and receivership.

Sec. 2. *And be it enacted*, That the Court of Chancery may exercise all the powers conferred by the said original act, or this act, upon the County Courts, sitting as Courts of Equity.

## CHAPTER 79.

*A further supplement to the act entitled an act directing the manner of Suing out Attachments in this Province, and limiting the extent of them.*

Section 1. *Be it enacted by the General Assembly of Maryland*, That no attachment that shall hereafter be issued by virtue of the act to which this is a supplement, or of any of the supplements thereto, shall fail, be dismissed, quashed or defeated, because of any defect in any averment, as to the citizenship or residence or inhabitancy of the plaintiff or plaintiffs or any of them, or because of any omission altogether of averment in that respect, in the affidavit for such attachment, or in any act, or any part of the proceedings preliminary to such issuing of attachments—Provided, that if any trial take place, it be proved at the trial in such attachment case, that the plaintiff or plaintiffs or any of them at the time of issuing said attachment was or were a resident or inhabitant or residents or inhabitants of one of the United States of America, or of a District or Territory thereof.

Sec. 2. *And be it enacted*, That in any cases of attachments that shall hereafter be issued by virtue of the act to which this is a supplement, or of any of the supplements thereto, against any person or persons not residing in this State, such attachments shall not be dissolved unless the defendant or defendants, in such cases, or some person for such defendant or defendants, shall enter into bond with good security to be approved by the court, to satisfy any judgment that shall be recovered in such case against said defendant or defendants.

Sec. 3. *And be it enacted*, That where any attachment as aforesaid shall hereafter be levied or laid upon any lands, tenements, hereditaments, goods, or chattels, or credits of a non resident defendant or defendants, no conveyance, transfer or assignment of any such lands, tenements, hereditaments, goods, or chattels, or credits, shall have any effect against such attachment unless the same shall have been recorded in the office of the clerk of the county in which such attachment shall have issued, before the time of such issuing.

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Beautiful statuary marble, said to be of the finest texture and of snowy whiteness, has been discovered in the neighborhood of Lynchburg.

## A TABLE

*To show at a glance the number of hills or plants contained in an acre of land, at any given distance from each other, from 40 feet by 40, to 1 foot by 1, omitting fractions.*—Albany Cultivator.

| Feet. | feet. | Per acre | Feet. | feet. | Per acre | Feet. | feet. | Per acre. |
|---|---|---|---|---|---|---|---|---|
| 40 by | 40 | 27 | 8 by | 7 | 777 | 3 9 by | 2 9 | 4224 |
| 39 | 39 | 28 | | 6 | 905 | | 2 6 | 4646 |
| 38 | 38 | 30 | | 5 | 1089 | | 2 3 | 5162 |
| 37 | 37 | 31 | | 4 | 1361 | | 2 0 | 5808 |
| 36 | 36 | 33 | | 3 | 1815 | | 1 9 | 6837 |
| 35 | 35 | 35 | | 2 | 2722 | | 1 6 | 7744 |
| 34 | 34 | 37 | | 1 | 5445 | | 1 3 | 9272 |
| 33 | 33 | 40 | 7 | 7 0 | 888 | | 1 0 | 11616 |
| 32 | 32 | 42 | | 6 6 | 957 | 3 6 | 3 6 | 3555 |
| 31 | 31 | 45 | | 6 0 | 1037 | | 3 3 | 3829 |
| 30 | 30 | 48 | | 5 6 | 1131 | | 3 0 | 4148 |
| 29 | 29 | 51 | | 5 0 | 1244 | | 2 9 | 4525 |
| 28 | 28 | 55 | | 4 6 | 1382 | | 2 6 | 4978 |
| 27 | 27 | 59 | | 4 0 | 1555 | | 2 3 | 5531 |
| 26 | 26 | 64 | | 3 6 | 1777 | | 2 0 | 6222 |
| 25 | 25 | 69 | | 3 0 | 2174 | | 1 9 | 7111 |
| 24 | 24 | 75 | | 2 6 | 2489 | | 1 6 | 8297 |
| 23 | 23 | 82 | | 2 0 | 3111 | | 1 3 | 9956 |
| 22 | 22 | 90 | | 1 6 | 4148 | | 1 0 | 12445 |
| 21 | 21 | 98 | | 1 0 | 6222 | 3 3 | 3 3 | 4124 |
| 20 | 20 | 108 | 6 | 6 0 | 1210 | | 3 0 | 4818 |
| | 15 | 145 | | 5 6 | 1320 | | 2 9 | 4873 |
| | 10 | 217 | | 5 0 | 1452 | | 2 6 | 5361 |
| | 5 | 435 | | 4 6 | 1613 | | 2 3 | 5956 |
| 19 | 19 | 120 | | 4 0 | 1815 | | 2 0 | 6701 |
| | 15 | 152 | | 3 6 | 2074 | | 1 9 | 7658 |
| | 10 | 229 | | 3 0 | 2420 | | 1 6 | 8935 |
| | 5 | 458 | | 2 6 | 2904 | | 1 3 | 10722 |
| 18 | 18 | 134 | | 2 0 | 3060 | | 1 0 | 13403 |
| | 15 | 161 | | 1 6 | 4849 | 3 0 | 3 0 | 4840 |
| | 10 | 242 | | 1 0 | 7268 | | 2 9 | 5289 |
| | 5 | 484 | 5 6 | 5 6 | 1417 | | 2 6 | 5818 |
| 17 | 17 | 150 | | 5 0 | 1584 | | 2 3 | 6453 |
| | 15 | 170 | | 4 6 | 1760 | | 2 0 | 7260 |
| | 10 | 256 | | 4 0 | 1980 | | 1 9 | 8297 |
| | 5 | 512 | | 3 6 | 2262 | | 1 6 | 9680 |
| 16 | 16 | 170 | | 3 0 | 2640 | | 1 3 | 11616 |
| | 15 | 175 | | 2 6 | 3168 | | 1 0 | 14520 |
| | 10 | 272 | | 2 0 | 3960 | 2 9 | 2 9 | 5760 |
| | 5 | 544 | | 1 6 | 5280 | | 2 6 | 6336 |
| 15 | 15 | 193 | | 1 0 | 7920 | | 2 3 | 7040 |
| | 10 | 299 | 5 0 | 5 0 | 1742 | | 2 0 | 7921 |
| | 5 | 580 | | 4 6 | 1936 | | 1 9 | 9051 |
| 14 | 14 | 222 | | 4 0 | 2178 | | 1 6 | 10560 |
| | 10 | 311 | | 3 6 | 2489 | | 1 3 | 12672 |
| | 5 | 622 | | 3 0 | 2904 | | 1 0 | 15840 |
| 13 | 13 | 257 | | 2 6 | 3484 | 2 6 | 2 6 | 6969 |
| | 10 | 335 | | 2 0 | 4356 | | 2 3 | 7740 |
| | 5 | 670 | | 1 6 | 5808 | | 2 0 | 8712 |
| 12 | 12 | 302 | | 1 0 | 8712 | | 1 9 | 9956 |
| | 10 | 363 | 4 6 | 4 6 | 2151 | | 1 6 | 11616 |
| | 5 | 720 | | 4 0 | 2420 | | 1 3 | 13939 |
| 11 | 11 | 360 | | 3 6 | 2765 | | 1 0 | 17424 |
| | 10 | 396 | | 3 0 | 3226 | 2 3 | 2 3 | 8604 |
| | 5 | 792 | | 2 6 | 3872 | | 2 0 | 9680 |
| 10 | 10 | 435 | | 2 0 | 4840 | | 1 9 | 11062 |
| | 9 | 484 | | 1 6 | 6453 | | 1 6 | 12906 |
| | 8 | 544 | | 1 0 | 9680 | | 1 3 | 15488 |
| | 7 | 622 | 4 0 | 4 0 | 2722 | | 1 0 | 19363 |
| | 6 | 736 | | 3 9 | 2904 | 2 0 | 2 0 | 16890 |
| | 5 | 871 | | 3 6 | 3111 | | 1 9 | 12445 |
| | 4 | 1089 | | 3 3 | 3350 | | 1 6 | 14520 |
| | 3 | 1452 | | 3 0 | 3630 | | 1 3 | 17424 |
| | 2 | 2178 | | 2 9 | 3660 | | 1 0 | 21780 |
| | 1 | 4356 | | 2 6 | 4376 | 1 9 | 1 9 | 14223 |
| 9 | 9 | 537 | | 2 3 | 4840 | | 1 6 | 16594 |
| | 8 | 605 | | 2 0 | 5445 | | 1 3 | 19913 |
| | 7 | 691 | | 1 9 | 6222 | | 1 0 | 24454 |
| | 6 | 806 | | 1 6 | 7260 | 1 6 | 1 6 | 19360 |
| | 5 | 968 | | 1 3 | 8712 | | 1 3 | 23232 |
| | 4 | 1210 | | 1 0 | 10890 | | 1 0 | 29040 |
| | 3 | 1613 | 3 9 | 3 9 | 3097 | 1 3 | 1 3 | 27878 |
| | 2 | 2420 | | 3 6 | 3318 | | 1 0 | 34848 |
| | 1 | 4840 | | 3 3 | 3574 | 1 0 | 1 0 | 43560 |
| 8 | 8 | 680 | | 3 0 | 3872 | | | |

*Water Proof Varnish.*—It simply consists of Seneca oil and gum elastic; one ounce of the latter to be cut into thin shreds and dissolved in a pint of the former, and when dissolved, which will be in a few days, the boots are to be completely saturated or charged with the mixture. The manner in which I have prepared my boots is as follows: I take a piece of sponge, and rub the mixture in until the leather will absorb no more of it; the boots are then laid by for a day or two, when the process is repeated. The *soles*, as well as the *uppers*, are to be thus rubbed, and the operation is to be performed either before the fire or in the sun. Since I have adopted this plan of treating my gunning boots, I have never had a wet foot. It imparts an elastic pliancy to the leather, which, without the least exaggeration, would make one pair last as long as two which had not been so prepared.—*American Turf Register.*

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Marriage always effects a decided change in the sentiments of those who come within its sacred pale under a proper sense of the responsibilities of the married state. However delightful the intercourse of wedded hearts, there is, to a well-regulated mind, something extremely solemn in the duties imposed by this interesting relation. The reflection that an existence which was separate and independent is ended, and that all his hopes and interests are blended with those of another soul, is deeply affecting, as it imposes the conviction that every act which shall influence the happiness of the one, will color the destiny of the other. But when the union is that of love, this feeling of dependence is one of the most delightful that can be imagined. It annihilates the habit of selfish enjoyment, and teaches the heart to delight in that which gives pleasure to another. The affections become gradually enlarged, expanding as the ties of relationship and the duties of life accumulate around, until the individual, ceasing to know an isolated existence, lives entirely for others, and for society. But it is the generous and the virtuous alone, who thus enjoy this agreeable relation. Some hearts there are, too callous to give nurture to a delicate sentiment. There are minds too narrow to give play to an expansive benevolence. A degree of magnanimity is necessary to the existence of disinterested love or friendship.—*Border Tales.*

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*Improvements in Greece.*—An iron railway has been contracted for, by the Greek Government, with the banker Feraldi, to run from Athens to the Piræus. Shade of Themistocles, look down!

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The Philadelphia Gazette states that *Penn's Cottage*, (the first house built in Philadelphia after the arrival of William Penn's colony,) is still standing.

## INDIA.

A correspondent of the Boston Atlas, who writes from Calcutta, thus speaks of India:

"The soil and climate of India refuse no production which is necessary to man's comfortable subsistence. Were all her commerce, her traffic with the world stopped instantly and simultaneously, she would still find in herself resources more than sufficient for her wants:—and that her people would be happier cannot be for a moment questioned. What advantage has the dominion of Great Britain ever brought her? Has it saved them from internal strife? It may be; but it has been as the mighty always quell the quarrels of the weak—by making slaves of both parties. Has inter course with the English tended to civilize them, and render them an enlightened race? Very few indeed of their bad customs have been laid aside, and fewer still of their prejudices abandoned; and, in return, they have acquired every trait of character which can disgrace a nation. Every species of fraud and deceit—lying, stealing and petty oppression has been learned by them from the English. The latter come among them only to acquire wealth, and are little scrupulous as to the means employed. They look to the country only as a temporary abiding place, and of course have no permanent interest at stake leading them to feel more than a present care for its welfare. Here to-day, and gone to-morrow, they only strive to make their limited stay as profitable as possible. There is no time for attachment to the soil to be matured.' They feel as you would feel in going into a shop to buy some needed article. You would make the best bargain possible, and be off. But if the sway of the English is productive of some good, can any thing be a compensation for the loss of liberty?"

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THE GREAT FIREFLY.—Some years since, a Spanish lady had a masquerade dress trimmed and ornamented with these splendid insects, and *cicindelas*, smaller though not brilliant fire flies, which emit scintillations while in the act of respiring. The effect of this costume was magnificent beyond description; the lady had them placed within plaits of very fine net; and not, as the author of "Six Months in the West Indies" insinuates, "strung through the middle, as the children string cockchafers;" for, in fact, those insects are so beautiful, that I scarcely think the most cruel naturalist would have the heart to harm them. I, on one occasion, applied their lamps to some advantage. Being situated as an overseer on a plantation under the direction of a manager, who considered all reading and writing, save that which was necessary to keep the estate's journal, as idleness, I was obliged either to relinquish my studies or to prosecute them in secret. To accomplish the latter, (not being allowed candles,) I procured eight or ten fire flies, which I secured in a tumbler, and fed them on sugar cane. I concealed them during the day, and at night, while I was supposed to be in bed, I made use of my "insect lamp," which afforded me sufficient light to read the smallest print.—*Carmichael.*

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*How to make Coffee as the French make it.*—Have a coffee-pot with a lip; pour into it as many cups of boiling water as you wish to make cups of coffee; let the water boil; then put in as many table-spoonfuls of coffee as there are cups of water; stir in, and let it simmer till the bead falls. When the coffee is done, take it off the fire, pour in a cup of cold water, set the coffee on the hearth, and let it stand ten minutes, when it will be fine. For breakfast, put one cupful of this coffee to three or four cups of boiled milk, and sweeten to your taste, and you will find it a luxury, at a small expense, as great as wealth can procure.—*Household Almanac.*

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## THE CHINESE.

The Chinese suppose the abdomen to be the seat of mind—the place of thought; we, the head.

They make the left hand the place of honor; we, the right.

Their color for mourning is white; ours, black.

They give ladies the lowest place; we, the highest.

Among them, a widow must obey the oldest son; among us, the son must obey the widow.

Among them, the traveller furnishes a bed; among us, the inn-keeper.

Among them, the buyer furnishes scales; among us, the seller. [Every one carries his own scales to market, for fear of being cheated.]

They sell wood by the weight; we, by measure. [So with many other articles.]

They read and write perpendicularly; we, horizontally—they, from right to left; we, from left to right.

They place the text at the bottom of the page, and the notes or comments at the top; we, *vice versa*.

They wear the beard long, and shave the head; we, *vice versa*. [They, however, leave a circular space about three inches in diameter on the crown unshaven, and wear the hair braided and dangling on the back.]

Among them, thousands die of eating and drinking too little, because they cannot get food; among us, of eating and drinking too much.

They say that men are by nature good; we, that they are evil.