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TERMS

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We insert below the succinct, but, as usual, highly satisfactory expose of the affairs of the *Savings Bank of Baltimore*, which is regularly made at this period of the year. We are induced to give this document a prominent place in our columns from the settled conviction of the great benefit which has resulted to the community by the establishment of this institution.—Under the excellent and faithful management of the gentlemen to whom its affairs have been entrusted, the depositors and deposites of the Bank have been annually increasing, until, at the end of the year 1830, we find the number of actual depositors to be 1724, and the aggregate funds of the Bank $355,240 97.—This sum the respectable committee of examination declare to be invested in a 'safe and judicious manner, affording to depositors the greatest income, consistent with the value of money, and *entire security*.' The latter object, which is one of the first considerations in reference to investments, the committee believe to be 'effectually attained.' We are pleased to find that the Bank continues to grow, as it well deserves, in the confidence of those for whose particular benefit it was established, the net increase of depositors within the last year being one hundred and ninety-eight. It may not be amiss here to state, for the information of those who are unacquainted with its objects, that the Bank offers a secure place of deposite for the savings of the industrious and poorer classes of all descriptions, and that on the sums which may be deposited from time to time, interest is regularly paid by the Bank. The depositor has, consequently, the assurance not only of a secure and certain place of deposite for his savings, but likewise the inducement of profit arising from the rate of interest allowed. Perhaps we could not better illustrate our notion of the object and benefit of the *Savings Bank*, than by relating an occurrence which took place a short time ago in the banking room. An industrious and economical mechanic made his appearance at the Bank to draw from it the sum of five hundred dollars which he had deposited there some years ago for safe keeping. He had saved this sum from his earnings, and being about to visit the interior of Pennsylvania, with the intention of working on the Canal, he had deposited it, on the recommendation of his employer, in the Savings Bank. Returning to the city a short time ago, he presented himself at the Bank, saying that as he had determined to go to the West, he would now take with him the five hundred dollars that he had left in deposite several years before. On turning to his account, the worthy President told him that he was entitled to the sum of 'seven hundred and eighty dollars.' The depositor at first declined receiving any more than his original sum, declaring that as that was all he had deposited, it was all he expected to receive. Being informed, however, that the increase was the interest which had been added half yearly to the deposite, and had thus accumulated at a compound rate, he remarked that if it grew at that rate it had best remain; and declined taking it away.

[Bal. Amer.

SAVINGS' BANK OF BALTIMORE, January 1st, 1831.

We, the subscribers, having been appointed to examine a statement of the accounts for the last year, and investments made by the President and Directors of this institution, of the funds deposited therein, have performed the duty assigned us, and report the following results, viz:

Amount of funds in the institution January 1st, 1830, as exhibited on the books,		$295,952 92
" " deposits received in the year 1830,		142,464 52
" " dividends on Stocks and Interest on loans,		16,357 60
		$454,775 04
" Withdrawn by depositors,	$96,190 17	
" Expenses,	1,324 75	
" paid Franklin Bank balance due Jan. 1st, 1830.	2,019 15	
		99,534 07
present funds of the Bank,		$355,240 97

which appear to be invested in a safe and judicious manner, affording to Depositors the greatest income, consistent with the value of money, and entire security, the latter object being, as we believe, effectually attained.

The number of Depositors at the commencement of the last year was	1526
" " " new accounts opened in 1830,	514
	2040
" " " accounts closed in 1830,	316
leaving	1724

and shewing an increase of 198.

The advantages of Savings Banks to the community are already well known, but we cannot omit this opportunity of reminding our fellow citizens who have give the least attention to the subject, of their known effects in promoting the greatest and best of all charities; by aiding the Poor to take care of themselves. Their direct tendency to encourage habits of industry, economy foresight, and a feeling of self respect, is sufficiently tested by experience to recommend them strongly to the notice of all who would preserve their fellow creatures, or themselves, from the evils of abject poverty. It will be observed that a large portion of our poor, but industrious and discreet population, avail themselves of this Bank, in securing thereby their surplus earnings, where they are entirely safe and continually increasing. The consciousness of having some resource however small, in case of sickness or unusual privation, must prove a continual source of happiness, as well as advantage to such:—to those who have not yet availed themselves of it, we would recommend the habit of depositing such part of their earnings, or income, as can be spared from actual necessities, in an institution where there is no object to be attained, or hoped for, but the benefit of Depositors

To the Directors of this institution the gratitude of the community is justly due, for their disinterested, and efficient services.

PHILIP MOORE,
JOS TODHUNTER,
WILLIAM C. SHAW.

To the Editors of the Nat. Intelligencer:

GENTLEMEN—My attention has been called, by the kindness of a friend, to a publication in the Georgia Journal, signed by the honorable A. S. Clayton, which I feel constrained to notice.—The following extract from that publication, contains all that has any relation to me:—

"Messrs. Editors:—While my review of the Bank Report was publishing, I received an anonymous letter from one of our commercial cities, informing me among other things, 'that scarcely a particle of the Report on the Bank of the United States was penned by Mr. McDuffie, but penned by those immediately interested in or employed by, the Bank,' and that 'the following individuals can tell who penned that document; Langdon Cheves, N Biddle, Mr Ingersoll, &c. &c.' Now concerning this matter, (continues Judge Clayton) I not only know nothing, but believe nothing; I give the fact as I received it. If true, it speaks *volumes;* if not true, the honorable Chairman of the Committee, or the gentlemen above named, should promptly disabuse the public mind as to the alarming suspicion which such a circumstance is calculated to inspire. For the sake of the purity of their deliberations, Congress ought to inquire into it, if there is the slightest foundation for such a belief."

* * * * * * *

It is equally due to myself and to all concerned, that I should state explicitly, that in the whole of the foregoing statement of Judge Clayton's anonymous correspondent, there is not 'a particle' or shadow of truth. The entire Report of the Committee of Ways and Means, to which reference is made, was composed and written by the Chairman of that Committee; and, of course, not a single sentence of it was penned by any other human being. If the reference made to Mr. Cheves, Mr. Biddle, and Mr. Ingersoll, was designed to convey the idea that these gentlemen, or either of them, 'penned' any part of the Report in question they 'can tell' Judge Clayton that his correspondent is a random and reckless calumniator.

I am not disposed to complain of the course pursued by Judge Clayton, because I do not ascribe it to an unfriendly, and much less to a malicious motive. I cannot but remark, however, that he has permitted himself to be drawn by an artful and insidious libeller into a situation of extreme awkwardness, at least; involving all the legal responsibility, without any of the moral guilt, of publishing a false and malicious libel.—That this is a base and infamous libel, the Judge will now doubtless perceive and admit. It is apparent, also, that he is the sole publisher, however inoffensive his intention; and he has been too long at the bar and on the bench, not to know, that his legal responsibility for this publication cannot be evaded by stating, that he received the information from an anonymous correspondent, and neither believes nor disbelieves it.

I do not make these remarks for the vain and idle purpose of reading to the Judge a lecture on the law of libel; but to admonish him of the extreme imprudence of publishing a grave charge against a Committee of the House of Representatives, deeply affecting, in his own opinion, the purity of the national legislature, on an irresponsible authority, stamped with suspicion upon the very face of it. If this charge had been published by an anonymous writer, I should have had too much self respect to notice it; but coming before the public from so respectable a source, even with a very equivocal endorsement, I have felt that I must either give countenance, by my silence, to a false and disparaging imputation, or adopt the suggestion of the Judge, and 'disabuse the public mind as to the alarming suspicion' which his own publication has been the sole and exclusive means of producing.

GEO. McDUFFIE.

NEW STATE BANK.

To the Ed. of Times, Centreville, Md.

I have seen in one of your late papers, the address of 'A Farmer,' on Mr. Teackle's plan of a State Bank; and from the tenor of this essay, I am induced to conclude that neither the merits of the mover, nor the nature of the proposition, is understood by the people of Queen Ann's county, to whom it is addressed. The writer appears to approve of the project, and he very justly intimates that every man who loves his country, and values the prosperity of her institutions, ought to contribute the whole extent of his available means, and apply them with promptness and decision, to promote the success of the measure in question. In this opinion I concur, and with a view to repel unworthy opposition I would aver that the character and conduct of the gentleman referred to are known and appreciated in his neighbourhood—and if from untoward circumstances, he became for a time the victim of wanton and unjust aspersion, was despoiled of property to a large amount, and even his life exposed to peril, he has survived such combinations, and lives to enjoy a popularity and confidence perhaps unparalleled in Maryland. These facts are stated, from a personal knowledge of their truth, in the absence of this gentleman, and distant from his residence—and although in the election of 1824 and 1828 I preferred Gen. Jackson to Mr. Adams, and are of the same opinion still, yet well I know that a large proportion of the Jackson party were then restrained from voting for him, at the sacrifice of a strong attachment, while entertaining the fullest faith in his patriotism and integrity—and this affection is not the offspring of recent growth, but nourished and matured many years of untiring industry, and widely extended philanthropy in seasons of need and scarcity—it is deeply embalmed in the bosoms of a grateful people, not only of his own county, but of other districts adjacent to it, and with respect to his intelligence and information on the particular matter of this notice, I am warranted, in concurrence with opinions of the highest authority, in believing that from the peculiar structure and faculties of a mind severely tested by long experience, and profound researches on that subject, there are few indeed, if any there be, in this or any other country, so well endowed, or more completely versed and competent in all its branches; and with perfect truth I might assert that the prevalence of this belief is almost universal in the county and districts before mentioned. And the State Bank Question having there been well discussed, it is understood and approved of most generally, as with the rare exceptions, of usurers and monopolizers, it is considered to be replete with the means of benefit to every interest of the State, and every class of society, and more especially to the cultivators of the soil, and all mechanics and working men of every sort. It is therefore proper that vigorous and persevering exertions should be employed in every section and neighbourhood to inform the people, and to forward petitions to the Legislature for the early obtaining this great object of desire, and common source of all improvement.

The inhabitants of this city are quite as much concerned in this matter, as those of the interior, as the prosperity of their commerce would keep pace with the progress of its operation—And all will approve who comprehend it, excepting only the monied aristocracy, but the proprietors of the newspapers, and persons involved in the Banks are afraid to encounter the frowns, or vengeance of a heartless community of corporations or money-lenders. As yet however, I am free to sustain a friend, and advance a mite in the public welfare, for though late of Somerset, I am now established in Baltimore.

X.

Balt. Dec. 27, 1830.

☞Editors who published the essay of a 'Farmer' are respectfully requested to insert the within, and a Farmer is requested to evince his patriotism in the further prosecution of this subject.

LEGISLATURE OF MD.

HOUSE OF DELEGATES.

Proceedings from Monday, January 10, to Thursday, January 13, inclusive.

PETITIONS PRESENTED BY

Mr. Dickinson, from Thos. C. Nicols, of Talbot county, praying for a special act of insolvency; referred to the standing committee on insolvency.

Mr. Nicholas, from the President, Managers & Co. of the Washington and Baltimore turnpike road Co., praying for the grant of a new act of incorporation, or the alteration of the act of 1827, relative to the said company; referred to the committee on internal improvement.

Mr. McElfresh, from the visitors of Frederick college, praying the passage of an act authorizing them to draw a lottery and raise the sum of ten thousand dollars, and also to occupy and possess the barracks ground near Frederick-Town, as the scite of the contemplated College edifice; referred to Messrs. McElfresh, Kemp and McKinstrey.

Mr. Teackle, memorial from John W. King, and others, of Somerset county; and Mr. Comegys, from sundry citizens of Cecil county, praying for the establishment of a state bank; severally referred to the committee on that subject.

LEAVE TO REPORT BILLS GRANTED.

Mr. Willson, to change the mode of appointing Justices of the Peace, so as to limit their number. Committee, Messrs. Willson, Chapman and Gale.

Mr. McElfresh, to provide for the prompt payment of witnesses in criminal cases in this State. Committee, Messrs. McElfresh, Kent and Moores.

BILLS REPORTED.

On motion, the bill entitled, an act to abolish imprisonment for debt in the State of Maryland, was made the order of the day for Tuesday the 25th instant.

Mr. Blackistone, an act relating to the summoning of jurors in Baltimore City.

BILLS PASSED BOTH HOUSES.

An act relative to a part of the Westminster and Hagerstown Turnpike Road.

An additional supplement to the act of 1827, chap. 200, to incorporate the Port Deposit and Chesapeake Turnpike Company.

The Senate have concurred in the proposal of the House of Delegates to instruct their several Committees on Internal Improvement, to enquire into the expediency and practicability, with the concurrence and co-operation of the States of Virginia and Delaware, of opening a safe and direct navigation through the Sounds which run parallel to the Sea coast, and such Canals as may be necessary between the Chesapeake and Delaware Bays.

Mr. Yoe, Chairman, of the Committee on elections, delivered a report confirming the seat of the several members of the House.

Mr. Rogerson, Chairman of the Committee on pensions and revolutionary claims, made a favourable report on the petition of Benjamin Smith of the State of Kentucky, accompanied with the following resolution:

Resolved, That the Treasurer of the Western Shore is hereby directed and required, to pay to Benjamin Smith, of Kentucky, or to his order, during life, in half yearly payments, a sum of money equal to the half pay of a private, as a further remuneration for his services during the revolutionary war.

The resolution authorizing the Executive to settle the account of Jonas Green, for the printing of the present session—read and assented to—sent to the Senate and returned by them assented to.

A resolution proposed by Mr. Lee, directing the Treasurer of the Western Shore to invest the money due to Montgomery county, on account of the Free School Fund, in the reserved shares of the Commercial and Farmers Bank of Baltimore—which was read and assented to—sent to the Senate, and by them returned assented to.

On motion of Mr. Montgomery, Ordered, That so much of the Executive message as relates to the services of Capt. George Rogers during the late war, be referred to a committee of three to be appointed by the Chair. In pursuance whereof the Speaker appointed Messrs. Montgomery, Steele, and Thomas of Queen Anne's, the committee.

On motion of Mr. Steele, Ordered, That the commissioners of lotteries be requested to communicate to this House as soon as practicable such information as they may deem important respecting the operation of the system of state lotteries, and also to suggest such alteration or improvements therein (if any occur to them,) as will tend in future to make its pursuits more profitable to this State.

Mr. Biles submitted the following order: Ordered, That the Committee on Education be instructed to inquire into the propriety and expediency of withdrawing the donations from the several colleges and academies of this State, to the purpose of appropriating the same to the support of primary or county schools, and that they report by bill or otherwise.

On the question being put on the adoption of said order, it was determined in the negative.—Ayes 26 nays 40.

Mr. Jenifer submitted the following resolution Resolved by the General Assembly of Maryland, That the Governor and Council be, and they are hereby directed to appoint two planters from each of the six most extensive tobacco growing counties in the state, and two shippers of tobacco, who are desired to meet in the city of Baltimore on the third Monday of July next for the purpose of examining into the condition of the public tobacco warehouses, and the different scites on the basin, and report to the next legislature their views of the expediency or inexpediency of concentrating the inspection of tobacco in the city of Baltimore.

FRIDAY, Jan. 14.

Mr. Hughlett appears, qualifies and takes his seat.

PETITIONS PRESENTED BY

Mr. Denny, from Joseph Kemp and others of St. Michaels, Talbot county, for the repeal of the act of 1805 as relates to swine and geese going at large in said town—to Messrs Denny, Hughlett and Dudley.

Mr. Nicholas, submitted a resolution directing the Treasurer to pay to the Attorney General the sum of —— as a compensation for services performed by him, in pursuance of the resolution of 1828, No. 26—which was read.

The House then proceeded to consider the order of the day, Mr. Teackles bill respecting Oysters, &c. We found the House engaged at 2 o'clock, in a warm debate on that bill. Mr Blackistone and Mr. Jenifer opposed the bill. Mr. Teackle and Mr. Steel advocated it, after we entered.

Mr. Wootton, after some observations, moved to strike out all the bill after the enacting clause, which motion finally prevailed, ayes 39, nays 29.

Mr. Keene had leave to report a bill to regulate the per diem of Justices of the Levy Court and Trustees of the Poor for Dorchester co. and for other purposes. Committee, Messrs. Keene, Steel and Hicks.

A bill to restrain Attornies and Solicitors in Chancery, from entering their appearances to any suit, bill or action, at law or in equity, in this State, without special authority, has passed, the House of Delegates.

WAYS AND MEANS.

Mr. Chapman, from the Committee of Ways and Means delivered their report to the House of Delegates yesterday.

The Committee consider the resources of the Treasury, adequate to the expenditures of the ensuing year, under the existing appropriations.

They are of opinion that it is not necessary to adopt any measure at the present session, to increase our revenue. It is only necessary to economise our means, and our present resources will be sufficient to meet every necessary demand upon the Treasury.

The Committee look with great confidence to an early adjournment of the Legislature, and suggest, that should the session close early in February, there will remain in the Treasury at the end of the present fiscal year, about eighteen thousand dollars, more than the ballance estimated by the Committee.

The Committee report the productive capital of the State to amount to $1,060,308 13, yielding an interest of $46,626 42.

The unproductive capital is stated at $510,271 54.

The State's stock in the Baltimore and Ohio Rail Road Company, estimated to produce $3,750—a dividend of 1¼ having already been declared, amounting to $1,875, and the Committee feel justified in estimating that a like dividend will be declared at the end of the next six months.

The State, so far, has received as the Committee show, $312 50 more than has been paid from the Treasury on account of the Stock of the Rail Road Company. The Legislature passed the law authorising subscription on the part of the State for stock in this Company, under the expectation that the loans effected and stock issued for the payment of the State's subscription, would be redeemed without impairing the available means of the Treasury, and the Committee have little doubt that these expectations will be realized.

In the Treasury 1st Dec. 1829,		54,052 57
Receipts to 1st December, 1830,		210,371 52
		264,424 09
Disbursements in the same period,		210,317 21
Leaving a balance, 1st December, 1830,		54,106 88
Subject to appropriations made,		24,268 24
Unappropriated balance,		29,838 64
Estimated receipts of the current year,		200,898 78
		230,737 42
Estimated expenses of the current year,		216,230 53
Leaving a balance of		14,506 89

SATURDAY, Jan. 15.

On motion by Mr. Teackle, ordered, That the Committee on Claims be instructed to pay to Jonas Green, one thousand dollars, on his account for executing the public printing of the present session.

On motion by Mr. Wallis, ordered, That the petition of sundry citizens of Kent and Queen Anne's counties, presented at December session, 1828, praying for the establishment of a Bank in the town of Millington, in Kent county, be withdrawn from the files of this House.

The Speaker laid before the House, a report from the Treasurer of the Eastern Shore, containing a list of balances outstanding upon the books of the Treasury, of the Eastern Shore, on the 1st day of December, 1830; which was read and referred to the Committee on Ways and Means.

Mr. Hunt, reported a bill, entitled, a further and an additional supplement to an act, entitled, an act concerning crimes and punishments.

The object of the bill is to require a bond from the Directors of the Maryland Penitentiary, appointed on the Executive Committee, of $5000, and to allow them not exceeding $625 annually, in lieu of their present compensation.

Mr. Tilghman reported a bill, entitled, an act to provide for the consolidation and distribution of the several school funds.

The resolution in favour of Benjamin Smith, of the State of Kentucky, and the resolution in favour of Thomas Jenkins of the District of Columbia, and the resolution authorising and directing the Governor to procure and present to Captain George W. Rogers a sword, as further evidence of the high sense the Legislature entertain for the services he has rendered his country; were severally read the second time, assented to, and sent to the Senate.

Mr. M'Elfresh reported a bill, entitled, an act to provide for the prompt payment of witnesses in criminal cases.

On motion by Mr. Wright, Ordered, That the Clerk of this House have three hundred copies of the Report of the Committee on Ways and Means printed for the use of the members of the Legislature.

MONDAY, Jan. 17.

Reports from the Clerks of Calvert and Cecil counties, relative to the attendance of Judges, were presented and referred; also a report from the Clerk of Calvert county Court, of the money paid by him into the Western Shore Treasury, the past year.

Mr. Worthington, presents a petition of citizens of Frederick and Baltimore counties, for the appointment of Commissioners to lay out and open a road therein mentioned. Referred to Messrs. Worthington, Kemp, McKinstrey, McElfresh and Turner.

Mr. Hicks, had leave to report a bill to authorise the Orphans' Courts of this State to apportion the expences incurred in improving the real estate of minors in case of dower in said estate—Committee, Messrs. Hicks, Merrick, Yoe, Tilghman and Kent.

Mr. Denny, reports a supplement to the act for erecting the town of St. Michaels in Talbot county, &c.

Mr. Wootton, reported a bill, entitled, an additional supplement to the act, entitled an act to authorise the Governor and Council of Maryland to appoint Inspectors of Flour, in this state, passed 1825, ch. 174.

On motion of Mr. Ely, the House proceeded to consider the bill reported by him, entitled a further supplement to the act, entitled an act relating to insolvent debtors in the city and county of Baltimore, passed 1816, ch. 221. The object of the bill, as explained by Mr. Ely, was to allow the Governor and Council to appoint the Commissioners of Insolvent Debtors other as well as legal gentlemen.

Mr. Nicholas, moved to amend the bill, so that two of the three Commissioners, at least should be persons of legal knowledge, so as to allow a discretion as to the third.

Mr. Brawner offered a substitute for the amendment proposed, which went to explain the original act, so that in future it should not be construed to require the appointment of persons only of the profession of the law as Commissioners.

A considerable debate occurred upon the bill and its several amendments, in which Mr. Merrick, Mr. Ely, Mr. Brawner, Mr. Nicholas, Mr. Steele, Mr. Wootton and several other gentlemen partook.

Mr. Wootton finally proposed a reference of the whole subject to the 1st of June next—which motion after some debate prevailed, ayes 37, nays 33.

On motion of Mr. Jenifer, the bill reported by Mr. Teackle on Saturday, relating to Oysters, &c. was made the order of the day for Tuesday the 18th.

The House proceeded to consider the bill reported by Mr. McElfresh, for the prompt payment of witnesses in criminal cases, some amendments were proposed and negatived, as was also the motion to refer the bill to the Committee on the Judiciary; after adapting a clause exempting Allegany from the provisions of the act, the bill passed.

Mr. Hughlett, had leave to report a bill to abolish the Levy Court of Talbot county, and to provide for the election by the people, of Commissioners for Talbot county, and prescribing their powers and duties—Committee, Messrs. Hughlett, Dickinson, Dudley, Denny and Hicks.

21ST. CONGRESS.

SECOND SESSION.

FRIDAY, Jan. 14.

In the Senate of the United States, yesterday, Mr Benton submitted a resolution, directing the Secretary of the Treasury to report to the Senate, at the commencement of the next session of Congress, the annual amount, in quantity and value, of importations and exportations of sundry articles of drugs, medicines and dye stuffs, with the gross amount of Revenue accruing upon the importation of each article, and the nett revenue received into the Treasury, and to give his opinion as to the time at which the duties upon the same may be abolished, without affecting the payment of the public debt; and to state whether any of the said articles are of the growth or produce of the United States, and, also, to what amount compared to the wants and consumption of the Union.

A short debate took place on the bill making an appropriation to pay an annuity of $6,000 to the Seneca tribe of Indians. The bill was finally laid on the table.

The High Court of Impeachment for the trial of Judge Peck, having been opened by proclamation, a letter was read from the physician attendant on Mr. Wirt, counsel for the respondent stating it as the writer's belief, that Mr. W. could not without manifest danger, leave his room previous to Monday next; by which time he would, without doubt, be so far recovered as to be able to attend to business. The Court then adjourned over to Monday. After some time spent in the consideration of Executive business, the Senate adjourned until to-day at 11 o'clock.

In the House of Representatives, Mr. Carson forbore to press his question. Mr. Clay from the Committee on Public Lands, reported without amendment, the bill from the Senate supplementary to the several laws respecting the sale of the Public Lands; which was postponed till Thursday, next, Mr. Mallary, from the Committee on Manufactures, presented a report and Mr. Monell a counter report on the same subject, six thousand copies of which were ordered to be printed.

Mr Doddridge, from the Committee on the District of Columbia, reported with amendments, the bill for the construction of a rail-road from Baltimore to Washington; it was postponed till Monday. Mr. Buchanan gave notice that he should this day call up the bill for the relief of insolvent debtors. The further consideration of the resolution of Mr. Haynes, for the re-

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