

Western Carolinian.

Printed and Published, once a week,
By PHIL WHITE.

SALISBURY, N. C. TUESDAY, MAY 6, 1828.

[VOL. VIII.....NO. 413.]

TERMS.
The terms of the Western Carolinian are, \$3 per annum—or \$2 50, if paid in advance...but payment in advance will be required from all subscribers at a distance, who are unknown to the Editor, unless some responsible person of his acquaintance guarantees the payment. No paper discontinued, (except at the option of the Editor) until all arrearages are paid. Advertisements will be inserted at fifty cents per square for the first week, and twenty-five cents for each week thereafter. All letters addressed to the Editor, must be post-paid, or they may not be attended to.

Daniel H. Cress
REQUESTS all persons indebted to him by note of hand, book account, or otherwise, to make payment immediately, or their debts will be placed in the hands of an officer for collection. Persons having demands against him, will please present them for payment. He has just opened an assortment of GOODS from the North, consisting of
**Dry Goods, | Cutlery, Crockery,
Hard Ware, | Groceries, &c.**

which he is selling at a smaller advance on cost, for cash, than has ever been offered to the public before in this place.
Salisbury, Feb. 18th, 1828. 98

Auction Sales.
ON Tuesday, the 6th day of May next, at the subscriber's Auction Store, will commence the sale (which will be continued from day to day until closed) of the entire Stock of GOODS, of a house declining business; consisting of a large and valuable assortment of
**Dry Goods, Hardware, Cutlery, Cotton Bagging,
Hats, Shoes, Castings, &c.**

The above Goods were selected for the Southern market. Country Merchants, and others, may come forward with confident expectation of purchasing, at very reduced prices; and of procuring Goods in such quantities as to suit them, the stock being large, and but few cut goods. They consist in part of,
Superfine, Fine, and Common Cloths, Cassimeres, and Sattinets. Black and Coloured Silk Swansdown, Toinnet, and Marseilles Vesting. Black and Coloured and Fancy Levantines, Saracens, Silks, and Florences. Plain and Figured Cambric, Jaconet, Mull, Book, and Swiss Muslins. Fine and Superfine Cambric and Furniture Calicoes, a large assortment. Russia, Irish, and Domestic Sheetings, 7-8 and 4-4 Irish Linens and Lawns. Elegant Rich and Figured Muslin and Crape Robes. Merino, Silk, and Common Shawls and Handkerchiefs, in great variety. Men's and Women's Silk, Cotton, and Worsted Rose, black, white, and coloured. Cotton, Thread, and Silk Laces, and Lace Veils. 6-4 to 10-4 Table Diapers and Table Cloths, Russia and Bird-eye Diaper. Men's and Women's Kid, Beaver, and Silk Gloves, black, white, and coloured. Several Bales of Domestic Shirtings, Stripes, Ginghams, and Checks.
The Goods will be arranged, and ready for examination three days before the Sale. Terms, 6 months credit. Fayetteville, N. C.
313 WILKINGS & Co Auctioneers.

GROCERIES.
THE subscribers are this day receiving, in part, at their wholesale store in Fayetteville N. C. their Spring Supplies of
GROCERIES,

- The whole of which is expected by the first arrivals from New-York and Philadelphia, and will consist in part, of the following articles, to which they invite the attention of their friends and the public generally:
- 40 Hhds. prime Sugar,
 - 40 bbls loaf and lump do.
 - 214 bags Havana, Cuba, St. Domingo and Porto Rico Coffee,
 - 5 do Pepper,
 - 6 do Race Ginger,
 - 2 do Pimento,
 - 100 Bbls. Brandy and Whiskey,
 - 20 do N. E. Rum,
 - 20 do American Gin,
 - 3 Hhds Jamaica Spirits,
 - 1 do N. O. Rum,
 - 6 pipes Cogniac Brandy, (Seignette brand),
 - 3 do old Holland Gin,
 - 1 Hhd. W. I. Shrub,
 - 30 quarts Teneiffe and Sherry
 - 3 half pipes Corsica
 - 8 quarts sweet Malaga
 - 9 do do Muscat
 - 3 half quarts casks old Madeira
 - 4 pipe do do
 - 6 half quarts casks Cotte
 - 2 do do do Port
 - 2 Hhds. of Copperas,
 - 1 ceeroon Bengal Indigo,
 - 1 cask Epsom Salts,
 - 12 bbls Glauber do,
 - 20 boxes Glass,
 - 5 do Soap,
 - 30 do Marine do.
 - 6 do fresh ground Mustard,
 - 20 do fresh Bloom Raisins,
 - 15 do Imperial Gunpowder, and Hyson Teas
 - 60 bags Shot, assorted numbers,
 - 20 kegs Orange Powder,
 - 2 hampers bottles,
 - 1 bbl Philadelphia Starch,
- With a great variety of every article in their line.
HORTONS & HUTTON.
Fayetteville, April 3, 1828. 413

BOOK BINDING
THE subscriber respectfully informs the citizens of Salisbury, and the surrounding country, that he has established a Book-Binding in said town, on Main Street, a few doors south of the Court-House; where he will be thankful to receive any kind of work in his line of business. From a number of years experience, in Europe and America, he feels confident of being able to give entire satisfaction to all those who may favor him with any description of Binding.
Blank Books made to order, after any pattern furnished, on short notice, and at prices which no one can complain of.
Old Books Rebound, either plain or ornamental, on the most moderate terms. All orders from a distance, faithfully attended to. The patronage of the public is respectfully solicited, by their obedient JOHN H. DE CARTERET.
Salisbury, April 28th, 1827. 63

CARD.
E. WILLEY & CO.
(At the Sign of the Mortar and Pestle.)

HAVE just received from New York, a large supply of
**Drugs,
Medicines, and
Paints;**

which, together with their former stock, make their present assortment replete with the most valuable Medicines sold in our country. As they are determined to make this establishment worthy of public patronage, they now offer for sale, Wholesale and Retail, the above Medicines, &c. on the most reasonable terms.

Physicians in this section of the country, as well as those to the westward, who, heretofore, have been in the habit of supplying themselves with Medicines from the north, and elsewhere, will find it for their interest to encourage the efforts of the present proprietors, in making this a useful and permanent stand.

N. B. Orders carefully and punctually put up, agreeably to directions; and on the shortest notice. Salisbury, Nov. 20th, 1827. 89

JOHN YOUNG'S ESTATE.

THE undersigned having qualified, at February sessions of Rowan county court, as administrator on the estate of John Young, dec'd, requests all persons indebted to said estate to make payment, and all persons having claims against the same, to present them for payment, within the time prescribed by law, or this notice will be plead in bar. W. B. WOOD, Adm'r.
Feb. 19th, 1828. 3mt15

MANSION HOTEL,
SALISBURY, NORTH CAROLINA,
BY EZRA ALLEMONG.

THIS elegant establishment, situated at the north corner of the Court-House, has been recently repaired and fitted up in a new and superior style, for the reception of Company. The greatest pains have been taken to procure for this establishment new furniture of every description, necessary for the comfort of Travellers; the most approved servants have been selected with great care; the bar stocked with choice liquors, and the stables attended by obliging and attentive hostlers. The convenience of this situation is equal to any in the place. The house contains a number of private rooms, and out-houses, well calculated for the accommodation of Travellers and Boarders. Attached to which, there is a Dry Goods and Book Store.

To those who may please to call on him, he assures them that no pains will be spared to render their stay comfortable and pleasing.
EZRA ALLEMONG.
Salisbury, Sept 17, 1827. 82

FOR SALE OR RENT

THE subscribers having removed their store from Statesville to the upper part of Iredell county, for the purpose of settling their business in Statesville, now offer to Rent or Sell their House and Lot, adjoining the store of Jas. Shepherd. It is a beautiful Lot, with a good store-house and other necessary buildings on it, situated one door from the south east corner, and is an excellent stand for a Merchant. Any person wishing to Rent or Buy, would do well to call and examine it. For terms, apply to 3t13r
April 14, 1828. CRAWFORD & GAITHER.

N. B. All persons indebted to the firm, (while at Statesville) are again requested to come forward and make settlement immediately, for no longer indulgence will be given. One or both of them may be found in Statesville, at all public times.
C. & GAITHER.

LIST OF LETTERS

- REMAINING in the post-office at Lexington, N. C. North Carolina, on the 21st April, 1828.
- | | |
|------------------------|--------------------|
| John Barret, | David Lookbill, |
| John H. Barrett, | Jacob Mikel, |
| Jonathan Barrett, | Benjamin Mize, |
| Sarah Barrett, | Philip Mock, |
| Benjamin Billings, | Peter Myers, |
| Benjamin Billings, Jr. | Joseph Northern, |
| John Blackburne, | James Payne, |
| James Bryant, | Jordan Perry, |
| David Buckhardt, | Mary Pope, |
| Levi Campbell, | Michael Redwine, |
| Thomas Cody, | Thomas Sawyer, |
| Rachel Cunningham, | Peter Shules, |
| Julia Daniel, | Jacob Skein, |
| Benjamin Ferabee, | Sally Smith, |
| Joseph Ferabee, | Patsy Smith, |
| Andrew Fouts, | Joseph Spence, |
| Bannister Glidewell, | George Tash, |
| George Grimes, | Ruth Teague, |
| George Hages, | William B. Toomy, |
| Christopher Hedrick, | John Wallis, |
| Sidney Johnson, | James Wright, |
| Zechariah Johnson, | Jonathan Williams, |
| James Kennedy, | William Williams, |
| Henry Kelly, | David Waggoner, |
| Christian Kinney, | Jane M. Woods, |
| Elijah Lanier, | Alfred Wilson, |
| Olliver Lambeth, | William Wadsworth. |
| Enos Lanning, | 3t14 |
- B. D. ROUNSAVILLE, P. M.

The high-blooded and Celebrated Horse
NORTH CAROLINIAO,

WILL stand the present season, (which commenced the 16th day of March, and will terminate the 1st of July) at Mr. Slaughter's Stable in the town of Salisbury; and will be let to mares at 15 dollars the single leap, the money to be paid as soon as the mare is covered—30 dollars the season, payable on the 25th of December next, which may be discharged by a payment of 25 dollars during the season—and 50 dollars for insurance, payable when the mare is discovered to be with foal or when she is transferred by the owner. One dollar to the groom in every instance, to be paid when the mare is covered. No responsibility for accidents or escapes, though all possible care is taken to prevent them. North-Carolinian will be constantly at his stand in Salisbury with the exception of a few public days, during which he will be exhibited at Davidson and Cabarrus courts, and some of the public gatherings in Rowan county.
JOSIAH TURNER.
March 25, 1828. 613

THE BANKS.

We notice in the Warrenton paper, the proceedings of a meeting of the people of Granville county, held at Oxford, on the 5th of February; at which a committee was appointed, "with instructions to draw up a report upon the conduct of the Banks of North Carolina; and to propose such measures as, in their discretion, might seem best, to protect the people of North Carolina against the improper practices of said banks. On the 4th ult. (Tuesday of Superior Court) an adjourned meeting was held—five or six hundred people attending. Horace Burton presided; and the meeting being called to order, a member of the committee rose, and, after a few explanatory remarks, read the following report:

Report of the committee, appointed by a meeting of the people of Granville, held at Oxford, on Tuesday the 5th ultimo, to the people of Granville, now in general meeting assembled:

On viewing the directory resolution, which assigned their duties, the committee found themselves charged with two distinct objects:

1st. To present to you to day a report upon the conduct of the banks of North Carolina.

2nd. To propose such measures, as in their discretion might seem best, to protect the People of North Carolina against the improper practices of said banks.

The Committee, in undertaking these duties, are deeply sensible of the importance of the subject, involving as it does, nothing less than the safety and independence of the people of North Carolina. They conceive that the establishment of the banks was an unwise, if not an unconstitutional proceeding of the legislature; and that, if they had confined themselves within the sphere of action prescribed to them when they were established, their operations would have been sufficiently distressing to a country so decidedly agricultural as ours; but created as they were for the supposed advantage and convenience of the people, and directed to conduct their business according to certain rules laid down for their government they have wantonly violated those rules, and shamefully evaded the conditions under which they were established.

The result is, that, instead of a benefit, they have been a nuisance to the people, operating like so many ulcers in the heart of the state, eating up its substance, and corroding away its health. Strong as this language may appear, we conceive it altogether inadequate, to express a just idea of the improper practices of the banks, and the deplorable effect of those practices on the country; assured as we are that a crisis is at hand, when, if some decisive measures be not adopted to cover and protect the country from the fraudulent practices and merciless exactions of the banks, thousands of our fellow-citizens will be deprived of their homes and driven into exile, and a majority of those who remain, reduced to the condition of patient drudges, hewers of wood, and drawers of water for the banks—nay, we affirm that, for many years, our most substantial landholders and farmers have been little else than overseers for the banks, being barely able, by the utmost dint of industry and economy, to keep possession of their farms while the profits of their labor have gone to increase the unlawful gains of the banks; nor are the merchants, and other classes of the community, unaffected by their insidious operations; the depreciation of their notes, occasioned by their refusing to redeem them with specie, has long crippled and embarrassed our commerce, and the rapid manner in which they are now reducing the amount of money in circulation, besides other evils of a frightful character, threatens with annihilation every department of business. If this state of distress, almost of desperation, had been brought about by a fair course of dealing on the part of the banks, however severe the crisis, we could but acquiesce in its evil, and bear with patience, if we could wear it all, the hardships for which there would then be no redress—but when we reflect, that the deep and dangerous hold which the banks have gotten upon the country, has been gotten unfairly; that it is by a dishonest and shameful violation of their charters, they have contrived to get into their hands the means of harassing our people and depriving them of their substance, we declare that the people have the right to resist, that they have the power to resist their nefarious operations; and that upon the prompt exercise of this right, and this power, nothing less than their independence is at stake—we repeat it, our people must either take measures to resist the illgot power of the banks, and call them to a strict account for their crimes, or resign all pretensions to the character of freemen. We have no hesitation in affirming, that the wrongs which impelled our forefathers into the war of the Revolution, were trifling, compared

with those, which the people of North Carolina now suffer, and have long suffered, at the hands of their own banks—the practical hardship which produced the revolution, was comparatively trifling; it was the determination of the British Parliament to tax our ancestors without their consent; the amount of the tax was small, but the principle of it was tyrannical, and sooner than submit to an arbitrary exertion of power, even at the hands of the greatest nation upon earth, a nation too which had given them birth, and then actually ruled them, they determined to hazard their fortunes and their lives.—Compare this with the evils we endure at the hands of a few money dealers who direct the affairs of our banks, and mark the difference. 'Tis true, the directors of the banks have not yet the presumption to pass laws, requiring the people of North Carolina to pay them a tax by name, but by violating the laws which gave them existence, they indirectly tax the people of North Carolina, to an amount such as the subjects of the Ottoman Porte are not required to pay their master—we say that the banks have inflicted, and continue to inflict, these hardships on the people: in violation of the very laws, by which the banks themselves were created. And this brings us to a discussion of the charters and powers of the banks—we are aware that many of our people, alarmed at the bold strides which the banks have made in enthraling the country, and overawing its spirit, are ready to regard them as mysterious beings, clothed with unlimited power over the property of the country—a glance at their charters will dispel this illusion, and show us what they really are—will show us that they are nothing more than companies of individuals authorised by the legislature to club their money together and loan it to the people on certain specified conditions. The directors of the banks were required to observe three fundamental conditions, as the bases of their operations:

1st. That the amount of their notes in circulation should at no time exceed three times the amount of their capital.

2nd. That upon demand their notes should be redeemed with specie.

3rd. That they should take six per cent upon their loans and discounts, and no more.

Your Committee are satisfied that all these conditions have been wilfully violated—that the banks at first flooded the country with their paper, issuing a vast quantity more than they were authorised to issue—a vast quantity more than they could redeem with specie—their reason for this is obvious—they pay no interest on their notes, while they receive an interest of more than six per cent on the notes of other persons given them in exchange for theirs—so, therefore, they could obtain the notes of others, drawing an interest of more than six per cent in lieu of their's, drawing none, and as their own notes, while lying in their vaults, were worth to them no more than so many bits of brown paper, it became their interest to exchange as many of their notes as they could, for the notes of the people: in other words, to push as many of their notes into circulation as possible; but the law, which alone authorised them to circulate notes at all, directed them not to circulate more than three times the amount of their capital: or more than they could at all times redeem with specie—it follows, then, that the interest they received on the excess, or surplus issue, was so much unlawfully extorted from the country—By way of illustration, suppose three millions to be the sum they were authorised to issue, and that they actually issued six millions; and we conceive this to be a moderate estimate of the over-issue; in that case, they had, in direct violation of the law, received interest on two million of notes, which they had no right to issue—in other words, had illegally extorted from the people of North Carolina, the enormous sum of a hundred and eighty thousand dollars a year.—Money too being the standard of value, the measure by which the value of property is ascertained, the banks, in the most wicked and arbitrary manner, have varied this standard, and altered, at pleasure, the value of property—By first issuing excessive quantities of their notes, they raised the value of property to an artificial standard, and induced the most prudent persons to purchase, by rendering it so easy to obtain the means—then, by calling in their notes, they reduced the value of property, in proportion as they had raised it before, and ruined many good people, some of whom had never dealt with them, by making it impossible for them to pay debts, which, at the time they were contracted, they had ample means to discharge—we are aware that the advocates and apologists of the banks, attempt to justify their conduct, by ascribing it to the operation of the brokers, and U. S. Bank—but what placed it in the power of the brokers, and

U. S. Bank, to operate upon them? It was they themselves that gave them this power, by issuing at first, in violation of their charters, more notes than they were authorised to issue. It was they themselves that gave them this power, by issuing for the sake of unlawful gain, more notes than they could redeem with specie—yet the moment they were called upon to do that, which, from the beginning, they undertook to do—the moment the brokers, and U. S. Bank, required of them to pay specie for their notes, they determined to visit their own misdoings on the heads of the people, and apologize for it, by abusing the brokers and U. S. Bank. We say they have visited their sins on the heads of the people—the fact could be proved by a thousand witnesses, that they are, and have been, in the habit of requiring their debtors to give them specie, or that which is equivalent to specie, in exchange for their depreciated paper—this affords them the means of meeting the demands of the brokers, and U. S. Bank, and of buying up their own notes at Norfolk, and elsewhere, at five and ten per cent less than their nominal value: so long, therefore, as they can compel the people to give them specie for their depreciated notes, and then, with this very specie, can turn round and buy up those notes at five and ten per cent discount, they are directly interested in the depreciation of their own paper. Those who are indebted to the banks, are required to make their renewals every ninety days, and to make them in Virginia, or other money, equal in value to specie; if they pay up a twentieth, it amounts to nearly three hundred thousand dollars, as that is about the twentieth part of the whole debt owing to the banks—the difference in value, between three hundred thousand dollars Virginia money and the same sum of North Carolina money, at the most moderate discount, five per cent in favor of Virginia money, is fifteen thousand dollars—so that every ninety days, the banks receive from their debtors fifteen thousand dollars, amounting annually to sixty thousand dollars, over and above their lawful profits. There is another mode, less direct indeed, but equally severe and unjust in which the people of N. C. are required to pay the depreciation on their banks note—it is this: nearly all the goods consumed in North Carolina are purchased and brought from other states, where North Carolina bank notes are five and ten per cent below par—our merchants pay for these goods in this depreciated paper, and though they lose the amount of the depreciation in the purchase, they of course make it in the sale of their goods—in fixing the prices of their goods, they calculate the loss they have sustained on the discount of the purchase money, and regulate their charges so as to receive it from the consumer—so that every individual in the state who consumes a single article of imported goods, who uses for instance a pound of Sugar, or a peck of Salt, contributes to defray the enormous depreciation of our bank notes—Think of the amount of goods annually brought into North Carolina, and consumed here, and that those who consume them, lost five and ten per cent upon the amount—what a tax is thus indirectly levied by the banks upon the people of North Carolina—yet many of them do not see it, because they pay this tax to the banks, through the hands of the merchants—they do not see, when they pay the merchant for his goods, that they, in fact, pay the discount which the merchant has lost, on the depreciated bank notes, with which those goods were bought—they stagger under a burden which they do not see—they reel beneath the blow without knowing the hand which inflicts it—their situation resembles that of a man who has been secretly lanced in a vital part, and droops to death, unconscious that his blood is flowing—it is no exaggeration to say that the banks have long fed upon the life blood of the country; and if a firm stand is not forthwith made against them, they will suck the very blood and marrow from the bones of the people—To make such a stand, is the object of this meeting; and none surely can fail to concur in the object of the meeting, but those who are interested in the gains of the banks or those whose independence of mind has been crushed and broken down by their power—As to those who are interested in the gains of the banks, we conceive that argument would be thrown away upon them—and we ask our fellow citizens, who are indebted to the banks, what they can expect, from a timid and time serving course? Have they forgotten the story of Sisylock? do they expect compassion and forbearance from creditors, whom the law itself declares 'have no souls'? The expectation is vain—they are so many victims bound and prepared for execution—If they do not burst their fetters, they must be sacrificed—they owe the banks nearly six