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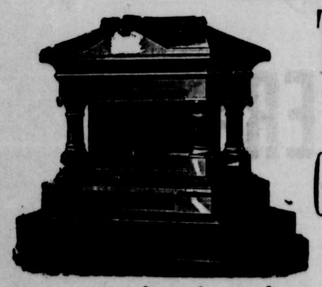

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A FINE ADDRESS.

Delivered at the Bankers' Association, at Annapolis, by Harrison W. Vickers, Esq.

The following address was delivered by Harrison W. Vickers, Esq., during the session of the Bankers' Convention in the hall of the House of Delegates, Annapolis, Md., in reply to the address of welcome by Gov. Warfield. It is published at the request of the bankers and persons not present at the Convention:

MR. PRESIDENT, LADIES AND GENTLEMEN:—Breathing the ozone of Annapolis, living among its hallowed memories and associations, has been productive of the happiest effect on the mind of Governor Warfield. Eloquent in deeds by inheritance, he is now graduated into a happy orator upon every occasion.

If, by coming in contact with him, only some of the oozings would leak through on me, I might then hope to respond with some degree of ease, at least, to the eloquent and felicitous expressions of welcome by his Excellency, on the behalf of the Maryland Bankers' Association who have met in this historic building too hold their Tenth Annual Convention.

Mr. President, Marylanders love to dwell upon the glorious memories of the past. The past, at least, is safe.

Annapolis and this venerable State House must ever remain the object of the highest human interest. In this building feelings are awakened and emotions excited too deep to be expressed in any evanescent flow of words.

Here we can summon up in our imaginations illustrious characters of imperishable memories.

Mr. President, our ancestors undoubtedly were great men; men through whose wisdom, courage, commanding talents and exalted patriotism, were laid the foundations deep and strong for the growth of a great, powerful and proud nation.

A nation invincible at all times in war. But whose true mission is to furnish a living example to the world of the accomplishment of domestic tranquillity and in the peaceful pursuit of the Arts and Commerce among the nations of the world.

Mr. President, this is a convention of the representatives of money. The little I know about money personally is that it is very timid and very scarce. To use the vernacular of a friend, who, however, applied the expression to his girl, "Katy" is "Skerry"; money, Mr. President, is more "Skerry" than my friend's "Katy." The slightest disturbance on the "Street" will cause it to disappear. Men who are ordinarily brave, can be seen to button up their trousers pockets on hearing the most distant rumbling of discontent. The ladies have so many more ways than men of concealing money, they are the last to feel alarm on the subject. A gentleman walking on one of the shopping streets of Baltimore with his daughter, saw a lady bending far over, stooping down, remarked, "that lady is tying her shoe." His daughter replied, "Oh! dad, no; she is getting out money."

Mr. President, to be serious, bankers are deeply interested in the encouragement of peaceful pursuits, and in good government. Whatever makes for the honor and renown of the State and country, is largely in their keeping, correspondingly great is their responsibility to the people whose savings are the source of this power.

Mr. President, the occult influences of this "Old State House," ever present with the thoughtful, makes it a very proper and fitting place for the meeting and consultation of men whose responsibilities to their fellow men, are so immeasurably great. And I would express the ardent thanks of the Bankers Association to Governor Warfield, for the use of this Chamber for the purposes of this Convention, and for the cordial manner in which he has extended to the Association the hospitality of the city of Annapolis. "The golden key," symbol of hospitality, has for 200 years unlocked the gates of this city, which swung open on golden hinges to give welcome to many of the greatest public characters in the history of the world. Names that connot die, and deeds commemorated, destined never to perish from the earth.

Mr. President, Maryland's struggle to reach sound and safe banking, runs through a long and trying period, but no way differs from the experience of her sister colonies, and continued for many years after the formation of the National Government. Under the system of dealing with the Mother Country there was little necessity for actual money, and there was none in circulation. The chief product of a colony became its money and standard of value.

In Maryland tobacco was our money. The deeds and contracts of the Colony were expressed in pounds of tobacco. Tobacco was receivable for taxes and church rates, (and I have never heard that the sermons were any the less fervent or orthodox, because paid for in tobacco.) Tobacco was a more flexible and elastic standard of value than many persons might suppose. Let me give you an instance. A case was tried here in Annapolis in 1700. The facts are stated in one of the Maryland histories.

An English trader sold a cargo of goods to a Quaker merchant for ten thousand weight of good tobacco. The Quaker got possession of the goods, stored them in a secret place, and snapping his fingers in the trader's face refused to deliver the tobacco under his contract. The trader brought suit and the case was tried before the general term of court holding in this city. The English trader recovered judgment against the Quaker merchant, but the court said, that as it was inconvenient for the Quaker merchant to pay in tobacco, the court would allow him to pay in "Staves." "Staves" was the currency the Englishman had never heard of before, and could make no use of them, as he found upon inquiry they were not convertible into tabacco. The case is interesting as showing what an elastic and flexible standard of value the Colonies had in tobacco. The Englishman returned home bankrupt and proceeded to write what he termed a "Satyr" on the laws and people of the Colony. One of the "Satyrs" was, that it required a sound brain to trade in this Colony, as the Colonist would make a "Skimming dish" of the skull of any ordinary English trader. The historian states as a fact in the case, that the Quaker merchant conducted his business over where I live. Well, I don't care, let the fact stand upon the page of history, that the historian of the State, searching the records for three hundred years, is able to find but one bad man on the Eastern Shore.

Mr. President, I think this is a good showing. Besides, we Eastern Shore people would much rather have the momory and example of the Quaker to contend with, bad as it is, than your Western Shore decision which made his conduct possible. Mr. President, there are two cases in 3rd Harris & MacHenry Reports, of an interesting character to capitalists. The cases were argued in the Court of Appeals in 1791 and 1793, and stand as the law of the State to-day, however novel you may regard the reason given for the decision. The suits were on bonds for the payment of money. The condition of the bond was to pay a sum of money at or upon a certain day named in the bond. Continental money was a legal tender for the payment of debts by Act of Assembly, and before the Act of Assembly had been repealed, continental bills had become worthless. They were cheaper than wall paper. The borrower taking advantage of this circumstance, tendered payment in Continental bills which were refused on the ground that the bonds were not due. The cases were tried in the lower courts and were finally decided by the Court of Appeals. The Court of Appeals decided that a tender of payment by the borrower of money before the maturity of the loan was a good tender, on the ground, that credit is given for the sole convenience of the borrower. It was very convenient is this case for the borrower to pay his bonds in worthless bills. In my opinion gentlemen, the convenience of one party to a contract is no more to be looked at than the possible inconvenience of the other party to the instrument. What is the tenor and condition of the bond? That is the contract and should be the interpretation thereof. Shylock wrote a harsh and cruel bond. But the learned and beautiful Portia, could find nothing in the ancient laws and customs of Venice, (the commercial emporium of the world) to disturb the even tenor of the bond.

Mr. President, there was a chaotic condition of affairs at the close of the Revolutionary War. There was no money in circulation to arrest depressions in value. Tax sales, Sheriff's sales, sacrifices, bankruptcies, with all their attendant train of afflictions which stay laws were important to stay. And at this period a new Nation was born to the Nations of the World without money in the house, or credit, to buy swaddling clothes for the infant. It is true we had land warrants, tobacco, horses and cattle, and in Penna. whiskey was the measure of value. Borrowing the only sensible and true part of Rev. Burchards famous alliteration, in Penna., there was, "Rum and Rebellion."

Mr. President, it required the genius of Alexander Hamilton to project and establish the first sound bank in the United States. The masses of the people being very poor, ill informed upon public questions became greatly prejudiced and inflamed against the bank or any bank. They had no money to deposit in bank, and were without credit to borrow, it was an easy matter therefore for designing men to practice upon their credulity. The people were made to believe that the bank was soon to become the depository of their rights and liberties. Mr. President, the American mind has made a long day's march since then.

It is true sir, that there is as great potency in the nervous arm of the people, as ever there was, and they can strike as deadly a blow upon occasion. But the people since that period have come forward in life. Our passions and prejudices have been subdued by the silent influences of education and material wealth that has come to us as a nation. Today we are more thoughtful and sensible as to what makes for our convenience and happiness. The National Bank system is now to be judged and tried on its merits. The banks to retain the confidence of the people must be National in the true sense, as distinguished from mere administration banks. Banks that will devote themselves anxiously and exclusively to the purpose of their creation. To assist in the maintenance of the public credit and the accommodation of their patrons. Your deposits, gentlemen, belong to the people, and in equity and good conscience, the mission and career of a National bank should be one of inoffensive usefulness. The banks are every day enlarging their business and facilities to meet the commercial needs of a rapidly developing country. And what better sign of health and vigor than that the resources of the banks are not threatened by danger of further development. Was it not the National Bank that drove out of business the 20 per cent. note shaver? When before the organization of the present system of banking was the note of the smallest village bank good in every State! And when were the deposits and savings of the people safeguarded as they are to-day?

Mr. President, what objection is made to the National Bank, on the ground of its cost and expense to the people? I would refer such objections for a complete answer, to the difference between living in Maryland and in Martinque. The Martinque would readily admit that Maryland is a beautiful State, stretching from the mountains to the ocean. That the Chesapeake Bay is the most extraordinary body of water on the face of the globe, that it is formed by the inflowing of 400 rivers, (incidentally the precise number of first families in New York.) That the State holds the National Capital in its bosom; that Annapolis has her arms round and about the Naval Academy; that Washington's monument has its foundations laid upon the heart of Maryland, but that the greatest of her monuments is this "Venerable Old State House." That Baltimore City went down in a night and a day only to spring up again as if by magic through its ashes a more beautiful city.

And continues Martinque while all these things are true, but it cost something, you can't deny that it costs more to live in Maryland than here. Here in Martinque life is cheap. My house is built upon the flank of a volcano. We keep warm, saves coal. At night we are lulled to sleep by the gentle zephyrs of a typhoon, and in the morning an earthquake raps gently at our chamber door. The Marylander replies, my dear sir, I can hold no argument with you. I agree with everything you have said. Of course it costs more to live in Maryland, but good Lord man, don't you know that living in Maryland *is well worth the difference.*

Mr. President, having been cordially invited to respond on behalf of the convention to the addresses of welcome, I have ventured to inject into my remarks some country views. I have not, sir, advanced any topic for the purpose of bringing on a discussion in the convention. The work of the convention is largely of a routine character, and I am sure its proceeding will be characterized by the usual spirit of harmony. The social features of the convention are destined to be unusually pleasant by reason of the well-known hospitality of the citizens of Annapolis.

Mr. President, I will utter a sentiment which will find favor with all upon this floor. Many years ago when that great statesman, who is now sleeping the sleep of the just on the sea washed shore of his "Marsh field" home, felt called upon to defend the treaty, fixing the boundary between this country and Canada, after an address of some hours dealing with surveys, and head lines, he looked up at the galleries, crowded with the youthful beauty and mother-hood of Philadelphia, thanking the ladies for the honor of their presence. He was apprehensive that he had said nothing to give them pleasure, but they by their presence were fulfilling the duty and destiny of the sex by conferring pleasure upon others.

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