cie itself. It certainly does not become those who maintain that the Government should receive bank paper in discharge of its dues, to deny its right to receive its own paper.—The only power exercised by the Government would be the agreement to receive the paper. Its whole value would be derived from this. Its receipt by the public officers and creditors will be voluntary, and of course no objection can be made to it by those who have clamored so much against paying these Government favorites in specie.—They should rather say, to be consistent, "let them take those Treasury rags, if they choose; bank paper is to good for them." The objecton that these are bills of credit, and therefore unconstitutional, is without even plausibility. The States only are prohibited from issuing bills of credit; obviously because it would interfere with the power of Congress to regulate the currency. The phrase "bills of credit," too, conveys a technical idea which can only be understood by referring to our revolutionary history. It meant precisely the bills of credit of that day and nothing else. Our supreme court in this State has accordingly decided that the bills of our State bank are not bills of credit, though they are based entirely on the credit of the State, and constitute a large portion of its currency. But the Government of the United States does not propose to make these Treasury notes a general currency. It only proposes to receive them in discharge of its own dues, and to pay them to its own customers with their consent. If they go out of this narrow circle, it will be by the agency of the parties concerned, and because they may happen to answer better than any thing else to transmit funds to a distance. But if the amount issued is limited judiciously, they will soon return to their appropriate sphere of circulation. In a single word, the power to borrow money, either upon stock certificates of Treasury notes, or in any other imaginable mode, is expressly granted to Congress, and though Treasury notes were largely issued during our last war with England, even the New England Federalists, who denied the power of Congress to call the militia into the armies of the country, never questioned its power to issue these notes.

The notion that the issue of these Treasury notes would convert the Treasury into a bank is purely chimerical. There is not the semblance of reality in it. It would neither receive deposites nor grant loans on discounted notes. To the limited extent of its issues, it would be more appropriate to call it a mint, as it would create, to that extent, what would answer the purposes of the public Treasury better than coin, without any cost to the people. Now, why such vehement opposition to this Treasury paper on the part of those who are so much opposed to the exaction of specie in payment of dues to the Government, when it is obvious that it would supersede the use of specie at the Treasury almost entirely? Is it because it would also supersede the use of bank bills in the operations of the Treasury? Can it be possible that any patriotic citizen would prefer the interest of a few favored banks to that of the United States and therefore compel the Government to use the banks instead of its own in collecting and disbursing its own revenues? I am aware that many members of Congress at the North have their private interests so deeply involved in the banks, that it is with them a question between self interest and patriotism. Indeed the great controling moneyed interest of the North exists in the shape of bank stocks, which sufficiently occounts for the vehemence with which Mr. Webster denounces the proposed Treasury paper as continental money, when plain common sense dictates that, if the Government were bankrupt to the amount of a thousand millions, these Treasury certificates would forever remain at par, as long as the Government should continue to collect annually an amount of revenue sufficient to absorb them. The sole foundation of their credit is that the Government will receive them, and that their amount does not exceed the sum annually required to disburse and collect the public revenue. Now, when it is known that the continental money exceeded this proportion some hundred fold, the absurdity of the suggested analogy must be apparent to those who have not a very strong interest in not preceiving it. But I must close abruptly. I am on the eve of setting out for Europe, and regret that I have only had time to write this hasty scrawl on so important a subject.

Very sincerely yours,
GEO. McDUFFIE.

SAM. A. TOWNES, Esq.

For the Baltimore Republican.

TO THE PEOPLE OF THE STATE OF MARYLAND.

(*An Extract.*)

NO. II.

My second proposition is to show that Mr. Steele has opposed some of the most important changes in the Common Law of England, called for by the spirit of our government and the necessities of the people.

In the first place Mr Steele voted against abolishing the odious doctrine of survivorship in joint tenancies. A doctrine befitting a government in which the right of primogeniture prevails; or in which the oldest male child, inherits the whole of his father's estate to the exclusion of his brothers and sisters. A doctrine totally at variance with the spirit of a people, who recognise no privileged classes or orders. A doctrine which ought to have been *exploded*, with the doctrine of primogeniture.

A single case will explain the odiousness of the doctrine. Two individuals are desirous to purchase a Farm or Mill By their united means they can purchase, and carry it on. They make the purchase, pay their money, and take a Deed conveying to them jointly. It never entered into their minds, that each was not fully and perfectly entitled to a half or moiety. As much so as if they had taken separate deeds to each for a moiety. One of them is unmarried and without children. The other is married and has a family of children. Their entire fortune consists of the Farm or Mill. But the one with a wife and children dies, and by this doctrine of survivorship, the whole property becomes the estate of the one who is unmarried and without children. Because in the course of Providence he out lived the other. The wife and children of the deceased are left penniless.—Though they had a competent support during the life of the husband and father; and though he not knowing this absurdity of the law, looked forward to their representing his estate at his death, yet this doctrine of survivorship steps in, and deprives them of *their all*. Hundreds of such cases have occurred. Nor will the harshness of the rule be mitigated, even if you reverse the case, and the unmarried joint tenant die first. The half of the property being bona fide paid for by him, it is reasonable that his relations & friends, and not a stranger, should represent him at his death. It is true these consequences could have been avoided during their lives.—But in the first place it required all men to be lawyers to understand the legal question involved; and in the second place when understood it required the expense of conveyance and re conveyance. That is one of the joint tenants would have to convey his half to a third person, and then that third person would have to convey back, the same half to the joint tenant. Making the expense of two deeds; when the survivoship would be defeated. And was there any reason in such law? Was there any reason that because one out-lived the other, he should have all the property? Did the survivor pay any more for it, than the deceased? Did he take better care of it? Did he do any thing to entitle him to a surviving interest, to the loss, ruin, and misery of the family deceased? No consideration of the kind entered into the law. It was a *heartless incident* of *the Common Law of England*, which without sense or justice, so soon as one of the tenants, or joint owners died, gave all his interest to the fortunate survivor. It was to abolish this odious feature of the law, that a bill was introduced into the Legislature, at the session of eighteen hundred and twenty two, and defeated by Mr. Steele and others—since then however a more enlightened legislation has prevailed, and the doctrine of survivorship in joint tenancies, is *forever buried*.

At page 45, of the Journal of the House of Delegates 1822, Tuesday Jan'y. 2d, is the following—

"The bill to abolish survivorship in joint tenancies, was read the second time and the question put, shall the said bill pass? The yeas and nays, being required appeared as follows."

"*Affirmative*—Messrs. Speaker, Maddox, Ireland, Hodges, Estep, Weems, Skinner, Orrick, Martin, Hooper, Sheredine, Parker, Gerry, Semmes, Hughes, Riley, Fisher, Chauncey, Allen, Whiteford, Boon, Cassen, Saulsberry, Douglass, Williams, Greenwell, Pollard, Tomlinson—28."

"*Negative*—Messrs. Willard, Stone, Connell, Massey, Linthicum, Smith, Edelen, Rogerson, Stansbury, Johnson, Worthington, Lockerman, Lloyd, Dennis, STEELE, Byus, Carroll, Roberts, Wight, Pratt, Franklin, H. Kemp, Thomas, Farquhar, J. P. Kennedy, Drury, Keller, A. Lee, Duvall, 31—determined in the negative."

In the second place, Mr. Steele opposed a bill, which was intended to relieve the citizens of the State, from heavy and unreasonable costs in the Courts of Justice. If an individual had occasion to give his *bond* or *note* with one or more securities, on default in the payment of the same, it was placed in the hands of a lawyer for collection. Against each party to the bond or note a suit was instituted, thereby imposing heavy costs on the defendant. The fault was in the law. Now there can be no doubt but that one suit, and one judgment, would make the debt as secure as a seperate suit and judgment against each party to the paper. The common costs of a judgment in the County Court, on a bond or note, is about $10. It will of course be seen as you multiply the suits, the costs will accumulate. Take for example the case of a bond to which there are three parties, the principal and two securities as is customary. Instead of the costs being $10, they would be $30, and if there were six parties, $60. This was a burden which ruined many men, who unfortunately were thrown into the Courts. In some cases, the costs from the number of suits, were so great as to equal, if not exceed the debt, so enormous was the tax *imposed* on justice, on this account, that thousands who had demands on, were compelled to abandon her.

To remedy such an evil at the session of 1822, a law was reported to the House of Delegates. And I ask what possible objection, could any person have, to so just a law? Did it impede justice? Could not a debt be collected by one suit as well as three or more? Did it throw any inconvenience in the way of the collection of debts? No such evil could result from it! But was there no inconvenience to be experienced in the passage of such a law? *None other, than that it curtailed the profits of the officers of Courts. And yet Mr. Steele opposed the law!*

On page 137 of the Journal of the House of Delegates 1822, February 19th, 1823, is the following.

"The bill to prohibit more than one suit issuing on any joint note or bond, was read the second time."

"*On motion by Mr. Steele, the question was put that the same be referred to the next General Assembly. The yeas and nays being required appeared as follows:*"

"*Affirmative*— Messrs. Speaker, Massey, Dalrymple, Smith, Lockerman, Lloyd, Jones, Dennis, STEELE, Cassen, Carroll, Meconikin, Wright, Pratt, Sleemaker, Riley, Franklin, Farquher, Fisher, Boon, Douglass, J. P. Kennedy, Purviance, T. Kennedy, Drury, Keller, Galloway, William A. Lee—28."

"*Negative*—Messrs. Millard, G. Leigh, Stone, Maddox, Ireland, Hodges, Rogerson, Garner, Stansbury, Orrick, Worthington, Martin, Teackle, Byus, Willis, Sheridine, Parker, Gerry, Hughes, Roberts, H. Kemp, Norris, Chauncey, Allen, Whiteford, Duvall, Hoffman, Pollaid, Tomlinson—29.

Determined in the negative."

It will be noted that Mr. Steele moved a reference of this important and deeply interesting bill, to the next General Assmbly. His opposition could not have shown itself more strongly. It is a customary thing in legislation, when you wish to get clear of a bill to move its postponement, either to a day beyond the session, or to the next General Assembly. Had Mr. Steele been in *favor* of the *bill* he would not, *could not* have moved its reference to the next Legislature. Even if the bill had been brought into the house on the last day of its session, its importance demanded that it should have been considered. Every individual in the state had a vast interest in its passage. It proposed to remove one of the heaviest sources of TAX in the state. It was only necessary to examine the records of any term of a county court, to discover the unusual importance of the bill.

On the 24th of Feb. the subject was again brought before the house. The bill passed—was sent to the Senate, and on the same day being the last of its session, it was considered and rejected.—See Senate Journal, page 87, Session 1822.

It does not appear on the final passage of the bill in the House of Delegates, who voted for, or against it—The yeas and nays are not given.—See Journal of House of Delegates 1822—page 162.

We know of Mr. Steele's opposition to it, from the *fact* that he *moved* to refer it to the next Legislature. An excuse cannot be made for want of time to consider it. But time was not *required*—it was afterwards considered in the House—it could have been considered on the same day on which Mr. Steele moved to refer it.—The only conclusion we can draw is, that he *did* oppose it, and *was* opposed to it.

Fellow citizens, are not these proceedings of Mr. Steele calculated to arouse you? Is not the doctrine of survivorship in joint tenancies, obnoxious to your censure? Are you willing to have an accumulation of costs for the benefit of the *officers* of the Courts by a multiplication of suits on the same bond or notes. For these principles Mr. Steele, by his votes, has shown himself an advocate—principles utterly at variance with your prosperity and happiness. Will you in consideration of them, reward him with your suffrages? Do they evidence the enlightened statesman and the sagacious patriot? Do they demonstrate the man *whose intelligence and wisdom fit him to rule over a free people?* Pause then, I pray you, by your regard for the country you live in—by your own interests, and the interest of your children, before you give him your votes. He has shown himself as unwise in council, as he is anti-republican in politics. Recollect his unreasonable opposition to these important alterations of the Common Law of England—Recollect his repeated efforts to stifle your voices in the election of your Governor. Then, to the polls on the 1st Wednesday of October, and there utter the independent sentiment of pure and unbiased freemen.

A CITIZEN.

Good.—As I passed along the Lake road from Cleveland to Painsville, a few days since, I discovered a fellow cursing and swearing and foaming like a mad bull in front of what appeared to have been intended for a field of potatoes. I stopped and inquired the matter. "D—n the Administration, d—n Amos Kendall," said he "we've had no rain these six weeks, and my potatoes are all *vetoed*.—Ohio paper.

The man with the vetoed potatoes should have a federal whig nomination to Congress. He hits the opposition electioneering principle to a nicety, and would soon be a first rate panic maker.

Allegany County.—We can assure our friends all over the State, that the prospects of the democratic party were never more bright, nor more cheering than they are at this time. We pledge our honors that we will give Grason a majority of at least 200 votes. Mr. Matthews, our candidate for the Senate is already elected by the concession of his opponents, and the enthusiasm by which he is supported by his friends. Our delegate ticket will we elected without an earthy doubt. Indeed wewill carry all before us by acclamation. Cum. Advo.

From the Illinois Standard.

THE CANDIDATE THAT GOT IN THE WRONG BOX.

DRAMATIS PERSONAE. The Farmer and the Candidate.

Scene. A farmer's house in Morgan county.

Candidate. Hard times, Mr. Agricola.

Farmer. Well, may be; I don't get time to read much.

C. To read!—Hard times in the money market, I mean.

F. Very like, but I never was in that market myself, and if you don't sell for more than you'r worth you never'll fetch a high price in it.

C. [Little enraged] But hav'nt you heard the general cry of hard times?

F. Yes—great cry and little wool though, I reckon.

C. But every man who knows the history of public affairs, knows that money was never so scarce as at present.

F. What has become of the money?

C. Why—why—the Government—

F. Has swallowed it, I suppose!

C. The Government has compelled the banks to lock it up in their vaults.

F. Indeed. I never heard of any laws to that effect.

C. No; but they are indirectly compelled to suspend paying specie.

F. I have heard it said that the United States Bank controlled the other banks, but since that died I suppose all fault in their affairs must result from their own management. If I give my note to my neighbor, for $50, & when that note becomes due, if I have the money, all the Governments this side of —— can't make me suspend payment; and if I don't have money, it would be mighty apt to be my own fault.

C. Hem!—but, you, you don't understand the ——

F. I understand this, that a man can pay his debts if he has the means, and so can banks. But, a few words about the scarcity of money. When we had all the benefits of a United States Bank, I used to sell my corn for a bit a bushel, now I get one dollar; my potatoes for a bit, now I get three bits; my hay, which sold for $1,73 per ton, now brings eight dollars; in short, the income of my farm is increased, on the same amount of produce, about three hundred per cent. For every thing I can raise, I can receive cash in hand, without leaving my door, and I appeal to every farmer in Morgan to support me in the assertion. Not very hard times.

C. You talk very strangely, sir.

F. Truth very often seems strange to men who are strangers to truth and correct principles.

C. Well, however times may seem to you, there is a great portion of the people in this country very much oppressed.

F. They must be either speculators, gamblers, or men who have built their speculation on imaginary means—property is property—and he that bases his transactions upon it, in reality is sure of success. Let me explain my ideas about the causes of hard times, as you call them. The cities and town have raised the cry, but the country would not have suffered but for some imprudent connexions in business. In towns, mechanics have no doubt suffered from the fact that tradesmen have got to making merchandise of their professions, and it has become very fashionable for them to dabble in stocks and become gentlemen mechanics, rather than operatives; so that, by going upon a monopolizing principle, instead of regulating manufactures by the demands of consumption, the moment traffic received a check, manufactured articles fell in value, gentlemen mechanics threw their scores of journeymen out of employment, and employers and all raised the cry of hard times, and said General Jackson ought to be shot. Now, if this class of journeymen would resort to farming, they would create a demand for the articles they used to manufacture, and thus relieve the embarrassment of that portion of the community. Then, if one-half the retailers and stock jobbers would turn their attention to agriculture, they would soon be in easy circumstances, and the remainder would stand a chance to live The evil is, the proportion of the different occupations has been destroyed. The rage to be genteel, extravagant, and refined has raised every upstart in this county above the decree of his Maker, that man shall gain his bread by the sweat of his brow; and when a man gets above God, he is very apt to see hard times. Let trades and professions preserve their balance, let mercantile operations be regulated by consumption, and the people by virtuous principle, and all the combined governments of earth could not create hard times. There is a large class in this country who cannot be compelled to acknowledge hard times while our Constitution exists and Heaven is prolific of blessings as at present

C. I must confess you have given me some new ideas. Where were you raised?

F. I was raised on a farm, and nature has been my instructor.

C. I see you have not misimproved her lessons. Who are your men in politics?

F. Honest and industrious men—they are the men for me.

C. What do you think of this Administration?

F. I think if banks and influential institutions would aid in carrying out its measures of reform, instead of assuming a hostile attitude, and compelling the people to support the expense of a struggle between them and the government, the administration would be one of the best in the history of the Republic.

C. Well, to come to the point, who do you intend to vote for at the next election?

F. I intend, sir, "to come to the point," to vote for ————*

C. Now, your reason.

F. I believe him to be right in his principles, honest in the advocacy of them.

C. How are your neighbors?

F. They all agree with me exactly. I have talked with them all.

C. Good day, sir!

F. Good day. [Exit Candidate.

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*Let the Agriculturalists of Maryland, the honest yeomanry of our States fill the blank with the name of WILLIAM GRASON, the FARMER OF QUEEN ANNE'S. He too is "right in his principles and honest in the advocacy of them."

THE COMING CONTEST

Is one of the most important in which the people of Maryland were ever engaged. The question to be decided is, whether Reverdy Johnson, the Baltimore lawyer, the Director of the broken Bank of Maryland, the recipient of FORTY THOUSAND DOLLARS by way of indemnity, shall hereafter govern, or whether the people will govern themselves? On the 3d day of October next this question is to be settled.

Freemen, independent and republican voters of Cecil and of Maryland, will you be true to yourselves, or are you ready to become the slaves of Johnson and his unhallowed crew? Answer this question.

If Steele is elected the triumph of Johnson is complete; the fetters of slavery are rivetted. But if Grason is elected the glorious cause of freedom has won the mastery, and Maryland is free. Let Grason, the plain republican farmer of Queene Anne, be on our tickets, and let our watch word be—WE WILL REDEEM THE STATE.—*Cecil Gazette.*

CLOSE CALCULATION.

An intelligent whig of this place has made a calculation by which he elects the federal candidate for Governor by a majority of 25 votes. When the majority in the State is acknowledged by the fdderalists to be only 25 votes, will not the democrats preceive the necessity of using their utmost efforts to elect the democratic candidate? Only a little exertion by the friends of Grason and reform, and we will not only reduce the *culculated* majority of Mr. Steele to the "leetle eend of nauthing," but elect Mr. Grason by a *respectable* majority. We ought to, and can, send William Grason to the Western Shore by a minority of only six hundred votes; and, if we do that, he will certainly be the next Governor of Maryland.—*Ib.*

We have been in the upper part of this county the present week, and have had an opportunity of seeing and conversing with many of our friends. But one sentiment seems to pervade the bosoms of all of them, and that is the success of the entire democratic ticket. This augurs well for democracy and reform. Cecil will elect a reform senator, three reform delegates, and send the reform candidate for Governor out of her limits with a very handsome majority. This certainly will be "acting well her part." Let the other reform counties do as well as Cecil, in proportion to population, and whig federalism will hereafter have hardly a name in Maryland. While it gives us much pleasure to hear how swimmingly the cause of reform is advancing in all the counties and cities of this State, we will confess that our pleasure is greatly enhanced by being able to inform our friends abroad, that they may surely put down Cecil as purely democratic. We never saw a better and more zealous determination prevailing among our friends to uproot federalism, a determination, which, if it prevail through out the State, and we trust it does, will bid defiance to the four thousand whig office holders and bank stock jobbing speculators, and thoroughly cleanse the Augean stables.

Union and harmony is the watch word of the democracy—discord and strife exist only in the ranks of the federalists, and each one is for himself, esquire.—*Ibid.*

GLORIOUS NEWS.

MAINE ELECTION.

FAIRFIELD ELECTED GOVERNOR!

We have only time to announce the cheering intelligence that Maine is redeemed, regenerated and disenthralled. Fairfield is elected Governor by about 6000 majority.—We have elected 6 out of 8 members of Congress and carried both branches of the Legislature by large majorities.

Joseph C. Noyes (whig) is defeated—Glory enough.

ALABAMA—The Montgomery Advertiser of the 31st August, contains a complete list of the Senators and Representatives returned at the election recently held in that State. The result is as follows:

Senate—Democrat and Anti-Bank, 19, Bank Whigs, 9.

House of Representatives—Democratic and Anti Bank, 66; Bank Whigs, 31.

Well done, Alabama.—Globe.

The above is another evidence of the success of true principle. This State was born down to the lowest depth by the commercial crisis, but she rises with renewed vigor, and puts to the blush those recreants of the North who barter their principles for mammon.

DEMOCRATIC NOMINATION FOR

BALTIMORE CITY.

FOR SENATE
Henry Stump.
For the House of Delegates.
George Gordon Belt,
Elijah Stansbury,
William P. Preston,
Francis Gallagher,
John B. Seidenstricker.

BALTIMORE COUNTY.

FOR SENATE.
Hugh Ely.
For the House of Delegates.
Dr. Thomas C. Risteau,
Dr. John C. Orrick,
James Turner,
Marcus R. Hook,
Henry M. Fitzhugh.

HARFORD COUNTY.

For the Senate.
Otho Scott.
House of Delegates.
Gen. I. D Maulsby,
Thomas Hope,
James W. Williams,
William L. Forwood.

FREDERICK COUNTY.

For the Senate.
John H. McElfresh.
For the House.
Col. John McPherson,
Dr. Abdiel Unkefer,
John Harrit,
Daniel S. Biser,
Dr. John W. Geyer.

ALLEGANY COUNTY.

For the Senate.
William Matthews.
For the House.
John Neff,
Johnathan Huddleson,
Daniel Blocher.

WASHINGTON COUNTY.

For the Senate.
Robert Wason.
For the House.
John O. Wharton,
John T. Mason,
Dr. Byers,
John D. Grove.

ANNEARUNDEL COUNTY.

For the Senate.
John S. Sellman
For the House of Delegates.
Richard W. Higgins,
Charles Hammond,
Dr. Allen Thomas,
Charles D. Warfield.

CECIL COUNTY.

For the Senate.
Levi H. Evans.
For the House of Delegates.
John W. Comegys,
Samuel B. Ford,
George Gilespie.

QUEEN ANNS.

For the Senate.
Robert Goldsborough, jr.
For the House.
William A. Spencer,
Pere Wilmer,
Lemuel Roberts.

KENT COUNTY.

For the Senate.
William B. Wilmer,
For the House of Delegates.
Messrs. Primrose, Lassel, and Kirby.

WORCESTER COUNTY.

For the Senate.
Lambert P. Ayers.
House of Delegates.
Dr. Chesed Purnell,
Elisha E. Whitelock,
James H. Holland,
Levin G. Irving.

TALBOT COUNTY.

For the Senate
Nicholas Martin,
House of Delegates.
Phillip F. Thomas,
Morris O. Colston,
Daniel Lloyd.

CAROLINE COUNTY.

House of Delegates.
Robert T. Keene,
M. W. Hardcastle,
J. B. Davis.

CARROLL COUNTY.

For the Senate.
William P. Maulsby.
For the House of Delegates.
Jacob Powder,
James G. Barrett,
Dr. Jacob Shower,
John B. Boyle.

CALVERT COUNTY.

For the Senate.
John Parran.
For the House of Delegates.
Daniel Kent,
James G. Alnutt,
Dr. Loach L. Weems.

PRINCE GEORGES' COUNTY.

For the Senate.
John B. Brook.
For the House of Delegates.
H. C. Scott,
Dr. Benjamin Day,
William D. Bowie,
Arthur P. West.