The committee might easily add to this catalogue other causes for the embarrassments of the present time; but it is useless. Some of them are so connected with the formation of our community, and others, with our moral constitutions, as to preclude even the hope of immediate remedy. The committee will therefore, proceed to suggest such remedies for the present distress as they believe to be clearly practicable. And here they must indulge their regrets, that the fallen fortunes of many cannot be restored by any course which can be suggested. To such it only remains, to pay their debts as far as their effects will extend; ascertain the true ground on which they stand; and, no longer deceiving others or themselves, "begin anew their journey and their lives." Pursuing this course, it would still be practicable for a considerable number of them to acquire a competency, or even a fortune, for their families while there is little or no hope from a contrary course:

Presupposing the necessary industry, without which it is impossible to succeed, the remedies which would be more immediately beneficial to the community at large, are:—To dismiss extravagance; to make as much and buy as little as possible; to avoid as much as possible the purchase of articles on credit; to be economical in every respect.

The propriety of these suggestions is so obvious as to require but little elucidation. In the idea of making as much and buying as little as possible, is included, not only the production of commodities for market but of an ample supply of provisions, clothing, work animals, &c. for domestic use. The advantage of purchasing necessaries with cash, is too apparent to need illustration. To give full effect to these recommendations, it is necessary to keep accounts of receipts and expenditures, so as to be able at any time to know your standing; (an ignorance of which often causes a man to incur ruinous expenditures or engagements) and to be systematic in all things, having a time and place for every thing and every operation; and every thing in its time and place.

It is recommended to every man who has the charge of a family, once a year, to ascertain the full amount of all the demands against him accurately, and set this sum down; and then estimate as correctly all the means he now has in hand, to meet these demands.

If he finds that his means are competent to the ends desired, he has nothing to do but to mind the same things and to walk by the same rule—setting as good an example as he possibly can, of industry.

But if, upon examination of his affairs, he finds he has only in part the means to pay his debts, let him put three years business, as nearly as he can, together; take the average profit of one year, and see if that will meet all the claims upon him after he has dispensed with all superfluities. If this will answer his purposes fully, let him go on in hope that he shall obtain the wished for end.

If otherwise, it is perceived that two or more years of prosperity must attend him before he can be delivered from embarrassment, let him sell that portion of his property which is least profitable and most saleable, until he has reduced his debts to the compass of one year's profit.

Without adverting to what may be done by the introduction of new articles of culture on our farms, it may now be emphatically said, that cotton is our only agricultural product for exterior trade. Of cotton, we annually raise about eight thousand bales; which may be estimated to be worth, clear of freight and other expenses incident to its sale, about one hundred and eighty thousand dollars. This sum is our only reliance to pay our current expenses of every kind and our debts, and which we have no hope can be materially enlarged.

Our annual expenditures we estimate to be:—

In store accounts, average,	$85 000
Pork brought from other states	15,000
Horses and mules,	3,000
Pleasure carriages, household furniture, watches, doctors' bills, blacksmith accounts,	8,000
Salt, iron, sugar, coffee, cotton bagging, and other articles usually bought at places where we sell our cotton, and not included in the estimate of store accounts,	3,000
Interest on existing foreign debts, computed at legal per cent, and without taking into view the many instances in which more than lawful interest is given,	25,000
Making our annual expenses amount to	$149,000

This calculation, if erroneous, we believe shows our annual expenses to be less than they actually are; but taking it for correct it leaves an excess in the avails of our yearly labours, after paying annual expenses of only thirty one thousand dollars, applicable to the payment of present debts; an amount by far too small to extinguish them, or so to reduce them as to change their present burthensome and destructive character, within any time that we can reasonably hope that the holders of them will forbear to press and compel their payment. But a material fact in relation to this balance should not escape observation, many of our citizens, from better management, accident or other causes, are in prosperous circumstances; and it is into their hands that a considerable part of the money immediately, or ultimately, goes; and although the whole amount of the balance, if exclusively applied to the relief of those whose circumstances are most needing it would be together insufficient, yet it is apparent that they get much less than the amount of that balance. And what is the consequence?

Some by ruinous sacrifices, in the shape of additional interest, or the sale, for less than their value, of the demands which they hold upon others, put off, for a little time, the day of final payment:

The property of others, we will not say more *unfortunate*, is taken to satisfy debts, enlarged by costs and expenses. If the property when under the sheriff's hammer, could be sold for its fair value, the result would not be lamentable; but this is not, and cannot be the case; because the amount of property which the debts and embarrassments of the community compel them to throw into market, at a fair price, greatly exceeds the annual proceeds of cotton, deducting annual expenses, and it is to these circumstances, prices of property must and will be graduated, and not as in ordinary cases, to its intrinsic worth. No person, however accurate may be his opinion of the value of a thing sold, and how desirous soever he may be to possess it, can buy without he can pay the money for it; this, but few can do; and all the consequences of a glutted market ensue; but little competition; much to be sold; and but little to buy with. The end must be a sacrifice of the property sold, and not unfrequently, a hopeless insolvency of valuable members of the community; poverty, privation and distress among their families, and often in cases where the moral worth of the sufferer claims our deepest sympathy and commisseration.

It is not among the least evils of the times that their tendency is strong, is irresistible, to make the rich, richer; the poor, poorer. Take an instance where property is sold at a sacrifice. Precisely the difference between the actual sale and value of the thing sold, is the gain of the purchaser, at the expense of the unfortunate owner, and sometimes at the expense of the creditors also; as where an individual whose property, at its worth, would cover his debts, does not sell for its value; there is a deficiency, which his creditors lose, gained most usually by him who already has enough, and lost to him to whom it is necessary for the actual comfort and maintenance of his family, or, in case of creditors, necessary to the payment of their own debts.

It is from the same cause that purchasers of notes advance with such rapid strides to wealth among us. It would be wasting time to attempt to prove that the use of money is not worth as much as is asked and obtained by them for it; and it argues a kind of infatuation among us, which we do not believe has any existence, to suppose that we would voluntarily, and without being under great necessity, moral, or otherwise, give so much above its real value for it. In the pressure and necessities of our circumstances, an individual who wields his capital in that business, has an advantage over the community equal to the difference between the true value of the use of money, and the amount obtained: a difference, we believe, of not less than from 15 to 20 per centum, *at compound interest*, and which, in its progress, is entirely competent to the heaping up of great riches on the one hand, and wither and con-ume on the other.

Such are some of the deleterious consequences of our pecuniary difficulties. Rapid accumulations of additional wealth by those who commonly have enough; and as rapid a divestment of the little property possessed by others, every way as deserving.

It may be well here to say a word relating to the mischievous character of a large portion of the debts we now owe. They are virtually foreign debts, and so many drains to carry from us entirely much of the money which would otherwise remain in circulation among us. A man owes a debt to his neighbour; that neighbour or some other person, into whose hands the money soon goes, owes one of our merchants to whom he pays it. The merchant owes for his goods, which he must pay for; and in this way it very often happens, that money has hardly reached us from the sale of our cotton, before it commences its return back. But if we owed no foreign debts, the money we might pay in discharge of such as we did owe, would ordinarily still remain with us and increase the only fund which can be relied upon to make property sell for its worth; that is, the amount in the hands of our citizens, seeking its investment in property. It is, therefore, the unnecessary and improper amount of our purchases from abroad, directly or indirectly, that makes the "balance of trade" against us; first, draining us of our money, as being most portable; and, if continued, eventually taking from us much of our other property that can be carried away with the most facility.

To trace, in all their ramifications, the various pecuniary and moral evils which grow out of such a state of things, would far transcend the limits within which we wish to confine our remarks. We shall content ourselves with stating, most confidently, that we have an effectual remedy in our hands; that by pursuing a proper course of retrenchment and self denial the community have it completely in their power to relieve themselves from their pecuniary difficulties.

We would make a single remark as to an expectation entertained by some, (upon which much reliance is placed, which we fear will be found delusive,) in relation to an increase in the price of cotton The price of this article will, we presume, be always subject to occasional fluctuation; short crops and other circumstances, may sometimes cause an advance. But our opinions, founded upon our best judgments is that the average price will continue low, and ultimately reach a point less than any to which it has gone for many years. Sales made in the early part of next season may, perhaps, seem contradictory to this; if, however, it should so happen, we fear that time will ultimately prove the correctness of the opinion here advanced. We turn, therefore, to what we believe to be our *sole dependence* for relief—the curtailment of our expenses.

Our community has already strained every nerve; has put in requisition all its means, to raise all the cotton it can raise, and cannot hope materially to increase its quantity from its present average amount. We attempt to raise nothing else for foreign trade, and all we have done is insufficient to meet our exigencies. The fault is not in our soil; a great deal worse is tilled to much advantage. Cotton is a far more valuable agricultural product than the climate permits to be raised in many other countries, which are nevertheless prosperous. The fault is in ourselves, Our wasteful and expensive habits, formed in times of unexampled prosperity, are retained. But those times are gone. We have not had the wisdom to change with the times; and, until we do so, our case is hopeless. We now make about one hundred and eighty thousand dollars a year from our cotton We must, if we would save ourselves, reduce our expenses so, that a sufficiency of that sum shall remain, to be annually applied to the payment of old debts, to extinguish them in a reasonable time. We would earnestly urge to the community, that except this, there is nothing else to depend on. Stern necessity is at work among us, and sooner or later, willing or unwilling, to that we must yield; but how much better would it be, how much misery would it save us, if, in the language of the best of books, it could be said of each individual—"The wise man foreseeth the evil, and hideth himself."

If we would hide ourselves from impending evils, let us contract no new debts, except from the most unavoidable necessity, and apply all we can save, to the discharge of old. Let us make every thing which we need, and which we can make, in our own families.

We must raise all the pork needed in our families, and a surplus for the supply of those whose avocations and situations prevent them from doing so. This can easily be done by next season, and would save us annually fifteen or twenty thousand dollars. We must raise our own horses and mules. The effect of this would not be felt under three or four years; after that time, ten or fifteen thousand dollars could be saved annually in this item.

None doubts our capacity to do all these things, and to do them easily. We should, in doing so, not be able to raise as much cotton as we now do; but the gain by us in the exchange would be great. We do not believe that we should fall short ten thousand dollars in the amount of cotton crops annually, to accomplish every thing recommended; and by rigidly adhering to the course recommended instead of a nett gain each year of thirty-one thousand dollars, we do not doubt it would be swelled to more than a hundred thousand dollars; and that in a short time we should generally be as prosperous and as happy, as ease in our money affairs could make us.

We forbear enlarging upon the many happy effects, pecuniary, moral and political, which would accompany this steady and unwavering prosecution of our interests. We have endeavoured honestly to point out the evils which burthen us, their cause and the remedy? And much pleasure would it give us if our humble efforts should be productive of any good, however small.

In consideration of the premises, the committee recommend the adoption of the following resolution:—

Resolved, That the relief of the community from existing embarrassments, can only be effected by a due consideration of the causes enumerated, and a determined adoption of the remedies suggested in the foregoing report.

For the Easton Gazette.

Mr. Graham,

We would wish to call the attention of the public, to the efforts that are making, to form a Bible Society in Talbot county; the object of which, is to supply every destitute family, with a copy of the Sacred Scriptures. We hope that every friend, and well-wisher to Religion, will lend his aid to so laudable an Institution, as that, of establishing the benign influence of the Bible on the earth. The design is a bold, yet noble and interesting one. To me it certainly appears bold, and I do not expect that it will be carried to its full accomplishment without some difficulty. It may meet with opposition from the prejudices of the uninformed, and the disaffected? It is even possible that some honest and good men may conceive it to be unnecessary, or impracticable, and though they may not oppose it, may sink into apathy under the magnitude of the object, and withhold their assistance. Certainly, nothing is hazarded when we say, the undertaking is a bold one, yet some measures succeed because they are bold; the Spirit that conceives a plan, is frequently found able to accomplish it; and such measures, when they bear the impress of virtue, and respect the accomplishment of some great and acknowledged good, are apt to arouse a corresponding spirit in the public mind, which secures their success. God himself, smiles auspiciously upon such measures thus characterized, and by unexpected turns of Providence, watts them on to their completion. The plan is bold, its boldness is sacred, the object hallows it, it is sanctified in a thousand hearts, and it shall receive a deeper sanctity from its blessed consequences. It is boldness authorized by that interesting promise, "to them that believe all things are possible," and even without the inspiration of Prophecy, we can venture to predict its complete success. The faint and the feeble, might indeed be overwhelmed by its vastness; the rash and unskillful might enter upon it with spirit; yet they would finally abandon it in despair; but the character, the talent, the influence and the Piety which are enlisted in the good cause, give ample security for its final and complete triumph, but it is a bold, yet it must be confessed it is a noble and interesting measure; it is fraught with the highest and the holiest charity. It is noble to supply the temporal wants of the destitute: there is great virtue in chasing away the thousand shades of gloom and wretchedness, which rest upon the path of the indigent and the oppressed; but in placing the Bible in the possession of so many thousands, you perform a far nobler charity; for you put within their very grasp, the source of true and enduring happiness. It will be admitted that there is great moral purity in many of the lessons which Philosophy has taught us—that there is something noble in many of the dictates of human wisdom; but these are not the sources of that virtue, which passes current in Heaven, and no other virtue can secure the approbation of God. Men bow beneath the commanding influence of public opinion: the fear of censure and the love of praise, are the grand constraining principles of many a heart. It is easy to perceive however, that virtue drawn from such sources, founded on such principles, and perpetuated by such restraints, must be selfish in its character, and very precarious in the term of its existence. The Bible clearly exhibits the only true virtue; that which God himself has enjoined—which he loves, and which he will most graciously reward. Without this guide, man wise and skilfull as he may be, under the influence (as he is,) of so many evil principles, and tendencies, must inevitably go astray; and his hopes of Eternal Happiness drawn from other sources, fondly as he may indulge them will be fatally wrecked in that hour when most he shall need their influence. But farther, the word of God is the instrument of producing the virtue which it exhibits and enforces. We will not deny that man may do much towards correcting the motives of his heart, and fashioning the conduct of his life. He may restrain his unlawful desires within the limits of decency and moderation He may even grasp with the hand of powerful control his disorderly and tumultuous passions; yet often all his best unaided efforts cannot give birth to Heaven-born virtue within him. The Gospel of Christ must dispel the darkness of his understanding, must apply its powerful motives to his will, must bring the power of its Grace to fashion, & renew the Heart in Righteousness. The law of the Lord is perfect in converting the Soul; under its holy influence, the rank luxuriance of sinful nature withers & dies& is exterminated from the Heart. Then instead of the thorn, cometh up the fir tree: and instead of the brier, cometh up the myrtle tree. The fragrance of a heart thus renewed diffuses itself abroad and ascends even to Heaven. In giving these destitute families the Bible, you not only furnish them with the source and instrument of Virtue, but of happiness also: the human heart possesses a native thirst for happiness and through unnumbered devious paths it hurries with fearful avidity in quest of the fugitive; but the solid basis of Happiness is that virtue, which the Holy Scriptures reveal. Wealth, indeed may lend its treasures to the ceaseless cravings of desire—Fame may enwreath with her brightest chaplets the brow of her favorites; pleasure may inwave her thousand streams at the feet of her votaries; but such bliss is visionary, 'tis crushed before the moth; a momentary anguish puts it all to flight. But that Happiness which springs from the virtue of loving God, is permanent as the source from which it flows. Is the good man in distress?—The sacred volume carries it's consolations to his heart. Does adversity shed impenetrable gloom upon his prospects?—The Gospel enlivens it with the radiance of Heaven. Does his broken heart bleed over the perfidy that abused his confidence, or weep its tears on the Grave of its buried hopes?—Inspiration tells him there is a friend that sticketh closer than a brother. Is he called to enter the Conflict with the last Enemy, and traverse with painful and weary steps the valley and shadow of *Death*?—The Oracles of truth announces that "the Eternal God is thy refuge" and underneath the everlasting arm of Omnipotence, thou shalt forever rest secure—Does this world recede from his view as the shades of death descend upon his closing eye?—He has a Building of God a House, not made with hands, Eternal in the heavens. The Glory which the Gospel sheds upon the good man's soul, unlike the Glory of this world is brightest in the hour of Darkness; and like the Rainbow in the clouds of Heaven, is loveliest when the gloom is deepest.

I have said that your design is fraught with the noblest charity. It is so. Let your benevolence feed and clothe and comfort this poor Body as it may, yet in despite of all your care, it will descend unto the dust and come under the dominion of the worm; but when you put the Gospel in my possession and rightly administer to my soul you open my view & bring unto the enjoyment of my Hopes, "an inheritance incorruptible, undefiled and that fadeth not away—reserved in Heaven O, then shall we not give this sacred volume to these thousands that are destitute? Shall we deem the Savage of the Wilderness, or the Heathen of distant lands, more deserving of compassion than these who are sleeping the sleep of death in our very bosoms? If they live and die without the bible and without Christ, will their happiness be secure, merely because they were Inhabitants of a Christian Land? And ought not conviction of their awful danger to inspire us with zeal to place the scriptures in their hands that they may be rescued as *Brands* from the burning? Shall the extent of the design deter the efforts or defeat the undertaking? Have we no confidence in the goodness of the cause? None in the Integrity and zeal which gave it birth?—None in that feeling of benevolence and these christian principles which are so happily diffused through the hearts of our vast community? Shall we withhold the bible from them, because it may be neglected and unread by them? Was this the principle upon which Heaven should deal out its mercies, what a desolate wilderness would surround us. Shall we urge the objection, that they do not desire the scriptures? What Christian, however bright his hopes or exalted his piety, desired conviction of the guilt that was weighing him down to woe; yet when it came & led him to the cross he cherished as the best boon of Heaven. Shall we presumptuously commit the safe keeping of their souls to their ignorance, and withhold the Gospel on the plea, that it cannot affect their eternal destiny?—We spurn the thought with horror. Christ came a light into the world—he has left us a lamp to our feet and a light to our path. How many has it lighted to Heaven who but for it would have gone down to despair? Who that has felt the value of its influence, that will hesitate to say—Go sacred volume illuminate those dark habitations. T.

We copy the following just and pertinent remarks on the recent outrage in the Capitol, from the Merchant's Telegraph, a paper published at New York. We have something ourselves to say on the subject of the outrage, and on the misrepresentations contained in the document offered by the assailant to both Houses in justification of his conduct. But as the subject is before a Committee, now actively engaged in the investigation of the affair, we think it the most correct course to suspend our observations until a report shall be made from that committee.—*Nat Jour.*

[*From the N. Y. Merchant's Telegraph*]

Unwarranted Outrage.—Without departing from the line of strict neutrality which we determined at the outset of the Merchant's Telegraph to observe in relation to politics—our primary object being as we then stated it, to render this paper worthy of the strongest support of the commercial community, yet we cannot forbear to reprehend in terms of richly merited censure, the unmanly outrage which has been perpetrated by one of the conductors of the public press on the person of the son of the President of the United States, while engaged in the discharge of an official duty, as private Secretary to Mr Adams, and quietly walking, beneath the roof of the capitol, from one body to the other, of our national legislature. The acrimonious bitterness of political feeling during the present hotly contested struggle between adverse parties on the Presidential question may naturally be expected to vent itself in violent acts and language, which the excitement of the occasion will in some measure, extenuate, though it cannot excuse, and which will be looked back to, when time shall have assuaged the portentous moral fever which now infects the nation with emotions of shame and regret. But that any one possessing the least regard for his country or himself, for decency or law, or for any of the ties and obligations that bind society together, could be found who would suffer political or personal antipathy, public or private revenge, so far to obtain the mastery of reason and manliness as to make such an attack, in such a place and at such a time, as are recorded in the extract below, we did not believe

We most cordially hope that this second insult to the dignity of our national councils—this second outbreaking of indomitable rage and venomous hate, beneath walls that should at any rate afford protection, if the laws are to be reverenced no where else—may meet with severe and merited and general castigation. Persons of all parties should unite in reprehensions, loud and deep, against such rancorous conduct; which no provocation can justify, and no concession mitigate. He who shall have the temerity to step forward as the apologist for an assault, at which every reasonable man, to whatever political sect he may belong, must blush, will exhibit an instance of analogous audacity, without being able to plead the palliative of sudden impulse. We trust that no one will be fool hardy enough to do so; but that the press from Maine to Florida from the Atlantic to the Rocky mountains, will join in one general cry of *shame!*

STATE & NATIONAL POLITICS.

There is so much good sense, and sound policy, in the following remarks from the Boston Patriot, that we cannot refrain from giving them publicity. Though directed to the people of another section of our country, they will apply in the main with equal propriety to those of Maryland. It is time that the friends of the National Administration in the respective counties, had commenced their preliminary arrangements. The sooner their tickets are formed, the sooner will the people become acquainted with the names of those who compose them.

"In the selection of Candidates for Representatives to the next Legislature, it is hoped that reference will be had to the opinions of individuals in regard to national politics, and that no avowed opponent of the administration will be elected. The people owe it to themselves to entrust their political concerns in the hands of no agent who will do what he can to thwart their warmest wishes—to aid the election to the Presidency of a successful military chief, in preference to that of an accomplished and experienced statesman and civilian.

We would not be understood to mean that adhesion to Mr. Adams is the only qualification requisite for a representative. This is the doctrine of the opposition, who hold fidelity to Gen. Jackson to be superior to all other considerations. We would that no man were returned as a representative, unless, by education, by study, or by experience, he had possessed himself of that wisdom which should enable him to legislate with credit to himself and to the advantage of the community. It is notorious that individuals have been returned to the legislature of such limited capacities, as rendered them little more than mere automata, while another class have come to transact their own business in the city, and who devoted but a small portion of their time to the concerns of the state. The one is unable to be a useful member of the legislature, while the time of the other is deemed by him too valuable to his own private affairs to devote it to the concerns of the state. In every town are to be found men of general intelligence, of enlarged & liberal views, and of sufficient practical knowledge to make able and faithful representatives: it is for the credit of the town and the interest of the state that our legislature should be composed of such men; and such men are to be found in all the walks of life, among farmers as well as among traders and professional men."

Curious Fact.—Cut a couple of cards each into a circle of about 2 inches in diameter. Perforate one of these at the centre, and fix it on the top of a tube, say a common quill. Make the other card ever so little concave, and place it over the first, the orifice of the tube being thus directly under, & almost in contact with the upper concave card. Try to blow off the upper card. You will find it impossible.—We understand that the cause that counteracts the effect at first expected at this singular phenomenon has lately puzzled all the members of the Royal Society. A medal and a hundred guineas are said to be the reward of the successful discoverer. We recommend the ingenious reader to find it out.—*Exeter Afred.*—We have just tried this experiment, & to our no small surprize find that what is stated in the preceding paragraph is quite true.—*Editors Merc.*

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