


BONKBAX

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| pper．by an ordinary vessel，and 50 NDA OF EXCHANGE FOR COMPAN |  |
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| tended most materially to a triendly feeling and quietly sustaining the power of tle Soperior．Again in those days a commanding officer，for his own sake looked |  |
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| Meeting，the Commitree＇s report and the Bye Laws prepared by them were read． It was therenpon Proposed by A．S．Ayrton，Esq． |  |
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| That the number of Directors may be encreased to any number not exceeding 12 ． The same having been seconded by Juggonath Sun－ |  |
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 men，and at the same time lavish in the distribution
and expenditares of your own． Thinking，ase we do，that the su bject of Banking has
been both full，and fairly coasidered during the late newspaper dis cussions－we shatr in a great meeauro
confine ourstives to cons ideration of the Pamphlet
before us，nad even for this limited object，we fear we have either time nor space，to do it any，tining like
justice－we e congratuatee ourselves upon ope point
namely．we do not know who are the writers of any of
 The＂Letter＂＇，commerees by reference to the numperon＇：
instances in whieh B．ank，and other Joint Steck Associa－． tions in England，have been mude subservient to the per－
onal oljijets and intereats of therr projector，and thereby justify ing the institution of ，reliminary inquiriex，befo
embinking in such concerus allasion is mate too
now stale trick of Atorneys and Parlian
 resources by such－means bolst er ap their eredit in
coniunution with and by the intlueiue of the manager
or sime influential Director－a third party enter． imply with the viev of infating the shares to a high
Premium，and then＂ba king out，＂pock eting the
 ection evinced by superficial persono，for the se
－ystem of Banking－urging with npparent trath
reat force，that it does not necessarily follo $w$ ，
 land to the moral and religious habits of
people－their indstry，econmy．
and perse
noce their moral orrer and intellectual eativation
the great toal in treat 1 ocal $k$ nowledge of the Banker，particularly
in afforded by the Scot h L Law for reneching the property
of tebtors，the ac eesibint at ant imes，and to all per－
sons of reeords of tranafiers of heritable property are also
 the most speculative，and garenblling in the world－
with hatite，eustons，modes of thinking and acting．
 of the Joint Stock Banks at homer in which extenaive
nischief has bern discovered，had Scotehmen placed at their head on firat commenecing business＂；，amongst，
others，the Nortern an Cenatral Bank of Entand；the
Agricultural Bank of Ireland ；the Cork and Southern Bank of Ireland；－the Manchester and Liverpool Dit－
trict Bank and the York slire District Bakk．The paid
 that sum．They have pu bliely acknowledged losese from
bud debts amounting to more than a milliou sterling，

 queries，to two letters in the Bormay manwer to thers of the 3re
ne Co 20th August．The disnotrous alterations in in the
Commerial History of Enghnd tor ite last 40 yearra，
re by the $W$ riter att ributed


 studied the whole of the corresposilenaee oppearing
in the B．T．on the subject of the Bake of Wetern
ndia，his impression ist iat ene class of writere
 rous of getting at it it her，ind order of thithere to whe aruit thei
own resourees，or to enable themi to extend their spe being turnish means of with from the Banney they The calculate e objections
and

 After treating the sulject of disecounting and mat




 nine hundred and seventy five hausand pounass sterling
Hout of the


 have taken place show, that the causes of the ruin of
uch institutions are not all nt onne perceptible; they
do not come into the field of view per saltum ; thoe a th noed of nffirs being indeen, frequently ; unconsci-
the head of their ninidious approach.,
ours of the
we fear in the torepoina attempt to condense th
 pass, we have not d.nn e jutice to his arguments, il
lustrations or position - but we have done enough those who undertake to defenilt the orinciples of of Bank much ingenuity and elaborate research. There remark by worserves and others, when time and space
permit. Althongh the task of proceding seriatim.
 merstood the subject of whigh he treated-this re
mark also applies in an eppeial namnee to the Lette
of Atticus which appenr to u+ tor knowledge abject, tueid arrangeinent ant correctness of ststle,
obe anong the best and mont finsthed productions
with which it has been our good firtune toe meet.

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