From the Albany Argus.

## BANK OF THE UNITED STATES.

A writer in the Argus having attacked the report of Mr. McDuffie in favour of the present Bank of the United States, it is but just that the people of the Union should be briefly reminded of the substance of that masterly paper.

The report commences by a declaration of the intrinsic importance of the bank to the pecuniary interests of society, and to the health of the body politic, influencing and regulating, as it does, to a great extent, the common currency of the country, and connected as it is practically with the general standard of value established in the great commercial community of the nation. It then proceeds to discuss the power of congress to incorporate such a bank as the one now in operation; and it clearly deduces the constitutionality of that power from the necessity of the institution, as proved by experience; and the concurrence of all the departments of government, at different periods of our history, under every administration, and during the ascendency of both the great political parties into which the country has been divided. The positive approbation bestowed upon the measure, as well as the passive acquiescence in it, by the people of the United States, confirms the position, that the constitutional power of congress to incorporate a national bank is a settled question, no longer open to controversy. General Washington, Mr. Adams, Mr. Jefferson, Mr. Madison, Mr. Monroe, and the Supreme Court of the United States, have all sanctioned the constitutionality of the institution: And when congress refused, by the casting vote of the Vice President to renew the charter of the old bank, this result was mainly produced by the fact, that the stock was principally owned by British subjects, and by Americans of the unpopular party.

The disordered condition into which the circulating medium of the country immediately fell, and the war with Great Britain, during which the government was constantly embarrassed in its financial operations by the want of such a general agency as a national bank would have afforded, satisfied all that an institution of that kind was indispensable to the nation. Mr. Madison, then at the head of the government, declared that the question of the constitutionality of a bank was precluded by repeated recognitions, under varied circumstances, of the validity of such an institution, in acts of the legislative, executive, and judicial branches of the government, accompanied by indications, in different modes, of a concurrence of the general will of the nation. Mr. Madison, it will be borne in mind, has, ever since the adoption of the federal constitution, been justly considered the standard of a limited construction of the powers of the general government, as set forth in that constitution, always directing his efforts to the great object of restraining that government within the boundaries of its strictly delegated trusts. It was in the administration of this distinguished republican statesman, and by large majorities of a republican congress, that the present bank of the United States was incorporated, and received the sanction of his approving signature. While, therefore, neither precedent nor prescription can consecrate the usurpation of powers subversive of public liberty, and destructive of public happiness, the decisions of all the public authorities, and the sanction of the public voice, with little variation, from the foundation of the government to the present time, would really seem to be amply sufficient to overrule all individual scruples, and all theoretical objections, concerning the Bank of the U. States.

This view of the subject will be rendered still more conclusive, if possible, by a brief consideration of the expediency and value of such an institution. The experience of the late war with Great Britain proves beyond a doubt, that a national bank is essential as a means of facilitating loans to government in emergencies requiring them, as an agent for other important treasury operations, as a corrective of a disordered currency, produced by the multiplication and excessive issues of local banks, and as an instrument for furnishing a circulating medium of general credit in every part of the union. Towards the close of the war, an universal conviction prevailed, that the government of the United States could not conduct its financial operations, nor extricate the country from its financial embarrassments, without the aid of a national bank.

For the want of such a bank principally, the government lost twelve millions of dollars during the late war in borrowing, at different times, the sum of eighty millions. It lost an average of fifteen per cent upon that amount of loans. For sixty-eight millions of state bank paper, much of which was itself depreciated, the government issued eighty millions of its own paper in the shape of certificates of stock, which it has since had to redeem, or is still redeeming, in gold and silver, or in what is equivalent to them. With a bank having a capital of thirty-five millions of dollars, and all the national revenues deposited in it, or passing through it and its branches, a bank whose safety and very existence would have depended upon the military success and the political stability of the nation, the government could have effected its loans with little or no loss; ten or twelve millions of dollars would have been saved in two or three years; our public credit and character would have received no shock; our troops would not have suffered for want of their pay; the war would have been prosecuted with greater success; the national spirit would not have been depressed, and even a more decisive and brilliant career of success and glory would have illustrated our arms. Moneys could have been transferred with facility from one point to another in the union, as they were wanted for the public service: The government would not have experienced the extreme difficulty and embarrassment by which it was distressed almost every day during the war from this cause; and general confidence and contentment would have been felt, where suspicion, fear and discontent prevailed.

No National bank to check them; the government in want, and not in a condition to command either influence or respect in pecuniary matter, the local banks multiplied with rapidity, suspended specie payments, and inundated the country with immense quantities of paper, which they were unable to redeem. These evils continued some time after the conclusion of peace; and it required a Bank of the United States, even when the nation was tranquil and prosperous, to correct them; to bring the local banks back to proper principles; to furnish a sound circulating medium in every part of the union and to afford the requisite facilities of exchange and transfer, at little loss or expense, to the commercial community in different sections of our common country.

Human wisdom has never effected, in any nation, a nearer approach to uniformity in the currency, than that which is made by use of the precious metals. The bills of the United States Bank are of equal value with silver at all points of the union. They possess an advantage over silver in the superior facility with which they can be transmitted, by mail or otherwise, from one place to another in the United States.

The mother bank and each of its branches promptly and uniformly redeem their note with specie whenever presented at the offices by which they have been issued. It is not to be expected that one branch will at all times redeem with specie the bills issued by another branch, because the rate of exchange and the balance of trade between the places where they are located might sometimes forbid it, and the charter does not require it. The bank does, however, in practice, redeem the notes of its branches with specie, whether they are issued in Vermont or Kentucky, in Maine or Georgia, on the margin of the Lakes or the banks of the Mississippi. Its various offices, diffused over the union, afford the Merchant a currency equal to specie at any point desired, at less risk and cost than would be involved in the transportation of specie to that point. It is obvious, therefore, that, in all respects, the bills of the national bank afford a circulating medium equal to silver; whether for local uses, or for the distant operations of commerce. Indeed, for the latter purpose, its bills and draughts are better than specie, because, as before stated, more cheaply and safely conveyed than silver. For the purposes of national revenue, the bank gives to the national currency a perfect uniformity, its notes and those of its branches being every where received as specie in payment of taxes and duties due to the government. And when it is recollected that the public revenue amounts annually to more than twenty three millions of dollars, and that this amount is disbursed as it is received, it is certain that bank bills which are of absolutely uniform value for this vast operation must be nearly so for the purposes of general commerce.

This institution produced the salutary and immediate effect of enforcing specie payments on the part of numerous local banks. It is believed that no other human agency could have accomplished this invaluable result for a long course of years. The local banks had not only issued excessive quantities of their notes, but they had discounted largely for individuals. The resumption of specie payments involved a general and rapid curtailment of these discounts; & as it was not the interest of the banks to reduce their business to their own capacity to redeem their paper with specie, because that would at once have curtailed their dividends at least one half, it is not probable that the state legislatures, representing as they did the debtors of the bank, would have coerced them to resume specie payments for a great length of time. This important object was effected in the short space of a year or two by the Bank of the United States, by the siding as well as compulsory process of its operations. It received and continues to receive a large portion of the government deposites in the paper of the local banks, which tends to give these banks credit, is designed to have that effect, and is certainly no evidence of hostilities to them. It partly enabled them to resume specie payments, and still tends to sustain their solidity.

A connection of the national treasury with the state banks would certainly have been infinitely more dangerous to our public liberty, and to the independence of the state sovereignties, than the Bank of the United States could be under any circumstances. The state banks would become competitors for the government deposites: They would enter the list of political controversy to obtain this patronage: In their efforts to conciliate the favour of the general government, and to secure its business, they would lose sight of the state governments, and their sense of dependence upon them: And thus an administration disposed to make encroachments upon the rights and authority of the states, and to perpetuate its own power, could bring an immense number of local banks and persons interested in them, in every part of the union, to bear with decisive effect upon the elections. A state of things more adverse to public liberty, or tending more effectually to produce a consolidated national government, can scarcely be imagined. Another effect of subordinate injury would be, that sometimes state banks unworthy of confidence, and incapable of redeeming their debts, would be selected to receive government deposites. The public funds would then be put in jeopardy, and considerable losses accrue to the national treasury.

Of the stock of the present bank, twenty-eight millions are held by citizens of the union and the government; and of this amount persons owning less than ten thousand dollars each in stock hold about ten millions. Seven millions are held by foreigners. While the United States derive benefit from the possession of this amount of foreign capital, foreigners are excluded from any vote or influence in the bank, and four-fifths of the stock are owned by the government and our citizens. We have all the advantage, without any of the danger, of the use of seven millions of European capital.

Justice and wisdom, as well as public confidence in the stability of the government, dictate a renewal of the charter of a bank, whose expediency and signal services to the country have thus been clearly established. A change would indicate a caprice and fondness for experiment which no wise government would indulge. A refusal to renew the charter would withdraw forty millions of credit, which the community now enjoys from the bank. The institution, in winding up its concerns, would have to withdraw its paper from circulation; call in its debts; make heavy draughts on the local banks; compel them, in order to meet these draughts, to curtail their discounts, and thus occasion a tremendous pressure upon the industrious and enterprizing classes of the whole union. The nation, in its pecuniary condition, is now in perfect health. Congress cannot, with any propriety or policy expose it again to derangement and disorder; and to a degree of suffering almost equal to the convulsive agonies through which it passed at the termination of the last war.

A national bank is eminently useful in peace and in war. It costs the government nothing. Money is the sinew of military power, and the financial resources of the country could not be drawn into efficient operation, as experience has wofully demonstrated, without the aid of a national bank.

The present bank has acted with liberality towards the local banks, the people, and the government. It has scrupulously abstained from engaging in any of the political controversies of the country. Its affairs under the able, efficient and faithful guidance of its two last presidents and their associates have been brought from a state of great embarrassment into a condition of the highest prosperity: And the issue and circulation of its bills, as well as its discounts, correspond with the extent of its means and the reasonable wants of the community.

A government bank, founded purely upon the public revenue and credit, and located at Washington, without branches, would afford no facilities to the commercial operations of the country. It would have no effect in keeping the state banks up at the specie standard. It could not furnish a national currency. It could redeem its own notes with specie only at Washington. Excessive issues of its paper would be restrained only by the discretion of the directors or the government. To the people, therefore, it would be useless: and to be useful even to the government, it would be necessary to establish branches. Located at the seat of government; subject to congressional influence; and afraid to act independently of that influence, it could not resist the numerous applications which would be made or the establishment of branches in almost every district in the union. Indeed, the granting of these applications might and would in time constitute the condition upon which an adversary should become a supporter of the administration in congress. The multiplication of branches would multiply the agents of the executive over the whole face of the union. This extension of government, patronage and influence, added to that which would result from the dispensation of standing accommodations to the amount of fifty millions, must present an appalling prospect to every patriotic mind. These accommodations being derived from the public funds, the national treasury would, under the sanctifying influence of party spirit and party delusion, be literally plundered by mercenary retainers, bankrupts in fortune, and adventurers in politics. The discounting of paper by such a bank would necessarily involve the exercise of a discretionary power by irresponsible directors to appropriate the revenues of the nation to the use of individuals, and to pledge the faith and responsibility of the government, to an unlimited extent, for the payment of debts created against it. These are among the peculiar and exclusive functions of congress, and cannot be safely or constitutionally transferred to the directors of a government bank.

The inevitable tendency of such a bank to establish a paper system; the irresistible and corrupting influence which it could exercise over the elections of the country, and over the integrity and independence of the legislative body; the vast addition which it would make to executive patronage; the weak and dangerous point in our free government; the misapplication and loss of millions of the public money, which would be appropriated and granted in the shape of loans to individuals entirely on account of their temporary political consequence, and its corroding influence upon public virtue, conclusively demonstrate that a government bank would be the most mischievous and pernicious engine that could be placed in the hands of the rulers of a republican people. As long as the love of liberty shall animate the heart of this free and independent nation, such an institution will never be ingrafted into our political system.

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Among the extracts from the late British papers we observe an article from Bell's Weekly Messenger on the affairs of Greece, and an account of a late debate in Parliament on those of Mexico. While some of the British statesmen are deprecating our ambition of territorial aggrandizement on the side of Texas and Cuba, the British editor is much afraid that British influence will not be sufficiently extended in the Mediterranean. Mr. Huskisson says, with much sincerity we dare say, that this country has already too much territory, which he does not wish to see increased. The Messenger discusses plans for occupying Greece and the Greek Islands with advantage to Great Britain; that is, 'by contracting with the Greeks to receive a British Sovereign as their liege lord, under a guarantee of equal rights.'

The debate alluded to arose on the presenting of the petition from Liverpool, that measures might be adopted to induce the Spanish government to desist from engaging in expeditions from Cuba against Mexico.—Mr. Huskisson thinks that England, having a deep interest in the repose of Mexico, has a right, according to established precedents among nations, to take steps with the former mother country to prevent her disturbing it. He thinks, too, that America has shown such unequivocal views to obtaining the command of the Gulph of Mexico, that England ought at least to put Cuba out of question. [He alluded to supposed designs on Texas and Cuba.] Mr. (now Sir Robert) Peel said in his reply, that he hoped that the U. S., 'with the freedom of its constitution, and possessing some of the finest institutions in the world, would have too much generosity to profit by the weakness of Mexico.' We venture to say that the acquisitions of America will continue to be, as they have been heretofore, made with good faith and without wrong; and we should think it a little unfair, by the way, if England, as is intimated in a British journal, should step forward to interfere with an acquisition purchased, like Florida and Louisiana, with hard dollars, because it might interfere with her notions of the adjustment of the balance of power.

Sir R. Wilson seemed to think that it was not in the power of either the American or the Mexican Government to prevent the acquisition of Texas by the *squatters*, and that as there was a balance of power to be preserved on this as well as on the other side of the Atlantic, it was time for England to interfere (against the squatters.) Mr. A. Baring sustained the same enlightened views. In the apprehension of that gentleman, even the free trade to China (no, we suppose, nor the control of a hundred and thirty millions of Hindoos by that heavy-handed idol whose fane is in Leadenhall street) was not of as much importance as this new balance of power that is to be maintained in the Gulph of Mexico. He thought the position of England towards the United States was a topic of considerable interest, and that the sooner she set up Mexico as a substantive power, the sooner would she establish a barrier 'against the ambitious and dangerous encroachments of those who were struggling for mastery in the western hemisphere.' Now, we are of opinion that it will never be in the power even of England to bolster up Mexico as a barrier against our designs, whether they are good or evil; nor do we see on what ground the speaker talked of 'the American character for creeping on to power by the specious means of settlements.' Some anxiety in the British public on this score may be pardoned if as stated by Mr B. the export of British manufactures to the new States of America was to those to Norway, Denmark, Sweden, France and Portugal, as three to one, and was one third more than that to North America. It deserves to be mentioned that, in *official* value as it is called, Brazil takes £6 000,000, Chili £1 100,000, Colombia £540,000, and all Mexico only £400,000.

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NEW YORK, July 12.

## LATEST FROM EUROPE.

The packet ship Corinthian, Capt. Chadwick, arrived yesterday morning, from London, sailed from Portsmouth on the 2d and the Lands End on the 8th ult.—We are favored with London papers to the evening of the 1st of June, and a Liverpool letter of 29th of May.

The King remained in much the same state as at former dates. He had sent a message to the House of Lords, to provide a temporary provision for the sign manual, not being able to sign with his own hand the public instruments. The following is the last bulletin.

'WINDSOR CASTLE, June 1.

The King has passed a quiet night; in other respects his Majesty continues the same as before.'

The previous bulletins stated that the King had again experienced a difficulty in his breathing.

The Windsor Herald of May 29, states that a mortification in the King's leg, commenced a few days previous, the further progress of which was prevented by scarifying, and the system had subsequently been supported by the most powerful topics. His arms are also almost totally useless, and he occasionally suffers the most excruciating pain. It is the opinion of the best authorities, that a general breaking up of the constitution has taken place.—At no period of his life, were the kings mental faculties in a sounder state than at present.'

"It is impossible on this occasion to place before our readers every distinct passage of the correspondence from which as a whole we have drawn our own reluctant impression of the spirit in which, or rather from the absence of which, the personage in question has acted. We conceive that if His Royal Highness has escaped from a position which was too arduous and elevated for him, by the same reason Greece has had an escape even more providential and felicitious from what must have proved to her an irretrievable visitation.—Want of decision has been the bane of Leopold, as it is of every small man who finds himself in circumstances requiring vigour, sagacity, and the soul of a generous and noble enterprise. An effeminate ambition, which grasps at every thing, but weighs nothing, and shrinks from the first touch of difficulty, is not the stuff that can be moulded into beneficient power or solid fame.—We see no evidence of the paltry back-stairs manœuvring which has been charged upon the Prince in this affair, and we therefore acquit him of all but imbecility and poverty of purpose."

Bell's Messenger of May 30th, says:—No man can avoid discovering the motive of Prince Leopold, and the strong interests which induce him to stay at home. Every day, matters wear a more critical appearance. Leopold is probably looking foward at no remote period, from his near relationship to the presumtive heiress of the throne, to be included in the Regency in this country, and the opposition Lords have taken up his cause, and are endeavoring to make him the head of a party against the Ministers, with the hope, in a certain event, of obtaining power through him.

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BALTIMORE, July 15.

## FROM LIVERPOOL.

The packet ship Britania, at New York, sailed from Liverpool on the 3d ult. The London advices are no later than those brought by the Corinthian.

Among the passengers in the Britania, is Chamberlain Von Schoiten, Governor General of the Danish West India Islands who has been sent out by his government as a Special Ambassador to this country. The New York Gazette remarks that the particular objects of his mission cannot of course be known, but they are presumed to relate, in some degree to the existing state of the trade between this country and the Danish Islands, with regard to all that concerns which, he must, from his long residence in those Islands, be well acquainted.

The late Sir Robert Peel is said to have died worth two millions and a half. His will was proved, in Doctors' Commons, and sworn to exceed a million, which bears the highest probate duty, £15 000!

The Bishop of Lincoln, has been chosen tutor of the Princess Victoria.

By the corn averages, there is an advance of one shilling per quarter in the duty on foreign wheat; it being now 21s 8d per quarter.

By a Report of the House of Commons, it appears that a very singular post office fraud was detected in 1822, after it had been in operation 12 years. Forty-one clerks and letter carriers in the Edinburgh Post Office had confederated to steal money from letters, and for the period mentioned abstracted as much as twenty pounds a-day.

Well executed forgeries of Bank of England *five* and *ten pound* notes are in circulation. They are so close an imitation of the genuine ones, that it is very difficult to detect them. The principal defect is in the quality of the paper, which bears rather a dark and glossy appearance.

It is reported that several meetings have lately been held at the Marquis of Lansdowne's, for the purpose of getting up a formidable opposition to the Duke of Wellington's administration.

The Paris papers assert that Frederick, Prince of Orange, the second son of the King of the Netherlands, is likely to be appointed Sovereign of Greece, in the room of Prince Leopold.

## THE STEAM CARRIAGE.

The new road in the vicinity of Portland-place London, was electrified on Wednesday, at five o'clock, by the appearance of a steam carriage which threaded all the difficulties of a crowded passage, without any apparent impulse. There was neither smoke nor noise; there was no external force or palpable direction; the carriage seemed to move by its own volition, passing by horses, without giving them the least alarm; describing half circles round the corners; trying short races with stanhopes and charioletes, and flying with the same rapid and steady space over the most unequal ground. Five gentlemen and a lady were quite at their ease as passengers; one gentleman directed the moving principle and another appeared to sit unconcerned behind, but his object was ascertained to be the care of the fuel and water. It was altogether a startling and uncommon sight; but it was evidently a complete triumph of the principle, and the success of these carriages was, in the opinion of the spectators, completely established. The carriage was lightly and conveniently built, not larger or heavier than a moderate phaeton. It went without the least vibration, and preserved a balance in the most complicated movements. The pace was varied from five to twelve miles an hour, according to pleasure, and the stoppage or accelerated progress, was effected with the quickness of thought. After an exhibition of half an hour the carriage went into a yard in Albany street. [American.

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From the Windsor (Vermont) Republican.

## 'THE SYSTEM' TRIUMPHANT.

Among the fifty or sixty newspapers we receive weekly from various parts of the union, we seldom open one which does not contain an advertisement for wool, and in some of them we find from two to half a dozen. This fact, in connexion with the great improvement in prices, within the last six months, is an incontestible argument in favor of the protective system—a sure demonstration of its beneficial effects upon our agricultural interests. We heartily congratulate our enterprising farmers upon the prospect now before them of a steady and profitable market, almost at their own doors, for this staple commodity. So far as this branch of the American System is concerned, the policy of the great mass of the people may be considered as settled. The policy of the dominant party, *in power*, both as it respects domestick industry and internal improvements, has been, is, and ever will be fluctuating, while their supreme concern is as it ever has been, to secure to themselves and their friends the loaves and fishes of office, regardless of every other consideration.

Had the 'let us alone' system of the leaders of the administration party been pursued, it would have cramped and destroyed the agricultural and manufacturing interests of the western, middle, and northern states, while it could not have benefitted, in the least, our southern neighbors. They, on the contrary, would, in a measure, have shared with us the general depression. For the establishment of this system, and the prosperity attending it, our country is indebted, under the smiles of Providence, to the persevering efforts of Henry Clay, Rollin C. Mallary, and their numerous distinguished compatriots, in and out of power during the last 15 years, among whom Hesekiah Niles and Matthew Cary should be associated in grateful remembrance. We are averse from cotemporary praise; but if the names of our heroes in arms, who have defended our homes and firesides from the desolating torch of foreign invaders, deserve to be perpetuated on monuments of marble, the names of these statesmen should be engraved on 'tablets of gold, on every cotton and woolen factory in the Republick, which are emphatically monuments of their wisdom and public virtue: And if George Washington was among the most conspicuous of the former class of patriots, and deserved the proudest niche in the 'monumental marble,' the name of Hesekiah Niles, the veteran editor of the Baltimore Weekly Register, should occupy a prominent place in the list of the latter.

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The Editor of the Reading Journal publishes the following receipe for the destruction of caterpillars which he says he has tried with the most complete success.

Take a long reed or pole, and tie a piece of sponge at the end—dip this in spirits of turpentine, and conduct it to the nests—the spirits will penetrate them and affect the virmin to such a degree that in ten minutes thereafter they will be completely destroyed. With one gill of this spirit, we were enabled to cleanse five trees of these destructive vermin. Our author says trees do not receive the slightest injury by using this remedy.

From the Galena Advertiser.

## SHEET LEAD FOR ROOFS.

In our last number we copied from the Doylestown (Pa.) Intelligencer, an article relative to the different materials for covering the roofs of buildings; from which, for the purpose of again calling the attention of our readers to the subject, we here transcribe the following paragraph:

'From all the enquiries that I can make, our native forests, suitable for shingles, are now so cut away that the remainder are almost as scarce as the Cedars on Mount Lebanon, and sufficient to supply but a small proportion of the present buildings in the United States with new roofs of shingles. According to the growth of timber, it requires from 300 to 500 years for trees to grow to a size suitable for making shingles. What is to be done to our descendants in the cities and country to shelter their wives and little ones from the pelting storms?'

Nearly all the buildings in the United States are at present covered with wood. A square foot of sheet lead, of sufficient thickness for covering buildings, weigh 10 oz. The roof of a common size house, say 30 by 36 feet contains about 1235 square feet, and would require 765½ lbs. of sheet lead to cover it. The last Baltimore price current quotes sheet lead in that city at $7 00 per 100 lbs. 765½ lbs. would therefore cost 53 58½. To cover the roof of a building of the above dimensions with wood, would require 7350 shingles, exclusive of all refuse one. The best Suffolk shingles are quoted at $10 per M. in Baltimore. 7350 would consequently cost $73 50; thus making a difference in the actual cost of the materials at Baltimore in favor of lead of $10 91½.

The comparative expense at Galena, had we a rolling mill here, would be in favor of lead.—Pig lead is worth in Baltimore $4 and sheet lead $7. But as pig lead at Galena is worth but $1 75, sheet lead should be worth only $3 6¼ per 100 lbs. A sufficient quantity of sheet lead to cover a building 30 by 36 feet ought therefore to be worth $29 30, making a difference in favor of lead of $5 06.

We have merely spoken of the comparative cost of roofs of lead and wood, instance, and have found the difference to be 37 per cent. in favor of lead in Baltimore, and 25 per cent. in Galena. But this is only a partial view of the subject. There is a great difference in the length of time which roofs will last covered with these different materials. A shingled roof will last on an average not more than 20 years. A lead roof will last as long as the building which it covers. If a young man build a house and cover it with shingles, at the end of forty years it will ordinarily require the third roof; whereas if covered with lead when first built, the roof will be good at the end of 40 years, thus making an additional difference of more than 200 per cent. in favor of lead.

Besides the difference in the actual cost, a lead roof is preferable on other accounts. It will obstruct the passage of rain and snow thro', which few shingled roofs can entirely prevent. And what is of still greater importance in a large city, a lead roof is a much better security against fire than a roof covered with shingles.—It is in fact, fire proof, except where the heat is very great.

We have selected Baltimore, from the eastern cities, because the prices current of shingles and sheet lead at that place were before us. In New York where shingles are much lower there would probably be but little difference in the first cost of a roof covered with either of these materials.

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While the frigate United States was lying in the harbor of Norfolk, some time anterior to the declaration of war in 1812, a little boy in petticoats was in the habit of accompanying his mother, a poor woman who frequently visited the ship to wash for some of the crew. The lad, whose name was John Kreamer, soon became a favorite with the sailors, and it was determined by them, if his mother would consent, to adopt him as one of their number. He came on board and recommended himself by his activity and shrewdness to the favor of every one. War was subsequently declared against Great Britain, and the frigate sailed upon a cruise, in which she captured the enemy's frigate Macedonian. As the two vessels were approaching each other, Commodore Decatur, who was standing upon the quarter deck, watching with his glass the movements of his adversary, noticed that little Jack appeared anxious to speak to him. 'What do you want?' said Decatur.—Jack cooly answered 'that he had come to ask that his name might be enrolled on the ship's books!' 'For what purpose?' said the Commodore. 'Because,' replied Jack, 'I want to draw my share of the prize money.' Pleased with the boy's confident anticipation of victory, Decatur immediately gave orders to have his name registered, and when the prize money allowed by Congress was distributed, Jack received his proportion. From that time he was regarded by the Commodore with more than ordinary interest, was taken into his cabin, and prepared for the important duties of a higher station. He was constantly about Decatur's person, and acted as the cockswain of his own barge. So soon as his age would justify an application to the Navy Department for a Midshipman's warrant, it was made and promptly complied with. Little Jack, as he was familiarly styled by the sailors, was thus transformed into Mr Kreamer, and was with Decatur in the President when she was captured, and in the Guerriere in the expedition to Algiers. He afterwards sailed in the Franklin 74, with Com. Stewart, to the Pacific Ocean. That was his last cruise. He was upset in one of the ship's boats by a sudden squall in the harbour of Valparaiso, and sunk to the bottom before any assistance could be afforded.

[N. Y. Jour. Com.

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## JACKSON ANECDOTE.

The Richmond Whig tells us a good story, and perfectly characteristic of the ease with which any thing and every thing, coming from the 'greatest and best' is swallowed by some of his devoted followers.

'An anecdote has been told us,' says the Whig 'of a good Jacksonian in this city, which we have heard nearly thus: A friend going into his lodgings, told him (the news being asked) that the President had approved the Maysville bill. He replied that he was glad to hear it as he had no idea of a President's opposing the will of a majority, and unsettling the policy of the Nation. No, but said his friend, I am mistaken, he has *rejected* the bill! Has he? says our Jacksonian: Huzza for Jackson! Huzza for the man who prefers the Constitution to popularity.'

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## A TOUGH STORY.

A gentleman travelling through Mississippi, was invited to attend one of the state courts, then in session. He entered the log hut composing the court house, and the first object that attracted his attention, was the dignified judge, seated barefooted on an old decayed stump in the centre of the cabin, paring his toe nails! Presently the sheriff came in, when his honor inquired if the jury had been caught? 'No,' he replied, 'but I have chased down eleven of them, and tied them with bark, and six men and seven dogs, are in pursuit of the twelfth.'

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LAWYERS.—One day at the table of Dr. Pease, (Dean of Ely,) as the cloth was being removed, the subject of discourse happened to be, that of an extraordinary mortality among the lawyers. 'We have lost,' said a gentleman, 'not less than six emminent barristers in as many months.' The Dean, who was quite deaf, rose as his friend finished his remark, and gave the company grace: 'For *this* and every other *mercy*, the LORD's name be praised.'

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