are the pretexts for those midnight murders - those spoliations and destruction of property, which would disgrace even the wilds of America — At present their violence seems to have a ratio the cause is that the gentry have retired into the towns and, that those who can afford it have removed their Grain & Cattle into places of security - you will exclaim alas! alas! can such things be and can the Government of the Country shut their eyes to the real causes of all this misery? to all this distress? to this tremendous destruction of the moral mind of man?

In this Country the Banking System thrives - so much so that it is said a fourth one is about to be established, on the Scotch plan of, Share Banks the number of Shares mentioned are 150 - one thousand pounds each - to discount at 4 per cent and give two for money -

The good people of the Union & their Newspaper editors are wonderfully keen and bitter on all subjects

My Dear friend

A few days since I was unexpectedly gratified by the receipt of your very welcome letter of the 5th January last. The account which I have at length received, as it were, from you, of your family has given me the more satisfaction as I understood that you all had suffered rather severely from Bilious fever last fall. In this town and neighbourhood the changes have been so many - so rapid and so compleat, that I am all most convinced you would now be as great a stranger here as you were in Baltimore on your first arrival - Death with his Iron teeth & Scythe of Steel has removed the greater part of your early acquaintances & left but a few a very few behind -! Men are so changed by age and circumstances that it would require some time before you could recognize them!

New faces crowd our new streets and fill our new houses - New buildings have raised their proud roofs on the site of ancient dwellings - New Merchants

subjects connected with your local or general policy - This is strongly illustrated at present by the noise and bickering they make respecting the appointment of your next president, - so much so that a stranger to your habits would suppose that in a few months the fields of the peaceful Union would be traversed by bands of armed ruffians each endeavouring to accomplish that by force which they had failed to effect by argument or address -

— I am glad that you think the Independence of South America secured - I much fear you will find yourself ultimately mistaken - The Policy of England is now, what the Policy of America was during the French revolutionary war - a strict, cold, and calculating neutrality, that freezes every thing it comes in contact with

Greece

I send you by this conveyance a few numbers of a newspaper "The New York Mirror" to big - for not which you are welcome to a little etc.