

a great height above it; the grounds around the whole place are tastefully laid out, and a steep ascent of stairs takes you to the large basins which seem miniature lakes, around which you may promenade among balmy breezes. There is a very picturesque suspension bridge and the whole *coup d'œil* might charm even "Boz."

This is the place, where both the declaration of Rights and declaration of Independence were signed, and promulgated. The very room, with the same furniture, is shewn you, where those eminent persons sat and wrought their great work—nearly two centuries ago. Now do stretch your imagination, you may fancy William Penn landing here and treating with the Indians; they shew you the willow still, under which he sat; fancy him, all in good faith, inducing them to surrender their homes, their hunting grounds, and the graves of their fathers; fancy the low sound of the moaning lament, when this ancient people sang their last song over the earth where rested their braves; then wonder at the enthusiasm which supported men who crossed the mighty deep, for such prospects as wilds and forests and gloom and savages afford,—then combine with it the endurance that bore them up through every trial.

Could he look up to the work of his descendants, he would see much to admire, and much to blame. It was here that the ruinous failure of the Bank of the United States occurred, and its late President is still residing here.

I never think of it without dissatisfaction; in contemplating the Head of a great nation combining to pull down a structure which the Government had reared and supported, without recollecting the thousands who had sheltered themselves beneath, and must be crushed by its sudden fall. Could not the affair be supervised and retrieved—could it not be aided by the strong hand of power—could not the crisis be postponed. It is said in extenuation, that Mr. Biddle's resistance to Government, and his having to borrow money at an extravagant rate of interest, to support the institution, caused the downfall. Where did the blame rest? Echo answers *where*. It is a lamentable affair.

My friend and namesake, Major Jack Downing, gives a good idea of the matter. He says, "It is no more Squire Biddle's doing than it is mine—not a grain more. Look at this long list of names—well, these are the owners of the Bank; here we see, in the first place, the nation owns one-fifth, and the rest is scattered round, as you see here, among an everlasting batch of folks all over this country, and some in forin countries; and I am glad to see on the list, old widows, and old men, and trustees of children, who haint no parents livin', and all our own people, they put their money in the stock of this Bank for safe kcepin'—not to speculate—and jest so with the innocent