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CHRISTIAN BANKER.

J. L. JAMES, Editors.

"The Love of Money is the root of all Evil."

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CHICAGO, WEDNESDAY JANUARY 5, 1853.

NUMBER I.

"Light, more light," exclaimed the dying Goethe. And this cry is widening, and deepening, and swelling from the continents and the islands, and wherever the sails of commerce dash the shadows of the stars.

Mind is waking up in all its omnipotence. It has expended its energies upon the universe of matter, and there it has achieved its triumphs.—Mind has made the elements the vessels of its will—has chained the storm and made it record its history upon barometers and tide gauges—has taught the stars of heaven chronology, and the lightning to speak in all the languages of civilized man. But the noblest triumph is to come. As the diamond polishes its fellow, so mind is destined to act upon mind, till man is restored to the early glories of his being—is again a little lower than the Angels, and God is all in all. Fulton and Paxton are doing their work. Kossuth and Mazzini are doing theirs. But more is still required. The blinding lust of gold must be abolished. Labor must be elevated and redeemed.—Oh! for a prophetic harp to swell upon the theme! Shall man—man—with a past for which Angels ministered, and Jesus wept, and a future more glorious than the dreams of poetry, and more eternal than the ken of prophecy, shall this proud bright being absorb his faculties in his covets and beswear his furniture with Gold? And shall he accumulate the yellow dross to pamper passion—to deprave appetite—to oppress his brother—to shorten existence and dwarf the hopes and energies of the free and imperishable spirit? Against all this we combat. Oh! how much is to be done. How few are ready for it! How very few comprehend its vastness! We have to attack selfish prejudices, and passions and interests, which have grasped, intertwined society, like a serpent and an eagle wreathed in fight. In the work we have undertaken, we shall encounter consecrated avarice, crowned oppression and hereditary humbug. We shall have to war with appetite and cruelty, and the very doubts and fears of those whom we would die to save.

Form must be met by reform—and the still small voice of conscience is to be heard and heeded in the din, where ver custom has been chanting Hallelujahs over incorporated wrongs.—For we strike at the root. The love of money is the root of all evil. If this is radicalism, make them at of it.

We shall not spare slave plantations nor slave ships, nor slave saloons. We shall not seek to propitiate the swine merchants and the shrike builders. We believe that the only way in which anything can be accomplished for the good of men, is to carry religion in life and business—to make business a religion. A religion not standing coldly aloof like a Pharisee pointing to the grave-stones; but a living breathing religion that can teach men how to live and act, pouring love and sympathy into every transaction of life. We want christians at the counter—christians at the

loom—christians at the helm. Of any other kind of christianity, we say let the dead bury its dead. This will be the peculiar province of the "Christian Banker."

Furthering our object, we shall not be governed by the motto "give a little, and gouge all you can," but shall aim to enforce the precepts of Jesus Christ, rather than those of Robin Hood.

But we shall not be limited in our efforts. Whatever tends to dispel the association of labor with infamy, dirt and rage; whatever tends to show that right is not necessarily connected with gilt calf and black letters; whatever tends to show that the requirements of duty are universal and not fractional; whatever tends to elevate the slaves of appetite, avarice, wilfulness, ignorance, and injustice to be kings, priests and queens—sovereigns by a nobler title than of blood, and priests by a holier imposition than the hands of men; whatever tends to educate, elevate and redeem, manhood, womanhood, or little children, shall find us its herald and advocate; untrammelled by shackles of gold or shackles of silver.

We labor not for corruptible things, such as these. We aim to become fishers of men. And in this work we ask the co-operation of all. We want men and women of energetic character and enduring endurance. We want those who will talk about reform and write about it; who will think about it and act it out. Men who are ready like Paul to fight the wild beasts of Ephesus, and if necessary, like Telemachus, to die within the breach. Genius must come with its eternal messages, and religion with its whispers of love and philosophy in its native right, and labor with its million voices swelling like the voice of God.

The bonds of friendship and fellowship must be turned lovingly around the hearts of all. Instead of the battering ram of the crusaders, we would bear the trumpets of Jericho, we would use the music of humanity to touch the voluntary vital soul of man. Ever and everywhere must truth be presented in all her varied forms of beauty. Theories, be they ever so threadbare and gilded, must disperse before the light of facts, and arguments that smite with all power of facts.

The understanding must be enlightened, the conscience awakened—the whole man, moral, intellectual and physical, must be renovated and ransomed. All this is coming to pass by the presentation of truth. Who will stand still? Christian! Philosopher—Patriot! will you? Will you lie like the trampled mud of the Jordan, while over your head the Hosts of Progress are singing and marching into the promised land? Will you be indifferent? Will you stand aloof and shake your head and mutter suspicion—or will you come with a hero's heart and a brother's welcome to hasten on the right? The work is great; it must be done; and glory be to him who does it.

To Abolitionists.

Friends! we call you friends, for we know that the heart which pulsates with the down-trodden and oppressed, is a friend of right, and therefore a friend of ours, for we are for the right. Our appeal is to you, because we have been acting with you in the dark hours, as well as the sunshine of abolition. We say to you, that as we warred with wickedness and wrong then, we are only advancing in the same glorious mission.

The powers of Darkness are fortified by the heavy accumulation of money, and they are trying to prevent us from radiating intelligence among the people, knowing that light and truth will overthrow their systems of fraud and extortion. Too long have the honest tiling settlers of this State been fleeced out of their earnings, by a set of Shylocks who have fattened upon the public earnings.

But the hand-writing is on the wall—Belshazzar trembles—the Banks have stopped discounting—the bills flow back for the specie—they have not got it—they never had it—they must suspend—and then the dependence is upon the promises of a Bankrupt slave holding State, payable thirty years after date.

Just as sure as God reigns, the Bills of the Bank of Chicago will be worked upon as the safest in the West; and soon the people shall know that there is not only a difference in name, but a living, real, vital difference between the BANK OF CHICAGO and the *Christian Banker*. They shall also know that there is a difference between Seth Paine & Co., or Paine, Brothers & Co., and I. H. Burch & Co. Circulate our paper and aid the cause of truth.

A few weeks ago we issued our prospectus for the Monthly Christian Banker. We sent 2,000 copies of this to different parts of the country and the world, and have received such response from far and near, as to force upon our minds the necessity for a Weekly issue to-day, and very soon a Daily.

We had been convinced of this necessity, by our own judgment—but now backed as that judgment is, by hearty amens, from the good and true throughout the land, we go forward. We have adopted for our motto—what we have we feel, and practice in our souls—the language of one of God's heroes who accomplished the overthrow of a corrupt set of monopolists as those with whom we, as instruments in God's hands, wage a moral warfare.

Like old Oliver Cromwell, we will "put our trust in God, and keep our powder dry."

Armed as he was, with the principles of right, we intend to go forward—not merely to secure the protectorate of a nation, but the approbation of an enlightened people, our conscience and our God.

THE CHRISTIAN BANKER.

The General Banking Law.

Although this law (so called) has been voted upon by the people of Illinois, there is not one in twenty of those people who ever read it, and not one in twenty who have read it, know what its import is. There was just as much blindness and ignorance involved in that vote, as in the late election of Louis Napoleon to be Emperor for life. We stand here and wonder at such ignorance.—Why need we wonder that Frenchmen should act so blindly, when we see men of much greater intelligence going en-masse for a law which for aught they know, may be the very one which the Frenchmen voted for?

There are two or three principal points in this law about which the people, both the readers, and those who never read the law, are in error. One is, that the organization of a bank is not complete without the deposit of stock. Another is, that there is no right conferred to issue anything, either as a certificate or bank bill—without being signed by the Auditor. So thought the people of Great Britain and the Tories of '78, in reference to the Stamp Act, and the real reformers with the great and good Washington as their medium, and the Great God as their guide, were seven years teaching them their mistake at the cannon's mouth.

The manufacturers of law (?) in those days, supposed that a contract was not valid unless one of their stamps was placed upon it. The people thought differently, and refused stamps also of tea, and they threw the Tea into Boston Harbor.

The enemies of freedom passed this Banking Law. No doubt they intended it for a grip on the people. No doubt they expected that those born to rule by "sight divine," would have the "irregular" ones of earth under their own thumb. They have failed, and now any one can issue certificates of deposit, or any other form of Bank Notes they please, under the law. The reader of section nine, will see that after organizing, the association shall have power to carry on the business of Banking, and to exercise such incidental powers as may be necessary to carry on the business.

It is the business of a Bank to receive deposits—and the incidental to receiving deposits, is the issue of certificates. A certificate of deposit then is a legal issue—this all must admit.—The only question is as to the form. Will any one pretend that the Legislature had power, or has exercised the power to say what the form should be? Let him point to the law—tell the section—the paragraph—the line—the word. It is not there. Then the certificate is legal—and we shall make this appear still more clearly, if possible, when time permits. We say then to the monopolists, that we are ready to meet them on legal grounds, as we have and shall do on every other position. We scout your Stamp Act, and your duties on Tea. We shall give the people gold for the certificates, and make their hearts glad by setting an example to monopolists which will be followed, and rates will be reduced. The re-action is already felt. Not a Bank in this city will loan a dollar—but we say to the people, that before sixty days roll away, money will be plenty for legitimate uses, and the rate will be six per cent or less.

This "holding up," is the necessary result of the lies which the monopolists have told about us—and the re-action has been on themselves. Our condition has been growing better all the time—and we are stronger to-day than ever. We may have to fight a more than seven years' war—but ours is not fought with carnal weapons.

"Cannon balls may aid the truth,
But thought's a weapon stronger;
We'll win our battles by its aid,
Wait a little longer."

The following are all that relates to the organizations and powers:

Sec. 6. Any number of persons may associate to establish offices of discount, deposit and circulation, and become incorporated upon the terms and conditions, and subject to the liabilities prescribed in this act; but the aggregate amount of the capital stock of any such association shall not be less than fifty thousand dollars.

Sec. 7. Such persons, under their hands and seals, shall make a certificate, which shall specify:

- First. The name assumed to distinguish such association, and to be used in its dealings.
- Second. The place where the business is to be carried on, designating the particular city, town or village.
- Third. The amount of capital stock, and the number of shares into which the same shall be divided.
- Fourth. The names and residence of the shareholder, and the number of shares held by each of them respectively.
- Fifth. The period at which such association shall commence and terminate; which certificate shall be acknowledged and be recorded in the office of the recorder of the county where any office of such association shall be established, and a copy thereof shall be filed in the office of the secretary of state and the auditor of state; and upon the recording of which certificate the person or association of persons aforesaid shall become a body politic and corporate, by the name assumed as aforesaid, for and during the time fixed in the certificate, and by such name shall have power to make contracts; to grant and receive; to sue and be sued; to plead and be impleaded, in all courts and places wherein legal or judicial proceedings may be had; to have and use a common seal, and alter the same at pleasure; to have, hold, use and enjoy property, real, personal and mixed, with the rents, issues and profits thereof; and to exercise all other powers conferred by this act; and all grants or conveyances of real estate shall be under the seal of the corporation, signed by the president, and countersigned by the cashier.

Sec. 9. Such associations shall have power to carry on the business of banking, by discounting bills, notes, and other evidences of debt; by receiving deposits; by buying and selling gold and silver bullion, foreign coins, and bills of exchange; by loaning money on real and personal securities, and by exercising such incidental powers as may be necessary to carry on such business; may choose one of their number as president, and appoint a cashier and such other officers and agents as their business may require.

In ancient times, Mercury was the God of Merchants and Bankers, and by a curious coincidence, of gamblers and thieves. And every year there was a solemn procession to his temple, to make sacrifices and receive forgiveness for the fraud and robbery committed during the year.—And, strange to say, the same connection exists between the Bankers and their old partners, to the present day, only now they omit the yearly atonement. And it certainly is a grave question whether such a system is worthy of a christian nation.

E. W. Willard!!!

E. W. Willard is cashier for Geo. Smith & Co. We have known and respected him for near twenty years. Our first meeting was at his neat log cabin at Hollinback's Grove, on Fox River. He kept "Bachelor's Hall" with a gentleman by the name of Pickering. Everything had the aspect of neatness and order, and what was more to us, of hospitality. We were clerk then for "Uncle Peter," (a name that has sacred associations to our mind.) We were fresh and joyous from our native green mountains. Our friend Willard was from an adjoining State, and as the early settlers were developed among corn bread and common doings, they were partakers of the genuine humanity which such a state always begets. So we felt the power and kindness of our friends (though strangers) Willard and Pickering. We staid in their cabin—we ate the food of their own preparation, and never did we enjoy a better repast.—We left our foundered horse with Willard—he treated even our horse kindly, and when able to travel sent him home. We took some forty dollars of silver which we collected of "Uncle Peter's" money, and made our way across the trackless prairie by way of Walker's Grove, (now Plainfield) and Joliet, to the Hickory Creek settlement; where we staid with one of "Uncle Peter's" friends; and the next day, with our load of silver, we footed, like the previous day, our way home to Chicago.

Many years rolled away. We became a merchant, Col. E. D. Taylor and J. S. Reese were our partners, and we have loved the Col. ever since. We did a vast business for those days. We passed through the stormy years of '36-37 and 38. We came out bright and shining, our integrity untaunted. We bought out our partners, and continued the firm with Theron Norton, down to 1842, when we sold out and retired to Lake Zurich.

There for years we communed with nature, and drank deeply from the fountain of God. We became a reformer—we made the commencement on ourselves. As we derived light, we gave others the benefit. No man came to our house but what found sympathy, home and friends. Our great hearted, kind and loving wife was always ready and willing to lie down with me upon a pallet of straw, and give up our house, our room and our bed, for the comfort of others. We have endeavored to make our lives a living daily sacrifice to our fellow men; and we enjoy this day the sweet satisfaction of an approving conscience, the hearts of the people and a smiling God.

My friend Willard left his quiet retreat on the lovely Fox, and came to Chicago. He concluded he could not "make a living" by farming.—He went into the Receiver's office, performed the duties none the worse for having been a farmer. He now had changed from a land tiller of GOD, to a land Seller of MAN.

Oh! how great that fall! Adam's was not greater when driven from Paradise.

One evil step begat another, until Willard went into the office of I. H. Burch, the Banker, who disclaims being one of the faithful; and well he may, for among the faithless, none have fallen lower among all that host who bow down in that pile of stones that raises its apral head and looks

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out, in blasphemy, upon yonder lake. There, for fifteen hundred dollars per annum, the Priest higgles the Deacon, the session, and the people, into the belief that Christians may amass fortunes by falsehood, fraud, legerdemain and tyranny; make orphans by crushing hearts, and pay four dollars for a carriage to ride where they can pou, out twenty-five cents worth of sympathy to the widow and fatherless. Here endeth the second lesson.

Now our friend graduates into the office of Geo. Smith, a man in whose heart never throbbed a generous emotion, and in this school, for years, has our friend been educated. The sequel is to be told, and wonder will not be excited, because as a man is trained so will he walk.—Here for years he has held the people of this city in the most contemptible subserviency, screwing them down to the tightest notch, and then making them believe that it was a great favor to swap their credit, backed by the best security, for his pictures without any security whatever.

Verily we blush to think that we have been made a victim to some extent ourselves. There are noble and generous merchants, produce dealers and others, who have spent the best of their time trying to sustain Smith's credit, and then begging the privilege of buying it back again at twelve per cent., and Smith is now wallowing in luxury, and wasting this vast extortion between wine and abandoned women. Truly they have worked for a great end.

When we commenced our issue, our once friendly and hospitable Willard was the first and only Banker in this city, to come and propose that we should have a five hundred dollars on deposit, to secure him in taking, and thus give our bills character. In our apparent weakness we yielded to his imperious demand. Again does our friend send for us—he finds that Burch and Scammon, and a few of their minions, are trying to discredit our circulation—in order to befriend us in this as he ignorantly supposes, our extremity, he asks us to make a stated deposit of money, refusing to take the best city names, or the best city property, but asks us to give a certain deposit of money to entitle us to the privilege of being received at his counter. Right then the living God came to our aid, and in the integrity of our soul we told him, "No!"—"No, E. W. Willard! we felt our weakness once—we feel strong now—we will yield nothing—do your worst—we have gold to redeem every dollar of our circulation as fast as presented." "But," says Mr. Willard, "don't get into a passion, have I not always taken an independent course?" Yes you have—independent of every body—as cold as an ice berg—as independent of humanity as of God—as independent as the desire for a fine mansion, hoary wealth, and twelve per cent. will allow. Your independence will soon be tested in a way you little dream of. The hand writing is on the wall, and the interpretation is—Thou art weighed in the balance of humanity and found wanting.

☞ The motto of the Royal Exchange in England, is "*Domine dirige nos.*" O Lord direct us. And it would be well if some other monied institutions which we have in our eye—should adopt and follow the same strange device.

Chartered Rights.

Monopoly thinks if a charter can be obtained, that the day is gained. Mr. Clay said in his great speech, that 200 years of Legislation had sanctioned and sanctified Negro Slavery. This was said in 1835; but were he alive this day, he would hardly dare to speak so great an absurdity. Lord Mansfield in the famous Somerset case, made a decision, which overthrew the jurisprudence of 200 years, his own decision being reversed among the rest. So prone is mankind to live in the past, so prone are they to hold on to the traditions of those who have gone before, that right and truth have less to do with men's action and decisions, than the old time honored wrongs of earth.

The Judge of to-day sits as a mere automaton. He decides no case as a Judge, or as a man upon the principles of the Great of other days—but surrounded by a herd of petty fogies who cite the authority of all the dead, and summon whole libraries of the study records—he makes up his mind like the school boy at his Arithmetic, by calculating the number of say-so's on one side and the other, and then splitting the difference—this being called his decision in the case. Now and then may be found a man who breaks away from these bonds of form and error, and perhaps so far transcends his position as to decide a man cannot hold property in man, when straightway, the hosts of monopoly are down upon him, his name and fame blackened, and in his defence he only proves his damnation by showing his course to be right.

Charters are simply a means by which monopoly seeks to perpetuate wrong. Hence it is said that what one set of Legislators do, no matter whether right or wrong, just or unjust, cannot be repealed because the right has become vested in the person or persons to whom granted. Of this class of acts were those laws of the Medes and Persians by which Daniel was cast into the Lion's Den, against the wish of the law-making power. He could not pardon because his laws were a *finality*.

The only way that the right of trial by jury could be got from King John, was by seizing him and forcing him to sign Magna Charta.

This so-called palladium of liberty was first enjoyed through a movement that to-day would be called a mob. Taking advantage of this belief in the public mind, like old King John, our Legislators think they have a plan under this specious name of Charter, by which a set of rascals can perpetuate any amount of villainy. But they have admitted the *common law* to our courts, and among the elementary and best law writers, may be found embodied this sentiment—that any law which contravenes natural right, common justice, or the law of God, is *no law at all*.

All charters do each of these three things. To give one an exclusive right, is to exclude all other from that right. If the one has not the right *naturally*, which the Legislature granted him, then it would be a *crime against nature*, and therefore void and wrong. If the right was a *natural* one, then it belonged to all, and to exclude by charter any from its enjoyment, would be unnatural and wrong.

Chartered privileges are monopolies, and no Democrat can go for them. Charters are the

grave of individual being. So soon as the charter is granted, an Institution—a thing—has taken the place of a man—man has lost his individuality, and is on the road to slavery—he is a slave. Hark to the voice of the South. "THE INSTITUTION of Slavery.

Digest that, and we shall have something more to say about Charters next week.

We are indicted!

Yes, we are indicted! Moses was indicted by Pharaoh; and David was indicted by Saul. Daniel was indicted by Nebuchadnezzar, and Stephen was indicted by the Jewish Priests; and thousands of the early martyrs were indicted by Roman emperors, and died rejoicing in the flames. Luther was indicted by the Pope, and so was John Hess, and Jerome of Prague. Cromwell was indicted by Charles the first; Milton was indicted by Charles the second, and John Bunyan was indicted by Charles the second's brother. Baxter was indicted, and peaceful William Penn. Galileo was indicted, and so was the inventor of printing. William Tell, Robert Bruce, Robert Emmet, Kosuth, Adams, Hancock and Washington, all were indicted. Yes, Jesus Christ himself, the Savior of a hopeless world, thank God, he was indicted. Time would fail me to tell of Gideon, Barak and Sampson, of Jephthah and of Samuel, and of the prophets, who through faith subdued kingdoms, wrought righteousness, obtained promises, stopped the mouth of lions, quenched the violence of fire, escaped the edge of the sword, out of weakness was made strong, waxed valiant in fight, turned to flight the armies of the aliens who Paul says had trial of cruel mockings and scourgings, yea, moreover of bonds and imprisonment. They were stoned, they were sawn asunder, were tempted, were slain with the sword, they wandered about in sheep skins and goat skins, being destitute, afflicted, tormented, of whom the world was not worthy. These glorious names—God's heroes—Truth's martyrs—all of these were indicted.

Moses was indicted for loving his brethren.—David was indicted to gratify a tyrant's whim.—Daniel was indicted for obeying God rather than man. Stephen was indicted for preaching the truth. Luther was indicted for his hatred of monopoly; and so are we. So are all those triumphant names which are written high and blazing on the scroll of fame, and in the Lamb's book of life.

The indictors of Moses perished in the Red Sea. The indictors of Sampson brought ruin on their own pates. The indictor of Daniel was reduced to the level of the beasts. The indictor of Cromwell lost his own head. The indictor of Luther is yet trembling on all her sevenfold hills, and Austria is quailing, too, in horror of the day of wrath. And let them indict us. The opposors of the people's cause, truth's cause and God's cause can no more escape the coming retribution than the monopolists of old, when God let loose his avenging thunderbolts, and there was not a house in which there was not one dead.

☞ Fanny Paine has been admitted a member of the firm of Paine, Brothers & Co., and has been chosen Cashier of the Bank of Chicago.

THE CHRISTIAN BANKER.

Banking in London.

The reader must know that there is a class of retail traders in London who keep accounts with Bankers, but who seldom or never have the privilege of the *entree* to the Bankers' parlor. This privilege is almost exclusively enjoyed by the Merchants and Wholesale dealers, and on this account the retail tradesman scarcely knows the person of the Banker with whom he lodges his money—or the Banker that of his customers. This gave rise to a curious scene between a Banker and a Baker, one of his customers. It happened on a certain day that the Baker had paid in to his account a large sum of money, and on his retiring from the Bank, he paused on the step of the door, and began to reflect which way he should steer his course. While in this state of uncertainty, as luck would have it, our Banker came up; and as he could not pass the Baker without touching him, and as the Baker was in his working gear, he very haughtily said "move away fellow." This language applied to a man who just paid in £500 to his account, which already had an equal sum to his credit, was to say the least, very irritating, and such as the Baker thought no doubt he ought to resent—for he replied—"I shan't move for you, nor any cockcomb like you, and what is more, if you address me again in that manner, I'll put your nose in the gutter."

The Banker not being in his turn used to such a mode of address, still authoritatively ordered the Baker to move and let him pass, or he would let him know who he was. Words ran high.—At last the pugnacious Baker, unable any longer to restrain his passion, with one blow, for he was a powerful man, knocked the Banker into the gutter. The Banker's fall shook Lombard street, but, unlike most Bankers who, when they fall, fall like Lucifer, never to rise again; he did rise, and rushing into his Bank, covered with mud, foaming with rage, and followed by the Baker, he called loudly for the porter to fetch a Constable to take this fellow into custody.

The Cashier, who but a few minutes before had attended upon the Baker, to his utter amazement witnessed this extraordinary scene. He immediately ran to the Banker, and like a second Mentor, whispered in his ear, "That is Mr. Jones, our customer." These few words acted upon the excitable feelings of the Banker like oil upon troubled water; for, without uttering another word, he retired to his room, where "he perspired like an ox;" he was nervous and vexed.

After a while he requested the Cashier would calm the Baker, who had been chewing the cud of his resentment outside the room.

This the Cashier soon effected, and the customer was, for the first time, introduced to his Banker, when apologies were interchanged, and the Banker and the Baker from that day were well known to each other.

Woman's Rights.

We have been for years an advocate of Woman's Rights, and have encountered the sneers of those who would make her a toy or a slave.

We have watched with lively interest, the effort of that noble band who are at work in Con-

vention and otherwise for the elevation of Woman. It has been ours to extend the hand of practicality whenever we could, to this down-trodden class, which by the laws of this State, are ranked with **IDIOTS, LUNATICS and NEGROES**. In order to show our contempt for all such law, and still more for such a public sentiment as keeps it in being, we have chosen a woman for Cashier of our Bank; and we are going to open a school for teaching such females as have mind enough to know their rights, and preparing them for such position as they are adapted to, so that they may command that respect which has hitherto been denied them.

Taxation!!!

On every hand we hear the hoarse growling of the volcanic fires that are burning beneath those insinuations and pretences by means of which idleness has hitherto prolonged its cursed existence. "My taxes are enormous," says the farmer who comes to our counter for the gold to pay interest to a set of locusts who have swindled the State, bought up her bonds at sixteen cents on the dollar, and now hold them for the full value. "My taxes are enormous," says the merchant, who cannot enjoy the privilege of *having goods to sell*, without these blood suckers being after him. "My taxes are enormous," is heard from above, below, around. Where is the end of submission? Read it in Ireland, in Germany, in all Europe.—Allow an inch and they take an ell. The only way for Christians who ask for no government but that of Christ, is to pay no more taxes; submit to no further exactions; no longer lend your aid to sustain a rotten, corrupt and ungodly system;—a system which from Pharaoh to Frank Pierce has done nothing but deny the right and inflict the wrong.—Re-use to pay your taxes for any purpose whatever. Call this treason you who will; we are ready for the prison, the stake or the block! We pay no more taxes!!!

We have a home on the shores of Lake Zurich, which we have been trying to make available to somebody for many years. We have paid hundreds of dollars of taxes on it—this year they demand fifty dollars more—but we say, "millions for defence, but not one cent for tribute."

Run on the Banks.

There is a band of resolute men organizing all through the country, for a run on those banks which have promised to pay specie, and who are known not to have it. The people who know are determined to explode the specie humbug.

As evidence of the weakness of men in so extended a position as the Wisconsin Marine & Fire Insurance Co., Geo Smith has got this Bank of America at Washington City, in order to have several strings to his bow; and then he gets up a great sign of the same name over the door of his office in Clark street, trying a humbug which intelligence won't swallow, in order to pass off a million or two of this illegal and irresponsible trash. Smith has organized his Bank of America, got engravings similar to those of the Washington affair, has twenty thousand circulation of the stock secured, and any amount you please of the other. Fear like charity begins at home. We judge Smith is afraid of a run on his Wisconsin,

because he undertook to pay us a check on New Year's day in some of this country trash, and when we demanded Wisconsin, got mad about it, and exhibited as much narrowness as though his ruin was nigh. We tell Smith that he may may well tremble. His day is run, his end drawing nigh. He has laid up in the hearts of the people the feeling which fifteen years at twelve per cent would naturally beget. How much sympathy he will have in the coming run remains to be seen. We know nothing how much Wisconsin and Bank of America shingleplasters he has floated, but this we know, that the circulation is enormous, and that he has got to pay the specie on it as long as he has a dollar, and then the difference will be known by the holders of the balance.

We say then to the holders of Wisconsin and Bank of America, get the gold while you can.—The crash is coming!

Look out!!

Burch is trying to palm off all kinds of shingleplasters, in payment of checks when the deposit has been made in gold, silver and eastern money. Don't take them. You that have checks on Burch or Sui h, or any of the Banks, can demand the gold or eastern money, and don't be imposed upon. We won't, though they have tried to pass their trash on us, and we made them take it back. Let the people stand up for their rights.

Scraps of History.

On Monday the 27th of March, 1738, Richard William Vaughan was committed to Newgate for forging the notes of the Bank of England. He was tried and convicted on the 7th of April, and executed on the 1st of May. This is the first instance on record, of any one suffering death for forging Bank Notes.

The first emission of paper money in this country was made by Massachusetts in 1690. This emission had its origin in a debt contracted for the expenses of a military expedition to Quebec.

Bank Panic!

The re-action has commenced, and will fall heaviest on those who began the war. George Smith & Co., I. H. Burch & Co. and others, are under protest for refusing to pay demands upon them, except in the widest kind of shingleplasters.

They are all broke, in a legal sense, and will be unable to pay even shingleplasters, soon. There is no Bank able stand the run, except the Bank of Chicago, which pays Gold.

PAINE, BROTHERS & CO.,

Christian Bankers and Dealers in Exchange.

All kinds of business relating to Money or Exchange, will be done with promptness, fidelity, and Christian principle.

48 CLARK STREET, CHICAGO, ILL.

A Branch is established at Waukegan, and C. M. H. Wiley is appointed Manager.

Branches will be located in every part of the United States. Men of capacity who are willing to do business on Christian principles, and wish to engage in this business, will be chosen as Agents or Partners in each town or city. Friends who sympathize with the idea of making business a matter of religion, will please let us know the names of suitable men or women in their locality and we will open correspondence on the subject.

Our aim is to have together the reformers of this country in a business phalanx—a brotherhood of mercy—and we are about to erect a **Pyramid of Character**, which shall be a basis of civilization, that will pass freely in every part of the world.