

From the *Nashville Daily News*.  
**GEN. JACKSON'S SCHEME OF A UNITED STATES BANK.**  
We find in the *Nashville Daily News*, of recent date, the subjoined outline, embracing the leading features of a Bank of the U. S., such as President Jackson, it seems, avowed his readiness to accept if adopted by Congress. Many Democratic papers of the present time, and the *Washington Union*, we believe, among them, having deemed it sufficient to invoke the shade of Jackson in order to fright "down at its bidding" the very thought of reviving an institution to which he became in the end so hostile, it may not be uninteresting, and we hope it will not prove unprofitable, for them to learn the project of such a bank as would have met his approbation. In view of the hereditary deference which many consider due to the opinions of President Jackson, it need not perhaps be deemed surprising that those who remember only his later hostility to the Bank of the United States, as managed by Mr. Biddle, should consider that a proper respect for his memory demands of his surviving friends that they should keep perpetual watch at the tomb to which "the monster" was consigned by the vigorous blows of the warrior-President.

For the benefit of such loyal adherents to the political code of President Jackson, we have already alluded to the fact, that, even in refusing to attach his signature to the proposed recharter of the U. S. Bank in 1832, he avowed his personal opinion that "a Bank of the U. S. is in many respects convenient for the Government and useful for the people."—Previously to this he had suggested to Congress (in his annual message of December, 1820) the propriety of instituting an inquiry "whether the advantages afforded by the present Bank of the United States might not be secured through the agency of the Bank of the U. S. States, as modified in its organization and structure to obviate constitutional and other objections." To which the President immediately adds, in the same State paper, the following explicit declaration:

"It is thought practicable to organize such a Bank, [a United States Bank, so modified as to obviate constitutional and other objections,] with the necessary officers, as a branch of the Treasury Department, based on the public and individual deposits, without power to make loans or purchase property, which shall remain the funds of the Government, and the expenses of which may be paid, if thought advisable, by allowing its officers to sell bills of exchange to private individuals at a moderate premium."

To this general idea of such a Bank as would meet with his approval he again took occasion to allude in the before-mentioned message of 1832, which contains the following passage:

"That a Bank of the United States competent to all the duties which may be required by the Government might be so organized as not to intrude upon the delegated powers of the reserved rights of the States. I do not entertain a doubt that the Executive has called upon you to furnish the project of such an institution, the duty would have been discharged if performed."

From this it will be perceived that President Jackson, so far from disowning any and every scheme of a National Bank, had actually digested the details of a plan which he was ready to call upon, to communicate to Congress. With the provisions of that plan the country was not made officially acquainted at the time, but it seems they were truly stated by President Jackson to one at least among the surviving friends, who now reproduces them for popular inspection and information. And that his views are in regard to a National Paper Currency are here truly and faithfully embodied, the character of the writer and the very intimate and confidential relations existing between himself and the President during the whole period of the discussion of the Bank question afford the most satisfactory guarantee.

We have thought, moreover, that these views of President Jackson might possibly be of service to such of our Democratic contemporaries as propose to suggest a remedy for the "evils of our redundant paper currency" under the unchecked sway of the State Banks.

The Government journal having already announced its intention, "in due time," to propose a plan of relief which shall combine "the greatest advantages for all classes of men and occupations in the country," we take the greater pleasure in inviting its attention to the declared preferences of President Jackson for such a Bank of the United States as would at once meet the wants of the people and "obviate constitutional or other objections." It is possible that the germs of a feasible scheme may be found in the subjoined outline of his views under this head; but at any rate they deserve to command the particular attention of all who profess an especial confidence in the political and financial wisdom of their author. For ourselves, we are free to confess that, having of late years witnessed the gradual and partial acceptance by our Democratic friends of certain among the "dead political issues" of the Whig party, we should willingly award them all the praise they might desire, if they could now bring themselves only far to conquer their prejudices as to a National Bank to the number of the principles or measures for which they are primarily indebted to the Whigs. In reviving that institution after the "lessons of experience" taught since its decline, they would but imitate the example of the Republicans in Mr. Madison's day; and, as they profess to be in the line of direct descent from the patriots of that school, we can but hope that they will be as ready to practice their virtues as to celebrate their praises.

From the *Nashville Daily News* of Nov. 15.  
The following project is substantially the same which Gen. Jackson said he was prepared to furnish had he been called upon by Congress. He often talked with the undersigned upon the subject,

# Carolina Whigman.

Devoted to Politics, News, Agriculture, Internal Improvements, Commerce, the Arts and Sciences, Morality, and the Family Circle.

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and seemed anxious to know whether a substitute for a United States Bank, purely national in its character, could not be devised. These conversations resulted in the conception of the within scheme.

W. B. LEWIS.  
The following outline of a Financial Scheme is proposed as a substitute for a National Bank:

1. In the place of a National Bank it is proposed to establish Treasury Agencies as places of deposit for public moneys.
2. There should be at least one of these agencies located in every State and Territory in the Union, at such points as would be most convenient and suitable.
3. For each agency there should be appointed one principal officer, with many subalterns as would be sufficient to transact the business thereof.
4. Private individuals should also be permitted to deposit their funds for safe-keeping in these agencies, and to receive therefor certificates of deposit in the shape of bank notes, payable on demand (at the agencies where deposited) in gold or silver, or such other funds as would be satisfactory to the holders of said certificates.
5. For the deposit of private individuals the principal officers of said agencies should be directed to issue as many certificates and of such size as might be required, provided they shall not be of less denomination than fifty or one hundred dollars. (The State banks should be looked to for small notes.)
6. The principal officers of the agencies should be authorized to receive for the public dues and from private depositors, besides gold and silver, the notes of such specie-paying State banks as they may possess of undoubted solvency.
7. The certificates of deposit issued by the principal officers of said agencies should also be received every where in payment of the public dues, and at the said offices for public loans.
8. The officers of the agencies should be required to have weekly or monthly settlements with all the State banks whose notes are receivable at the agencies; and in case they shall at any time fail satisfactorily to adjust the balances standing against them, if any, their notes should no longer be received on deposit, and such substituted against them forthwith for the amount of their indebtedness to the said agencies.
9. For the purposes of affording exchange facilities to the trading and mercantile communities, the principal officers of the agencies should not only be authorized, but directed to furnish drafts upon selected sections of the country, if desired, whenever the station of the agencies would admit of it, charging such premium only as would be sufficient to defray the additional expenses occasioned by the receiving and paying out the funds of private individuals.
10. The officers of the agencies should be required to make weekly, monthly, and quarterly returns to the Secretary of the Treasury, and in case of failure or neglect to do so the law should make it the duty of the President to dismiss them from office forthwith.
11. The usual bonds and surety should be required of the officers of said agencies, and in case of suspension or an improper use of the money by them, public or private, they should be deemed to have committed a penitentiary offense, and on conviction thereof be punished accordingly.
12. The officers of said agencies should be appointed for terms of four years, and should not be removed from office without the concurrence of the Senate; but in alleged improper conduct they might be suspended upon application of the Secretary of the Treasury to the President, who, in such cases, should be required to report the reasons for such suspensions to the Senate forthwith, in session, if not, then at the commencement of the next ensuing session.

**Remarks.**—The establishment of these Treasury agencies or branches would obviate, it was thought, the constitutional objections which had been made to a National Bank; that they would afford to the country a sound paper circulating medium, in the shape of bank certificates for deposits; that they would have the same controlling influence over the State banks with regard to their issues as a National Bank would or could have, and that the certificates of deposit, guaranteed as they would be by the Government, would command universal confidence, and be more valuable every where than either gold or silver. It might be advisable, however, to restrict the issuing of these certificates of deposit to a few only of the Agencies—say Boston, New York, Philadelphia, Baltimore, Washington, Richmond, Charleston, New Orleans and St. Louis.

It was believed there could be but one objection of much force made to this scheme, and that was the United States would be the depositories of private funds, and responsible for their safe keeping and disbursement. Many other objections would doubtless have been made by those in favor of a U. S. Bank, or favorite theories of their own; but in answer to them all it might be said that the great public benefits arising from it, if adopted by the improved condition of the currency and exchange of the country, would more than compensate for any injuries or losses the Government might sustain. It should be borne in mind, too, that the whole machinery of this scheme was to be under the entire control, direction, and supervision of Congress, and entirely beyond the reach of the Executive or Executive influence.

## The Yellow Pine Forest of the South.

The rapid disappearance of the pine forest, under the axe of the planter and timber-getter of the Southern States, known as the yellow pine among ship builders, is beginning to attract the attention of the public.

This belt of forest runs east and south of a line drawn from the Chesapeake Bay through Raleigh, in North Carolina; Cheraw and Columbia, in South Carolina; Augusta, Macon and Columbus, in Georgia; Montgomery in Alabama.—This line may be said to be the base of the Pine Ridge.

From this base line stretching to the seaboard, over a level or gently undulating country, but occasionally interspersed with oak and hickory, lies this great line belt.

Its width, save that tongue jutting into Florida, may be estimated from seventy-five to one hundred and fifty miles, but on that portion touching the Atlantic and Gulf coasts, a width of from thirty to forty miles, the pines are scattering and of stunted growth, and almost worthless for commerce, save for turpentine; so that it may be safely estimated that that portion of the pine belt adapted for the cutting of timber, cannot exceed an average of more than seventy-five miles in width, and of this, probably near one-half of the forest, since the first settlement of the country, has been denuded, and the soil put in cultivation.

It is well known that the stronger and better the soil, the larger, longer, and straighter are the pines, and thousands of acres of these pine forests are annually denuded by the planters for the purpose of putting fresh land into cultivation, while the timber getters are cutting and cutting for commerce that which is within a convenient distance for water carriage. Nor will the planter desist from this wholesale destruction of these forests until the value of the trees shall be so enhanced as to make it an object for him to hold them for their value as lumber.

Thus will the forest continue rapidly to disappear, until it will be found, perhaps too late, that there is a scarcity of this valuable timber, and when, if ever replaced, will require centuries.

For more than a quarter of a century the United States Government has been guarding and protecting the live oaks that grow within a limited distance of the seaboard, and yet it is a well established fact that the live oaks are of much more rapid growth than the yellow pine.

It has been estimated by the timber-getters that a large pine, sufficient for the spars or beams of a first class ship, requires from two to three hundred years to grow.

The pine forest of Virginia, North and South Carolina, which is within a convenient hauling distance to water carriage, is already nearly exhausted.

In Georgia, that which is on the principal rivers, has been cut for some years on either side of the streams, and timber is now being hauled from ten to fifteen miles to Savannah river for shipment.

The French Government at the present time is having its orders for timber filled by trees cut in Georgia, upon the rivers that flow into the Gulf of Mexico, and here the rating of timber for miles across the open bays to the points where the shipping can come to receive it, renders it exceedingly troublesome and expensive, and often attended with the entire loss of the rafts.

With a knowledge of these facts, and doubtless startled by the rapid destruction of these pine forests, our Government has acted wisely in withdrawing from sale (now for the first time) her pine lands which lie upon the Sawtooth range in Florida, with the view of holding them for their lumber for the future use of her navy; and it may now be seen—and perhaps too late—that this was precaution should have been taken years ago, by withdrawing these pine lands in Florida which is situated upon the waters that flow into the Atlantic.—*De Bow's Review.*

## The Tory Massacre.

PYLE'S DEFEAT, 1781.

The Fayetteville Observer of the 12th ult., fills one of its broad columns with an account of "The Tory Massacre," by Richard Everett, which seems to call for some notice at our hands.

The writer opens with the remark that two months ago he made a tour of the Southern States, "and tarried a while at the little village of Hillsborough," "a short distance" from which "in his memorable retreat across North Carolina in February, 1781, the ragged but gallant army of General Greene forded the river Haw." Not far from Hillsborough was shown the scene of a terrible massacre of Tories by the troops of Lee's Legion. Hillsborough, our readers need scarcely be informed, is on the river Haw, in the County of Orange, not nearer than eighteen miles to the ford of Haw river, crossed by Pickens and Lee in pursuit of Tarleton. General Greene in his rapid retreat, did not cross the river at all. The scene of Pyle's discomfiture is in the vicinity of Graham, in the County of Alamance, distant some twenty-five miles from Hillsborough.

The writer is not more precise and accurate in the statement of the number and character of the American forces who participated in the combat than in his designation of the battlefield. "As a preliminary step to the movement of the whole army, Greene sent Col. Henry Lee with his legion of cavalry, and two companies of Maryland militia to harass the British force, and disperse the bands of Tories which were organizing throughout the Carolinas."

Col. Lee had formed a squadron of cavalry, untrained and armed precisely after the fashion of Tarleton's celebrated corps, and no man in the American service was more dreaded by the foe than Legion Harry.

Mr. Everett leaving this state the number and character of our forces, proceeds with an interesting but not very accurate account of the circumstances under which the Tories were entrapped and vanquished. There is no intimation, however, that General Pickens, at the head of thirty or forty gallant men from Georgia and South Carolina, and more than six hundred militia from Mecklenburg and Rowan were present and quite as conspicuous in the fray as the Virginia troops.

Accidental circumstances to which we feel at liberty to refer, in connection with this narrative, have rendered us peculiarly sensitive to the injustice done by this writer. Lee was a brave man, a polished gentleman, skilful soldier, and an elegant writer. The union of his and Pickens' legions presented an array of leaders and men, probably no where equalled by the same number in any revolutionary battle-field; and the foe whom they pursued within the fortune of war placed Pyle within their power, and lost them. Tarleton was worthy of their steel. We think we are fully sustained, however, by the evidence before us, in the opinion that man for man, Pickens and his legion were more than equal to the troops led by either Lee or Tarleton.

In the autumn of 1832 we spent a few days at the house of David Mebane, nine miles West of Hillsborough. He died an octogenarian, a few years thereafter, on the plantation where he was born. He pointed out the road around the farm which was taken by Pickens and Lee in pursuit of Tarleton, a short time before they encountered Pyle, described minutely the appearance of the troops as they pressed on in their hurried march, and especially of Col. Pyle who particularly attracted his attention. A few weeks after this interview, we spent a day with General Graham, and about the same time, held repeated conversations with Col. Pyle in relation to revolutionary events, and especially with reference to Pyle's defeat.

Col. Pyle entered his revolutionary army in 1777. He was in the battles of Brandywine and Germantown, and was with Gen. Nash when the flight of the latter was crushed by a cannon ball. He had two molar teeth extracted by a mistaking ball, and amid the wounded and dying, was the immediate witness of the agonies endured by Nash during the terrible night which succeeded the battle. He was the aid of Gen. Davidson, and at his side when he fell beneath the rifle of the Tory Hager at Cowan's ford. At Eutaw, on the 8th of September, 1781, while in rapid pursuit of a Tory officer, the latter suddenly wheeled and planted a rifle ball in his left shoulder, which disabled him for life. The arm was almost severed from the body, and yet so little did it affect the appearance of the erect and stalwart soldier, that it was never, until domiciled with him, during a visit to the University in 1832, when we found him unable to put on his coat without assistance, that any suspicion was entertained of the extent and severity of the wound. He was confined for several months after the battle, and when he rose from his bed he had hair, which he wore long in a eage according to the fashion of the times, trimmed a mat, in which to rest his own language, "every hair stood for itself." It became necessary to remove it, and the young woman who personated the barber on the occasion, clipped it off with her scissors in a solid piece. Legend has it that those who were with him at Pyle's defeat, fought with him at Eutaw; but no one of the trying scenes he had witnessed, seemed to affect him so deeply as the terrible

## States, instead of "in this State."

This was in March.

I will publish another paper shortly. \* \* \* \* \* It would give me great pleasure to see you, and I hope you will come to Salisbury. In the meantime prevail on your brother to lend his aid to the work, and draw up an account of the expeditions, in which he took a part, and from which you were absent. I hope providence will spare your life "till something can be done for the honor and glory of North Carolina."

Yours truly,  
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GEN. JOS. GRAHAM.

Request your brother to give a minute detail of Rutherford's campaign against the Cherokees, in 1776. The number of troops—the rendezvous; the causes of the war with the Cherokees; the march of Rutherford; the preparations of the Cherokees; their chiefs names and characters; their place of abode; operations of the army over the mountains; Cherokees towns taken and burnt; anecdotes of the campaign; the treaty; the commissioners, both on the part of the Indians and the whites for making the treaty; miscellaneous particulars; return of the troops; their being disbanded; where and when; how paid, and how much, &c; also, similar account of the campaign in 1776; request him to go into every detail.

We have now the pleasure of presenting in the subjoined letter, to the late Judge Murphey, a collection of various mis-statements which have found a place in history, in relation to events which occurred within our borders, during the memorable invasions of Lord Cornwallis, in 1780-81.

The fact that the troops which gained so much distinction, under the command of General Pickens, were from North Carolina, and mainly from Mecklenburg and the adjoining counties, had until very recently, like the Mecklenburg Declaration, escaped the attention of our revolutionary history, we are indebted entirely to the careful pen of General Graham. For a detailed account of the leading incidents which mark the history of his long, eventful, and useful life, our readers may turn to the 2d vol. of Wheeler's Historical Sketches, p. 252.

20th of December, 1827.  
DEAR SIR:—Some time past I forwarded you certain sketches relative to occurrences in the Revolutionary War in the Western part of North Carolina. I have since perused Johnson's History, of the life of Gen. Greene, and strictures on it, by Lee, Jr., and would beg leave to correct some errors into which they have fallen.

1. It is stated, not only by these Historians, but by most others, that after Lord Cornwallis arrived in Charlotte, he attempted marching to Salisbury. Tarleton's legion, and a battalion of infantry, after they had dislodged Col. Davie's command in the village, pursued six or seven miles to a flat field, (where I was wounded,) and returned the same evening. After this, no part of the British army went two miles on the Salisbury road, until they retreated from Charlotte, upon hearing of the disaster at King's Mountain.

2. It is stated, by the historians generally, that about, and on, the first of February, 1781, the Catawba river was swollen, and that this was the reason why Lord Cornwallis did not pursue Gen. Morgan more closely. The statement is erroneous. During the three days immediately preceding the 1st of February, my command of cavalry or portions of it, crossed the river at different fords; and it was not a flash of water, but a usual state of the river, until the rain, which fell on the evening of the first of February. This did occasion a rise in the Yadkin, which intercepted the British after Greene's army had passed, on the third of February.

3. Much is stated, and contradictory accounts are given, as to the part Gen. Pickens of S. C. acted in the campaign. The facts are these: After the retreat from Cowan's Ford, on the 1st of February, Gen. Pickens with five or six South Carolina refugees, was in the rear of our troops, North Carolina Militia, on the same day, by Tarleton's Cavalry at Terrence's Tavern, six miles eastward of the river. Gen. Davidson, the commander of this force had fallen, and there were doubts and disputes among the field officers, as to who should succeed him. This condition of affairs, while my cavalry were beyond the Shallow Ford of the Yadkin, hanging on the rear of the enemy, it was mutually agreed by the field officers to invest Gen. Pickens with the command of Davidson's corps; amounting to six or seven hundred men. This was about the 11th of February, and the South Carolina refugees, in that time, amount to twenty or thirty men. I met Jackson of the Georgia line, at Lenoir, and was appointed Brigadier Major. He has since been a member of Congress and Governor of that State. After our organization, the Brigade proceeded, crossing at the Shallow Ford of the Yadkin, through Salem, to Guilford Court House. Here intelligence was received of the movements of the enemy to Hillsborough, and we took that direction, more condensed and cautious than before. Both orders the march had been regulated by

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