IMPORTANT

MERCANTILE LETTER.

We invite the attention of all our readers who wish to understand the character of the commercial transactions between this Country and Great Britain, to the Letter from a highly intelligent "American Merchant," who is practically acquainted with the important subjects of which he treats. The plans he suggests for carrying on the exchanges between this country and England are new, and well worthy of execution, as well as of attention. What is said of the enormous amount of American business now transacted by a few English houses is also true, as for example, the house of T. Wilson & Co. has had no less a consignment from the United States than 80,000 bales of cotton! The Bank of the United States previous to its destruction by the wise government that is ever tinkering our currency, carried on in the most perfect manner, the exchanges between all parts of the United States. Why cannot this Bank now, with other State Banks, extend the former admirable system over the Atlantic, and embrace Liverpool and London, as it once embraced St. Louis, and New Orleans, for Liverpool in distance is but little further from New York than St. Louis or New Orleans?

Correspondent of the New York Express.

LONDON, Sept. 14, 1836.

The recent extraordinary course of the Bank of England, will without doubt attract the attention of every, Mercantile House in the United States, and create attention and alarm. A blow has been levelled at the London *Houses* which do business with America, and why and wherefore the selection of them for a proscription, no man can tell. This being a subject so important, however, I must beg the use of your columns for a few suggestions to the merchants of the United States. But before I go further I must insert the remark, that this is a subject which does not interest the merchant alone, but one intimately connected with, and directly affecting the great agricultural and manufacturing interests of our country. I have reason to know, that no less than four of the Banking Houses who were proscribed by the Bank of England, have written to their correspondents in different parts of England, who are accustomed to execute orders for British Manufactures for the American markets; and have requested them to *withdraw* their usual facilities heretofore granted to the American importing houses. I also know that these same London houses have withdrawn several of the credits they had granted to the Banks and the Merchants of our country, and that they have also cautioned the shippers of cotton to be very circumspect in their drafts against shipments. They have also written the most discouraging letters, to all parties for whom they hold American securities in the form of State Stocks, Bank Stocks, and other sound and solid securities. Thus you see the blow hits all, merchant, farmer, planter, and our great plans of internal improvement, cutting a wide swarth as it were, in all our operations. The effects of all this will not be felt in America for some time, but as I believe the whole movement has been made in error, I shall endeavour to prove that the sooner these London houses follow the example of the Bank of England, in *undoing* what they have done, the better, will it be for all parties.

The object that the London Banking Houses have in view, in adopting the course they have taken, is to discourage the shipments of British manufactures, and thereby to cause a reduction in the Price of our Cotton, from a diminished demand for the manufactured article. They discourage facilities to the merchants and shippers of cotton, that it may accumulate in our ports to such an amount as to reduce its price, and at all events to retard its shipment sufficiently long, to destroy the balance of trade which might otherwise be against England, and render it necessary to take her gold to equalize the account.

The course pursued by the Directors of the Bank of England in their proscription of the American Bills of Exchange, was the result of mature deliberation, and I cannot but think that it was intended to read a lesson of advice to the American merchants and planters. Can we mistake the purport of this advice? It seems to me that it distinctly intimates that there are eight London houses who enjoy the confidence of the American people, and who are the recipients of their commercial transactions, in a larger degree than good policy and sound judgement would justify. The remark is fairly made, and the feeling will and must prevail, that the commerce of this great country is too much under the controul of a particular set of individuals. In truth, it is obvious that the Directors of the Bank of England consider it unsafe or unwise at least to take all the paper that is pressed upon them with the names of these eight houses. Now if it be unwise for the Bank to discount their paper for the amount offered, it follows of course that it is equally unwise for our merchants and planters to entrust them with the amount of property for which these bills are drawn. It seems to me a singular anamoly, that with such power as we really possess over our produce, that it should mainly centre in some seven or eight London houses, and that this great commercial community should be dependent upon a small party of private individuals who pursue *their own interest*, totally regardless of ours, *if* it should clash with their own.

Such being the state of things, some power must be brought forward capable of securing the commercial community against such disastrous consequences as might ensue if the Bank of England should ever adopt as a system the rule of action recently pursued for a week only. This power of equalizing the exchanges, I think exists with the Bank of England and the Joint Stock Banks in all the large manufacturing cities of Great Britain; and if they were to come forward and unite in establishing a system of exchange business upon this country, and publickly make known that they were ready to purchase all the good bills of exchange that might be offered by large and wealthy merchants or manufacturers drawn against merchandize shipped from England to America, and remit these bills themselves to the Bank of the United States or our State Banks in different parts of our country, or to our leading and wealthy merchants, who would collect said bills of exchange and hold the proceeds subject to the order of those who remitted them, the remedy for existing difficulties would be complete. In this manner one half of the present business transacted by the London houses would be removed and placed where it legitimately belongs. The London houses now have the business of both imports and exports, and hence the immense magnitude of their paper in the London Market.

Why is there not at this day an exchange business doing in London upon New York equal in amount to that negociated in New York on London? There is no great difference in the amount of our produce sent to England and that of their goods sent to America. We give them credit on all our produce shipped to their market of at least three to four months, as we draw bills at sixty days after sight, which bills are never presented until after the arrival of our produce in their warehouses. Whereas we pay for their goods previously to their leaving the English shore, by drafts on the London bankers, simply because they have no exchange negotiations by which our dry goods merchants can draw upon the houses to whom the goods are shipped at sixty days sight, and find a purchaser for such bills in the London market, as the merchants find in the New York market for *their* bills at sixty days, drawn on the Liverpool and London houses for cotton shipped to their address. Why is it that these facilities are confined to one side only?

The truth is, we give them more credit than they give us. If we start from N. Y. to buy goods in England, we must take with us the Bills of exchange to pay for them, for which bills we must pay cash in New York. But the English cotton Spinner, who starts from England to buy our cotton at our Southern ports, need only on his arrival at New Orleans or other ports, transmit his bill of Lading to a New York house, and draw upon it at sixty days' sight, and often at four months, with which he pays for his cotton, and at the maturity of said drafts, the New York house, draws on the English house at sixty days after sight, which bill is converted into cash to meet his acceptance, and thereby granting to the English Spinner both capital, and credit of, from four to six months on the cotton which he manufactures into goods and then *resells* to the American at his own door for cash, before he himself has paid for the raw material. It therefore follows, and I believe, will be found on the nicest calculation, that America gives more credit to England, than England gives to America in the commerce between the two countries.

Now what good reason can be assigned why there should not be a perfect system of reciprocal negotiations, conducted on the same principles on both sides, and the laws of both countries be made to conform? Why is it that an American who wishes to export from New York to Liverpool a cargo of cotton, should be able to draw bills of exchange upon the Liverpool house, who receives it at sixty days' sight, and find upon the New York exchange, a buyer of his bills for one cargo, or one hundred cargoes while an Englishman who wishes to export a cargo of manufactured goods from Liverpool to New York, cannot draw a bill, because no one will buy it?

The remedy, then, is this:—that the Bank of England should open an account with the Bank of the United States, *and that they should draw bills upon each other, to any amount that might be required to equalize the exchanges between the two countries.* This would be the true system by which each country respectively would be saved the trouble, expense and risk, attending the removal of gold from the vaults of the one institution to that of the other.

The gold and silver that is now in existence is not adequate fully and efficiently to represent the present circulation of the two countries as is proved by the *effects* of the recent importations of gold. I believe it will be found on a close examination of the money transactions which arise from the immense increase, both of produce and manufactures, that the supply of gold and silver is insufficient; and that its increase is not in any proportion to that of the increase of the business which it represents.

The *real cause* of the action of the Bank of England, I have reason to know, has not yet been made public, and I believe it is a cause that still exists, and will continue to exercise a very considerable influence, the *effects* of which will neither be seen nor felt in America immediately, but they soon will be *felt*, and severely felt, unless we can convince the parties to these measures that they are in error.

AN AMERICAN MERCHANT.

European Intelligence.

PARIS, Sept. 14

On Monday evening, the King transacted business with the Ministers of the Interior and of the Finances.

At half past two his Majesty held a Council of Ministers, which lasted an hour. A council again was held at half past nother Council again was held at half past five, and at six the King and Queen returned to Neuilly

The Dukes of Orleans and Nemours returned yesterday to Compiegne.

We long since stated that a commission had been sent to England and Scotland with a view to examine the superiority of the iron cannon manufactured there over the brass ones at present used in the French service. The report was, we learn, favorable, but the but the Government have resolved not to determine the question until after a course of experiments made under the direction of a commission appointed for that purpose. They have invited the Swedes and English to the trial, with nine cannon of different dimensions cast after patterns sent from France. The Belgian Government having judged that Belgium iron would well bear the competition with that of England and Sweden, has also entered the field as a competitor, and several cannon cast at Liege have been sent to La Fere, where they are to be proved.

THE THAMES TUNNEL.—It is now no longer a matter of doubt whether this wonderful undertaking will be completed. Science and perseverance have triumphed over all difficulties, and we may now expect, with well founded confidence, that it will not be long before the public will be enabled to go into the tunnel at Rotherhithe and come out at Wapping". It appears that more than 700 out of the whole 1200 feet have been completed, that the work is now proceeding at the rate 4 1-2 feet per week, and that this weekly rate it will soon be increased to 8 or 9 feet. When it is considered that the stupendous shield, which Mr. Brunel has constructed to overcome the difficulties formerly encountered, weighs no less than 140 tons, and is propelled under the bed of the Thames sustaining a pressure of 8300 tons. We must regard this as a rapid progress. But that which places the skill of the engineer in the most conspicuous point of view, is the fact that the material through which the shield is now proceeding with the most perfect safety is in a semi fluid state.

There are now in Glasgow and its suberbs 310 steam engines viz: 176 employed in manufactories, 59 in collieries, 7 in stone quarries, and 68 in steamboats. Average power of engines, 20 46-100th; total horses power, 6,406.

Provincial.

We understand that His Majesty's Government has ordered the Port of Miramichi, in this province, to be a free Warehousing Porty.

From the Royal Gazette of Wednesday.

PROVINCIAL APPOINTMENT.—William Joplin, Esq. to be Fide Surveyor, Gauger and Weighmaster at the port of Miramichi.

Department for Crown Lands and Forests.

FREDRICTON, 17th Oct 1836.—Various Tracts of vacant and surveyed Crown Lands in the several counties of the Province will be offered at Public Sale at Fredericton, on Monday the 7th day of November, 1836.

Upset price six shillings per acre, by four annual instalments, with a discount of fifteen per cent. if all paid at the time of sale.

THOMAS BAILLIE.

Commissioner & Surveyor General.

IN THE SUPREME COURT, *Michaelmas Term 7th Wm. 4th.*—Wellington Hatch, Charles Gallagher, Edward A. Clewes, and William T. Wilmot, gentlemen, having produced the requisite certificates, are admitted, sworn and enrolled Attornies of this Court.

The Saint Andrews Standard

THURSDAY, OCTOBER 27, 1836.

Charlotte County Bank.

HARRIS HATCH, Esq. President.

Director next week, ... *John Wilson Esq*

DISCOUNT DAY, ... THURSDAY.

Hours of business, from 10 to 2.

☞ Bills and Notes for Discount must be lodged with the Cashier on or before WEDNESDAY, otherwise they must lie over until next week.

ALMS HOUSE AND WORK HOUSE.

Commissioner next week——T. Sime.

LATEST DATES.

Via N. York.	Oct. 22	*Via St. John*	Oct. 25
Havre,	Sep 9	Halifax,	Oct 20
London,	Sep 15	London,	Aug
Liverpoot	Sep 16	Liverpool,	Aug
N Orleans	Oct 1	Quebec	Sep

Direct to this Port, Liverpool Sept. 12.

Robert Carter Esq. Commissioner from the Court of Directors of the Bank of British North America established in London with a capital of one million sterling, visited this town on Wednesday last and had an interview with our principal capitalists, when arrangements were made for establishing a BRANCH here, which we understand will go into operation on the first of March next; and which will bring into circulation in addition to the Amount now employed, thirty thousand pounds sterling.

An advertisement relative to the Charlotte County Bank will be found in our columns which arises from a conviction on the part of those interested in the welfare of that institution as well as of the Country generally, that two Banking establishment in St. Andrews would only produce inconvenience to each other, while it is allowed by all that a larger Banking Capital is absolutely necessary to meet the legitimate mercantile demand, and it is consequently considered advisable to accept of the North American Branch, permitting the Stockholders in the Charlotte County Bank to invest in the new Establishment if they feel so disposed; an arrangement we believe will be made by some of the Stockholders, friendly to the measure, to purchase any stock of the C. C. Bank that may be in the hands of persons who do not feel disposed to invest in the North American Branch.

A prospectus has been issued in Fredericton for the formation of a company to be called the Bank of Fredericton, on the plan of the joint-stock Banks in England; and this has been followed by another proposal for the Merchants Bank with a capital of £15 000 two thirds of which it is said are already subscribed.

A meeting of the *Charlotte County Agricultural and Emigrant Society* was held, according to public notice, at MRS M'LEAVY's Hotel, on Tuesday last the 25th instant.

The President Dr. Frye, stated to the meeting that the special object for which it had been convened, was to take into consideration the state of the Mill at Chamcook, towards the encouragement of which this society have made liberal advances. That it was deemed a subject worthy of the attention of the Society to induce Farmers to manufacture whatever quantity of oats they can spare into meal, as a means of counteracting, in some degree, that scarcity of bread stuffs during the ensuing season, which is now so seriously apprehended.

After a general conversation on the measures which it would be proper for the Society to adopt, it was *Resolved*, on the motion of John M'Lachlan Esq. seconded by James Rait Esq.

That a Committee be appointed to inquire into, and report upon the Bond given by John Wilson Esquire to this Society: and that said Committee shall endeavour to procure any information that may enable the Society to come to a decision respecting the Mill at Chamcook.

The following gentlemen were then appointed a Committee for this purpose:—David Mowat, Thomas Sime, Donald Morrison, William Douglas, and Henry O'Neil

On motion of Mr. Donald D. Morrison seconded by Mr. James Barber Brown:

Resolved,—That this Society has a claim on the Central Agricultural & Emigrant Society for a balance due, which it is expedient to prefer forthwith; and that Dr. Frye, David W. Jack, and George N. Smith be a committee to support this claim.

The following gentlemen were proposed, according to rule and admitted members of the Society; viz. Isaac Snodgrass, John Whelen, A. S. Easton, James Pratt, Dr. E. DeWolfe, Thomas Watt, and James Ross.

On Motion of James Rait Esq. seconded by John M'Lachlan Esq. *Resolved*, That this meeting do adjourn till Tuesday the 8th of November, at which time the Committee respecting the Bond &c. are requested to report; and further *Resolved*, that the proceedings of this meeting be published in the St. Andrews Standard.

We learn by the Novascotian of Oct 19, that the bills for dividing some of the Counties, and increasing the Representation of Nova Scotia, which were reserved for *His* Majesty's Sanction, have been received approved of, and that consequently a general Election will take place,

A meeting was lately held in Calais for the purpose of concerting measures to prevent the introduction and circulation of foreign bank bills into that district. The Resolutions adopted by the meeting contain the following particulars:—

That it is not only in violation of the Law but against the interest of their community to introduce and circulate Bank Bills of a less denomination than five dollars, and between the denomination of five and ten, or tens and twenty dollars; That individually they will not take or circulate after this time any of the bills aforesaid, and that they will use their endeavours to prevent their circulation; and that they will not receive, except at discount, bills of any Bank, unless such Banks shall redeem the same at their counters in gold or silver, at the par value in the United States.

A work is in course of publication at Boston entitled THE BOOK OF THE INDIANS, being a biographical and historical account of the Aborignes of America from the first discovery to the present time, by SAMUEL G. DRAKE, M. S. H. S. We observe several of the New England papers speak highly of this gentleman and of the expected work. Mr. J G. Edgerly is now in St. Andrews obtaining subscribers and we understand he will proceed through the Province for the same purpose.

An official notice from the Adjutant Generals office of the United States, intimates that the President has been pleased to confer on a number of meretorious officers serving in Florida, a brevet rank according to their standing. Amongst them we observe the name of a gentleman who was for some time stationed at Eastport, and who is very favorably known here: "Captain T. Childs, of the 3d Regiment of Artillery, to be Major by brevet, for planning the attack on the Indians at Fort Drane, and good conduct in that affair, to date from the 21st August, 1836.

Married.

Married at St Stephen on Thursday the 20th inst by the Rev. Peter M'Intyre Mr. John Campbell, second son of Colin Campbell Esquire, to Martha Ann, only daughter of Mr. S Stuart, of that place.

At All Saints Church, Granville, N. S., on the 5th inst by the Rev. J. M. Campbell, A. M., J. N. Shannon, Esq of Halifax, Merchant, to Seraphina daughter of the late Augustus Willoughby, Esq.

Died.

At St John, on Monday morning last Charles Drury, Esq. Deputy Post Master, and Register Deeds &c., for that City and County, in the 54 year of his age.

Shipping Journal.

PORT OF SAINT ANDREWS.

ARRIVED.

Oct. 21 Sch. Oracle, Mouhenl, Boston, Meal, biscuit &c. master.

22 Ship Duchess of Kent, Lamb, London, ballast W. Babcock & Son

24 Sch. Armide, Smith, Barrington, ballast.

26 Ship Murray, Houston, Jamaica; sugar, rum, coffee, fustic, mahogany & Lignum vitæ, Jas. Rait & Co.

27 Sch. Packet, Lacy, Exter, Yarmouth, Codfish. J. Wilson.

CLEARED.

Oct. 22 Sch. Ploughboy, Perry, Eastport, Coal.

Ship *Margaret Scott*, whose at Portsmouth, remained tight aground on the 15th, and a schooner was alongside loading for Boston.

Barque Marina from London, and brig Agreafuer from Liverpool for Montreal, were ashore at Belle Vochers. The Adventurer lost her rudder, makes much water, part of keel carried away: was not expected to be got off.

NOTICE.

WE the undersigned, Twelve Stockholders holding exceeding One Hundred Shares of the Capital Stock of the Charlotte County Bank, do hereby call a general meeting of the stockholders of said bank to be held at this place on Tuesday the 6th day of December next to take into consideration the expediency of closing all the concerns of said Corporation on the first day of May following.

Harris Hatch,	George Hobbs,
John M'Master,	Gordon Gilchrist,
John Wilson,	Edward Wilson,
Jame Rait,	Thomas Sime,
James Douglas,	E. Willard,
J. W. Street,	John Parkinson,

Charlotte County Bank
St. Andrews 27th October, 1836.

CHARLOTTE COUNTY AGRICULTURAL AND EMIGRANT SOCIETY.

Patron, Sir Howard Douglas Bart.

An adjourned Meeting of the C. C. A & E. Society will be held on Mrs. M Leavy's on Tuesday the 8th November at 4 P. M. at which the members residing in the Country are requested to attend. By order of the President,

GEO N SMITH, Secretary.

CENTRAL

FIRE INSURANCE COMPANY

FREDRICTON.

THE Subscriber having been duly appointed Agent for the above office in the County of Charlotte, begs leave to inform the public that he is prepared to issue Policies of Insurance in the name of the Company, against loss or damage by fires, on the following description of property, viz —Houses, Mills, manufactories, Churches and other buildings, ships or other vessels on the stocks, or in the Rivers, or in port; merchandize, monies, Goods, Wares, or effects.

All applications for Insurance must be made in writing (and when by letter, post paid) with a particular description of the premises or property to be insured.

GEORGE D. STREET. Agent.

St. Andrews, 26th Oct. 1836. tm.

SHERIFF'S SALES POSTPONED.

The Sale at Auction of the real Estate of WILLIAM CUNDY and GEORGE MORRISON is postponed by the consent of parties until Saturday the 12th November next.

COLIN CAMPBELL
Sheriff of Charlotte.

St. Andrews, 22nd. October, 1836.

ON CONSIGNMENT.

By recent arrivals from LONDON, LIVERPOOL, MANCHESTER and GREENOCK.

A full and complete assortment of British manufactured GOODS, suitable for the Season, together with the following articles:—

10 Hhds. superior old French Brandy, 10 Hhds. Pale Hollands, 5 Butts Irish and Scotch Whiskey, 30 quarter casks white Wine, 6 do. superior old Port ditto, 4 do. second quality do. 4 Hhds. Catalonia do, 10 Puns. high proof Jamaica Rum, 150 boxes fine quality Herd Soap, 50 do. mould and dip't. Candles, 300 brls. Canada fine Flour, 50 do. Hamburgh do. 40 do. Navy Bread, 10 do. Pilot Bread 6 do Crackers, 50 ditto prime Beef, 25 do. No. 2 Mackerel, Halifax Inspection, 25 do. No. 1 Herrings, do. 10 chests Tea, 20 half chests do., 10 kegs Mustard, 3 bales Wrapping Paper various sizes, 100 reams Wrapping and Letter Paper.

With a great variety of other Goods, the whole of which will be sold on better terms than any other in the market, for satisfactory payment. JAMES BOYD.

The Wholesale Dry Goods Establishment is now kept in the Store adjoining the Subscribers dwelling House.

St. Andrews, Oct. 27, 1836.

NEW WHO
AND MANCHE
NELSON
Now opening with an
F

212 ENDS Supe
174 ends
94 piece
162 pieces Striped, Ribbed,
70 ditto Petershams, and
80 ditto Pilot Cloths,
10 ditto Black Coatings,
8 ditto Extra Superfine
270 ditto 3-4 7-8 4 4 9 8
110 ditto Red ditto,
570 ditto 6-4 Coloured M
380 ditto 3-4 do.
2370 ditto Printed Calicos,
3560 ditto 3-4 7-8 4-4 9-8
426 ditto " " " "
374 ditto Beetled Shirting
98 ditto Homespuns,
108 ditto Stout Apron Ch
3240 ditto Assorted Silk an
370 doz. Cravats assorted,
70 ditto Chinealle filled
94 ditto Thibet Plaid, W
5 cases 4-4 Irish Linen,
4 ditto Diaper assorted
7 ditto Linen Thread,
5 ditto Thread Urlings
3 ditto do. do.
5 ditto Figured and Pl
68 pcs. Cotton Ticking
30 ditto Linen do.
146 doz. London and Pa
114 ditto London Hats,
860 pairs Blankets assor
490 boxes Liverpool Soap
20 puns. Patent Whiske
Together with a variety of ot
worthy the attention of Retail
Cash in the best Markets, and
offered for Sale on reasonable t

Saint John, 18th October, 1

THE SUBSCRIBER Exp
assortment of the above
of the same description in the

St. Andrews Oct. 27, 1836.

RECEIVED
Per Ship Murray, from J
55 Logs Cuba Mahogany.
12 Tons Lignumvitæ,
5 Hhds. } SUGAR.
5 Tierces }
12 Barrels }
12 ditto ORANGES,
32 Puncheons RUM,
Oct. 27, 1836.

SUPPLEMEN
TO THE GL
PROSPECTUS
OF THE CONGRESSIONAL GLOBE.

FROM the experiment we ha
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hope to improve and perfect it.

In giving, from week to week
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CONGRESSIONAL GLOBE.—1 c
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Do. do. 11
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APPENDIX.—Same price

Payment may be made by m
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Those who subscribe, shou
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☞ No attention will be paid
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before the session expires.

Washington City, Oct. 4, 1

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TWO young Cattle,
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paying charges in ten
will be sold.

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St. Andrews, 20th O

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