TEXAS.

By an arrival from Galu By an arriver papers of a lace date. They received Texas papers of a lace date. They are not particularly interesting. These aniships Savannah and New York are expected at Gale ston about the begin. are expected at Generation about the begin-ning of next monit. They will ply regu-larly between that port and New Orieans. Early between that port and New Orieans. Col. Lave's plantation on the Brazos will reduce 300 bales of cotton of 500 lbs each, produce 300 bales of cotton of 500 lbs each, with only thirty hands, and the assistance with only many minds, and the assistance of eight others in picking; and the regular hands have in addition already mised and housed 5,000 bushels of corn. Can Louisians or Mississippi show any thing to equal his ! ask the Galveston Gazelle.

ders are, perhaps, not aware that by a law of the last Congress, a system of freet lazation has been instituted in Texas. By this law, half of one per cent is imposed on the property of citizens, and one per that of non-residents. Theatres, nee tracks, race horses, stores, borses, carriages, slaves, clocks, watches, jewelry, money laned at interest, trades, pewerry, sions, &c. &c., are all taxed. We

shall see how this system will work. General Houston has received authority from the government to raise sixteen hundred men for the defence of the frontier, and has issued a spirited address to the

militis, calling on them to volunteer. The negociations between Texas and Mexico, have, thus far, resulted in little less than profitless discussion.

The schooner Hornet, Capt. Toby, arind last night from Galveston, which place she left on the 10th inst. Capt. Toby informs us that he left at Aransas Bay the Mexican Federal schooner Cornelia, Capt. Hard, who was about to take on board 200 troops for Matamoras, and that in addition to this, 1,000 men of the Federalist army, encamped at Corpus Christi Bay, under the dof Canales, were ready to march hither in order to make a simultaneous attack, by sea 'and land, on that city.

(From the Fayettevillo Observer.] To the Editor of the Fayetteville Observer

Dear Sir-Will you do the friends of Temperance the favour of publishing the enclosed memorial, with an earnest request to all Editors of newspapers in the State, mendly to the cause of Temperance, to give it at least one insertion in their respec-tive papers. Our object in making this request, is to

ise every philanthropist in our State the opportunity of copying this memorial, and ining subscribers to be forwarded to ar next Legislature. Now we ask all our unsiderate fellow citizens, whether somehing ought not to be done to put an end to the traffic which is the fruitful source of so many evils ! If there were no grog shops nor peddling wagons permitted to retail the pernicious beverage, many crimes would e prevented, and the tremendous evil of drunkenness would be almost banished from our country. If the traffic is continued, it should not be licensed by law, but one continued against every law of God and man.

SAML. PAISLEY, WM. SHAW. JOHN OATS,

Committee of the Union Temperance Society, Moore county, N. C., Oct. 22, 1840.

To the Legislature of North Carolina, in Senate and House of Commons convened: Your petitioners, electors and citizens of your State, would respestfully say to our representatives, that the evils resulting to the whole community from the sale of intoxtating drinks are immense. Facts have nor do we care how many Banks there are.

THE MESSENGER D. R. MIANALLY & J. ROBERTS, EDITORS. ASTREVIELLE, SP. C. Friday Morning, November 13, 1840.

The last Card.

Much has been said about the last card which the Van Buren party had to play off hist on the eve of the election, and thereby save, if possible, the sinking fortunes of the present Administration; and the Whigs have been warned again and again to be on their guard, and prepare themselves for some desperate effort on the part of their opponents. We confess that hitherto we have looked upon this matter with rather indifferent feelings-disposed to regard it as the fears of some excited Whig, rather than suppose any set of men in our country, tices. holding high and responsible stations, would be guilty of such abominable crimes as recent events have brought to light.

In New York, a most foul conspiracy, gotten up, it seems, by some of the most prominent Administration men, and implicating some of the most active and worthy Whigs of the city and State, has been forunately detected and exposed in a manner

that cannot fail to recoil upon the heads of the perpetrators. In Georgia, we learn that spurious copies of the Emancipator, an Abolition paper, published, perhaps, in New York, were circulated just before the election."

In Tennessee, a report was circulated that-Gen. Harrison was dead ; and we see it stated that the same report was current in Pennsylvania, and that spurious copies of the Cincinnati papers were put in mournng, and sent out among the voters. It has turned out most fortunately, however, that in every case the fraud has been detected, and made to recoil upon the party that originated it. We make these statements on the authority of our exchange papers-the truth of which we do not doubt ourselvesand lay them before our readers without comment. All honest men of all political parties will regret to learn that there are men in our country capable of descending to such unhallowed means to secure their ends and effect their vile purposes.

Hard Times.

Aye, truly, the times are hard, very hard, indeed !-- little money, little credit, and much complaining. But what's the use of so much growling, and grumbling, the blowing of demagogues, the scribbling of editors, or the dunning of creditors, make money more plenty ? We trow not. It is not so much our intention at the present to enquire into the cause of the hard times, as into the remedy. We care not who is President of these United States. provided he does what we think is right,

Dignity of the Press. We see a great deal said in our excha apers about the "dignity of the press," " prostitution of the press," and such like,

of party-and whether we think correctly lation, to five or six hundred. or incorrectly, one thing is certain, we OF We are informed by a passenger think for ourselves-we will support no direct from Washington, that the general man or set of men further than we believe opinion there is, that the State has gone

selves the privilege of judging as to the correctness of their principles and prac-

Our brethren of the press may do just as they please, and answer to their country and their patrons for it-and so will we.

OF As the session of our Legislature draws near, we hope our wants in these parts will not be forgotten-particularly our McAdamized road.

Old Buncombe, forever! Our enterprising chizen, TRos. T. PAT-

ron, has sent us additional specimens of the product of his highly cultivated farm; consisting of pompions, potatoes and corn, of various kinds. The pompions are fine specimens, though not of the largest kind.

The largest one weighs 64 lbs. The corn consists of what he calls the nine inches and a quarter in circumference, 8,000.

ten inches and five-eighths in length, and has on it 1100 grains. One ear of the Surrey corn measures one foot in lengthone stalk of the China tree corn has six ears. There are also specimens of the

common corn improved, which contain four ears to the stalk, very similar in appearance to the China corn. Of the improved Surrey corn eleven cars were taken from one hill. The potatoes dge the blue, or black, one weighing 3 1-2 lbs., the mock Rohan, weighing 3 lbs; the white, round early potato 1 1-2 lbs .- nine of these were

taken from one hill, weighing together 7 1-2 pounds.

A few farms in a county, improved and cultivated in the manner which Mr. Patton's is, would be of great service, not only to except South Carolina. We expect to be and fretting, and whining about hard times? the owners, but to the citizens generally, able in our next to give information suffi-Will that make them any better ? Will by exciting others to similar exertions. We have little doubt but that with proper cultivation, the farms in this county, on an avorage, would yield double the profits which are now realized from them.

We doubt whether there is a man in the western part of the State that farms it as profitly as Mr. Patton. He succeeds be. cause he makes a business of it-does not farm as a more make-shift-a kind of apol-

PRESIDENTIAL ELECTION.

Pennsylvania.

The accounts from this State are some and as is usually the case, those deepest in what contradictory and uncertain. They the mire cry the loudest. For our own all seem to concur in the opinion that the part, we write just what we please, and let vote has been a very close one. The Na others do the same. Some of our cotem- tional Gazette and National Intelligencer, poraries publish a great many things that from the returns received, allowing the rewe would not do, and perhaps we publish maining counties to vote as they did for things they would not-cach one has his Congress on the 17th ult., give the vote of own views of dignity and propriety, and the State to Harrison, by a majority of beacts accordingly. We will write nothing tween one and two thousand ; while the that we would besitate as gentlemen to de- Sentinel, a Van Buren paper, reduces the clare any place-we are chained to no car majority, upon the same principle of clacu-

them right, at all times reserving to our. for Harrison, by a majority of about 800.

Virginia.

We have not received sufficient information tion from this State to justify us in giving any opinion as to the result of the election. So far as heard from, the majorities for Harrison have been considerably over those of

Ohio.

In this State, Harrison is running largely ahead of the vote given for Governor a short time since.

It is believed his majority in the State will not be less than 25,000.

Georgia.

The vote in favor of Harrison in Georgia is, so far as heard from, larger than the vote for the Whig candidates for Congress Cook corn, the improved Surry corn, and given in October. The papers in that State the China tree corn. One car measures calculate Harrison's majority at 7,000 or

Tennessee.

We have received returns from all the ounties in East Tennessee but 5, which give Harrison a majority of 6,829 votes. We have also been informed by a traveller that the vote in ten counties in Middle Tennessee had been heard from, which gave Harrison a majority of upwards of 4,000 -which would make his majority, so far as heard from, about 11,000 !

son and Tyler by a majority of upwards of 6.000 !

The States have now all cast their votes cient to be satisfactory as to the general result.

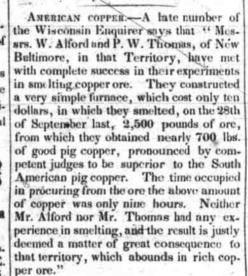
" TIMES" OFFICE, KNOXVILLE, ? Saturday, Nov. 7.

The People have triumphed ! OLD TIP" goes over the Mountain with majority of SIX THOUSAND !!!!

From the table of returns which we publish below, from all but five counties in E. Tennessee, it will be seen that Gen. Harrison's majority so far is 6,829. Two of the remaining counties are Whig and three Van Buren. The present majority cannot we think, be reduced as low as 6,000, and our majority in the State will not certainly be less than 10,000, and may 15,000 !-The Whigs of East Tennessee deserve enduring honors. In the hour of their country's suffering and danger, they have rallied to her rescue with unexampled energy and zeal, and most nobly have they triumphed So far, we have gained in every county .-Where all have contended so gallantly, it would be invidious to bestow particular expect to see considerable improvements in praise. The honors of the victory should that most healthy, most independent and be shared alike. The blessings which will follow, belong to THE PEOPLE !

DEFALCATION IN FRANCE .- Mr Walsh in one of his late letters to the Editors o the National Intelligencer, gives the following instance as a specimine of the rigor with which defalcation is treated in France

" Having treated of juries and trials, I will improve the occasion to mention a criminal case which occurred at the Court Assizes of the Seine. It is that of a Mr. Durand, collector of the direct taxes of the first district of Paris, charged with having ppropriated to his own use, or embezzled he public money to the amount of thirty thousand francs, six thousand dollars. He is about sixty years of age and had borne an excellent character. He appeared at the bar with the deccration of the Legion of Honor which the Chief Judge, though it was duly obtained for old public services, compelled him to withdraw at once, as the law suspends all the civil rights of one arraignee for crime. The embezzlement began in 1828, and proceeded by annual sams of from 2,000 to 3,000, 4,000, 5,000 francs portions being replaced from time, to time ; unlucky speculations out of office betrayed him into the peculation. He showed that he and his family expended for their subsistence only three thousand francs per annum; a number of witnesses; attested the general morality and respectability of of his life. The lawyers exerted themselves pro and con-three hundred and sixty questions or points were submitted to the jury, who, after three hours of deliberation brought in at two o'clock in the morning, a verdict of guilty against Durand but acquit ted his Clerk, also a member of the Legion f Honor, (included in the indictment,) on the ground of non-participation in the denign or object of falsifying entries, &c-The Court sentenced Durand to eight years of hard labor in the galleys, exposition on the pillory, a fine of four thousand francs, and an additional twelvemonth of imprisonment if the fine was not paid. The President or Chief Judge finished by this address to him : "You have been wanting to honor; pronounce in the name of the Legion of Honor that you have now ceased to be a member thereof." I cite this case to show how defalcotion is treated in France. The advanced age, the moral repute, the domestic frugality, the old public service of Durand, entitled him to all the lenity compatible with the law and public weal. In the United States, the public exchequer has been ever since the administration of Washington, robbed by public functiona ries, and others indirectly, who wallowed in luxury, with impunity such as to form the strongest contrast. Under your new Sub-Freasury system you will have more receivers of public money than heretofore. You must think of the salutary rigor exercised in this monarchy.





From Tennessee. 05 By a gentleman direct from the Western District, who passed through this place yesterday, we learn that the Whig majority there was about four thousand, and the entre Whig majority in the State was estimated at more than 12,000 !!

07 As our paper goes to press, the elec. tion in this State for Electors for President and Vice President is going on-it will be impossible for us to give any returns untill next week. We have, however, little to fear as to the result.

DREADFUL EARTHQUAKE .- The account of the falling of a part of Mount Ararat, shaken down by an earthquake, with a terrible destruction of human life, is confirmed. The St. Petersburg Abeille de Nord, of September 11th, publishes the following letter, dated Tifflis, August 18th:

"You have, doubtless, heard of the terrible earthquake of Mount Ararat, which has totally destroyed the town of Makitcheman, damaged all the buildings at Erivan, and devastated the two districts of Sharour and Sourmate, in Armenia. All the villages in those districts have been destroyed. The earth is rent in such a manner, that all the cotton and rice plantations have perished for want of water. But the most awful event has taken place in the neighborhood of Mount Ararat. A considerable rock was loosened from the mountain, and destroyed every thing in its way for the distance of seven wrests, (nearly five English miles.)

Among others, the great village of Akouli has had the late of Herculaneum and Pompeii. Above one thousand inhabitants vere buried under heaps of rock. A thick fluid, which afterward became a river, ran from the interior of the mountain which was opened, and following the same direction, swept over the runs, and carried with it the corpses of the unfortunate inhabitants of Akhouli, the dead animals, &c. The shock continued to be felt every day in the above mentioned districts, for several days, and entirely laid them waste; then the shocks became less frequent. Ararat is not yet quiet; the day before yesterday I was awakened by two violent subterraneous commotions."

DISTRESSING SHIPWRECK AND LOSS OF IFE .- The schr. Sailor's Venture, Capt. Brown, which left this port on Friday afternoon last, for the wreck of the brig Alvira, 13 miles south of Cape Henry, was capized in a heavy squall from N. W. on the ollowing morning at 3 A. M. south of Cape Henry and about 6 miles from the land. The crew remained on the wreck until 9 A. M., when the mainmast was carried from its step, which forced the deck up and he vessel went to pieces; two of the crew were drowned when the schr. capsized. Capt. Brown and one of the crew succeeded n getting hold of a few planks from the quarter deck, on which they held until early sundown, and on approaching the hore, the seaman was drowned. Captain Brown, the only survivor, reached here esterday, from whom we received the oregoing account .- Norfolk Beacon.

UNION OF THE DANUEE AND THE RHINE. -The grand project frequently contempla-

Connecticut. 'This State has given her vote for Harri-

which are accessible to all, proving beyond spread before our fellow citizens, contradiction that by far the largest half of all pauperism, crime and taxation, which affict and oppress our country, are occasioned by intoxicating drinks, while a large mount of insamity may be' traced to the ame cause

We hold the following truths undeniable 1. That the morals of no free people will ebetter than their laws : and therefore our laws should not sanction the sale of that which, beyond all doubt, is one of the greatest causes of immorality.

2. That the object of legislation should be to promote and secure the greatest amount of happiness, for the longest time, to every citizen, with the least possible attendant evil; and therefore our legislation, relative to the sale and use of intoxicating liquors, to be used for an ordinary drink, should be such as to encourage and strengthen the efforts now making by the self-denying and patriotic, to lessen and prevent the individual, family, social, and public misery and wee, confessedly occa-sioned by the use of such liquors.

3. That no moral enterprise can be carried to its consummation against the laws of the land; and therefore patriotism and philanthropy anilke demand that all laws, whose tendency if a immorality, or to pre-yent the success of any moral enterprise, should be repealed.

4. That any business, the usual tendency of which is to increase pauperism, crime, taxation and insanity, should never be licensed.

Your memorialists therefore pray your honorable body, that the existing laws, re-lating to the sale of intoxicating liquors, be repealed; and that an act, as broad and extensive as will consist, with the laws of the United States, and guarded with suitable sanctions, be passed by the present Legislature, prohibiting entirely the retail traffic in alcoholic drinks, except for medicine and the arts.

And your petitioners will ever pray, &co

FROM FLORIDA .- The steamer Foster, Capt. Wray, arrived last evening from Flor-Capt. W. informs us that there was no Indian news or any movements, of the army, except what we have already noticed. We however learn from him, that the schr. Henry Barger, Capt. Case, of New York, from Baltimore, bound to Pilatki, with Gov. trament stores, was wrecked on St. John's Bar on Monday last, 19th inst. Part of the cargo, sails and rigging saved-vessel total loss.-Screannah Georgian.

provided they transact their business honestly. It has been the course of the political parties of the day to denounce in most unsparing terms, either the President and his administration, or the Banks and their supposed influence, and attribute all, our pecuniary distresses to the one or the other. But the honest truth is,' neither the Presi-

dent, nor the Banks, nor any other power on earth, can prevent hard times among an idle, extravagant set of people. What would it avail one half of the political ranters of the present day, if there were a sound, specie-paying bank in every village in the country ? or, if there were no banks at all ? We will probably be answered that in the former case they could borrow money and pay their debts. Would this make them any richer ! To contract a debt in one place to meet a debt in another ? Banks are unquestionably useful; and the banking institution is one of soundest policy in a country. But to whom are banks useful? Not to the idle spendthrift-but to the man of industry and economy. The great secret of our hard times is to be sought for in the fact that too many of us

have been trying to live without work. If money were to flood our country, it would do us no good, except we had something to give in exchange. And what have we, or election, complained that the Whigs were making tremendous exertions, but he economy ?

So then, gentlemen, one and all, leave off your grumbling and go to work-be more economical :---and as it is more than probable we have a new President, we will no doubt in a short time experience quite a change of times, and be able to feel some change in our pockets.

Gen. HowARD, the defeated candidate for Governor of Indiana, has been appointed Governor of Iowa Territory,

QUERE-Is there a place provided for Judge Saunders of this State ?

OF The death of JOHN S. SPENCE, U. S. Senator from Maryland is announced in the Eastern papers.

ogy for living scientifically and sys tematically, as every man must, if he ex. pects to succeed.

One great object is to procure the prope seeds, and then see that they are properly planted, or sowed, on ground that has been well improved, and then with the necessary attention a good crop will always be the resalt

We are glad to find that the efforts of Mr. Patton are giving an impetus to the farmers of the country, and we confidently useful occupation.

AT Hon, W. S. Ramsey, member of Congress from Pennsylvania, recently committed auicide in Baltimore.

Popular Vote of Maine.

The Governor and Council of Maine have counted and declared the popular vote of that State, polled in September last, to give a majority for the Whigs of two hun. dred and thirty-seven, which is a clear Whig gain in the State since 1839, of six thousand seven hundred and thirty-four.

Close calculation.

A Democrat writing from Barnstable county, Mass., some tinn before the late election, complained that the Whigs were thought that Morton would be elected governor perhaps, though by a reduced major. ity. Now it happened that last year Mor ton's majority was precisely two votes, and it must have required very close calculation to ascertain that he was to be elected by reduced majority. Such are the unenviable attitudes in which violent partizans are of the United States is five millions, and a not unfrequently placed in their efforts to give effect abroad.

ORPHANS .-- There are few situations more solitary, more painful, more moving vice Gov. Lucas, whose term of service than that of an orphan. I remember a will accompany Mr. Jaudon to Europe in the scanship President.-Baltimore Amerwere kind to him and fond of him ; but he aid to me one day, in speaking of his holi-

day sports, "I, you know, have no father nor mother." And there was a look of in New York a day or two ago, from Livthoughtful melancholy in his face, and a erpool. Two thousand more are expected tone of desolation in his voice, which struck in the spring. Most of them are said to be me strangely, even young as I then was members of the total abstinence society.

ELECTION RETURNS.

1032

1811

398

2096

1055

1047

328

882 64

891

MONEY MATTERS, -THE RESUMPTION:-

satisfactory arrangement there.

923

57

Anderson,

Blount,

Bradley,

Biedsoe,

Claiborne

Campbell,

Cocke,

Carter,

Grainger,

Greene,

Hawkins,

Jefferson,

Johnson,

McMinn.

Monroe,

Morgan,

Roane,

Sullivan.

ican.

Sevier, Washington,

Knox,

means of the country. We are informed that a number of inhabitants on Rock River, whose granaries have been filled to overflowing for the last two years, and who Harrison. V. Buren. have found it convenient to dispose of their surplus products, have resolved to direct 425 maj. 640 their attention to other means of obtaining 1198 330 mai profits from the products of the soil. Ac-500* cordingly the experiment of raising tobac. co has been tried the past summer, and has 733 632 been found to succeed beyond expectation. 151 80 The growth of the plants was astonishing-917 ly rapid, and they were brought to perfect 6 r. M. 99 837 646

1559

198

131

49

314

924

928

545

1386

1081

The following is the vote :

WISCONSIN TOBACCO .- The resources of

the west are continually developing ; new

articles of commerce and of domestic use

are constantly adding to the wealth and

34,508

26,428

8,080

Morehead,

Saunders.

maturity, and completely ripened, about the middle of August last. Many of the leaves measured three feet in length and, wenty inches in width .- Southport Tel. MARRIED

On the 10th inst., by the Rev. D. R. M'Amily, MR. ALFRED M. ALEXANDER to MISS SUSAN FARNS. VORTH, all of this counted In Yancey county by Rev. J. B. McMahan, on the 5th inst., Mr. JACKSON GARDNER to Miss NAN-CY YOUNG, daughter of Geo. Young.

Rates of Exchange, &c. AUGUSTA, GA.

÷ċ,

The Philadelphia Inquirer of vesterday says Sayannah Banks. 1.2 per et. prem that the arrangement between the Banks Columbus Insurance Bank, 1.2 ** of Philadelphia was finally made on Friday Commercial Bank, Macon, 1 1.2 Mechanics' 44 Augusta, night. The sum to be loaned to the Bank з Agency Brunswick, Planters' and Mechar nics' Bank committee has been appointed to proceed to Columbus, 5 the Eastern cities, and endeavor to make a 10 Central Bank Milledgeville Bank, Ocumigee Bank, Monroe-Rail Road Bank, 10 It is stated that Mr. Alsop and Mr. Brown. 12 1.2 Hawkinsville Bank, 10 Chattahoochie R.R.& B'k Co. Darien Bank, . 25 25 Bank of Rome. Merchants' & Planters'Bank, St. Josephs, Florida, Union Bank, Southern Trust Co. 50 All other Banks now doing busin

rance Bank of Columbus, Commercial Bank Macon, and Brunswick Agency in this city.

Secretary of State, Mr. Hill, Gov. More- head's exact majority over Saunders is	ted by Napoleon, of uniting the Rhine and the Danube by a canal, is nearly accom- plished. The works will bring it this year from Bamberg to Nuremberg, and the whole length will be finished in 1842. A
	portion of the line will be opened next year.

ARRIVALS AND DEPARTURES OF THE MAILS, At and from Asheville, N. C.

ABRIVALS. DEPARTURES. Southern-Monday Tuesdays, Fridays and Thursdays & Saturdays, Sundays, at 4 o'clock, by 10 o'clock, r. M. Western, via Warm Wednesdays, Fridays Springs, &c .- Tucsdays, and Mondays, at 4 o'clk, Thursdays & Saturdays, A. M. 8, r. n. Western, via Franklin, Fridays, 5 oclock, s. M.

o Ga.-Wednesdays,

Tuesdays and Satur. Eastern, via Morganton &c-Mondays & Fridays, days, 5 A. M. P. M.

Eastern, vin Ruther-Mondays, Thursdays, fordion, &c .- Sundays, and Saturdays, 5 o'clock, Tuesdays and Fridays, A. M. at 8, r. M. Eastern, via Burnsville, Wednesdays, 6 A. M.

&c .- Mondays, 4 P. M. Mondays, at 6 o'clock Southern, via Cathey's Creck, &c.-Tuesdays, A. M.

STATE OF NORTH CAROLINA, Buncombe County.

Superior Court of Law, Fall Term, 1840. MARY TOWNSEND,

PETITION FOR DIVORCE. WM. A. TOWNSEND.

T appearing to the satisfaction of the Court, that the defendant, Wm. A. Townsend, is not an inhabitant of this State-It was ordered that publication be made for six weeks in the Highland Messenger, published at Asheville, N. Carolina, for the said Wm. A. Townsend, to appear at the next, Superior Court of Law, to be held for the county of Buncombe, at the court house in Ashe-ville, on the 3d Monday after the 4th Monday in March next, then and there to plead, answer, or lemur to the Petition filed against him by the said Mary Townsend, or the same will be taken A true copy from the minutes of said court, J. ROBERTS, Clk.

Nov. 13, 1840. [85 50.] 6w23

Job Printing.

VIRCULARS. Hand-bills, Cards, Labels, al Printing, neatly executed at this office on moder

Blanks! Blanks!!

UST printed, and for sale at the "Messenger" Office, a new assortment of BLANKS-among which are Constables' Warranta, with Judgements and Executions, Superior and County Court Solicitors' Indictments for Affrays, Assault, Sec. Ne

IP All orders for Blanks of any kind, promptly ttended Asheville, July 24, 1840.

vo directors of the United States Bank SPECIE PATING BANKS .- Mechanics' Bank, Insu-