

ST. ANDREWS STANDARD.

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GEO. N. SMITH.

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The Standard.

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SAINT ANDREWS, SATURDAY, MARCH 31, 1838.

Number 13.

MONTHLY ALMANAC

1838.	First week	Second week	Third week	Fourth week	5th
Monday	1	8	15	22	29
Tuesday	2	9	16	23	30
Wednesday	3	10	17	24	31
Thursday	4	11	18	25	
Friday	5	12	19	26	
Saturday	6	13	20	27	
Sunday	7	14	21	28	

USEFUL MEMORANDA.

Average time of Sun. rise this day, 6h. 40m. after 6.
Do. set, 4h. 50m. before 6.
Moon's First Quarter, on the 3d at 5h. 58m. after 6.
Do. Full, 10th—24h. before 6.
Do. Last Quarter, 18th—10h. before 6.
Do. New, 25th—7m. after 1.
High Water at Full Moon—5m. after 1.

UPPER CANADA PARLIAMENT.

Toronto, March 6, 1838.

His Excellency Sir F. B. Head this day closed the session, and took leave of the Legislature in the following Speech.

Honorable Gentlemen of the Legislative Council, and Gentlemen of the House of Assembly:

Considering the circumstances under which you were hastily assembled, it is satisfactory to me to observe that you have been enabled, notwithstanding occasional anxiety from attempted invasions of our frontier, to give your deliberate attention to the public interests, and to mature some valuable measures.

The Act for the amendment of the Militia Law, will, I trust, remove any obstacles that may have presented the full efficiency of a force upon which this Province must principally rely for its safety and independence.

The other measures which have been introduced by me to-day, will, I trust, I doubt not, well suited to the exigency, and nothing can be more satisfactory than the readiness and unanimity with which the Legislature have applied themselves to meet the emergencies of the present remarkable crisis.

Gentlemen of the House of Assembly,

I thank you for the supplies which you have granted for the support of the Civil Government during the present year.

It is much to be lamented that at a moment when the distressed state of Lower Canada, and the depression of commerce occasioned by it, must tend materially to diminish our revenue, the necessity for new charges should be created to an inconvenient extent, by the unexpected hostility of our allies, which has forced us, for a continued length of time, into a state of total warfare along the whole extent of our frontier.

I regret to say that there still exists among a portion of the American people, so strong a desire to force upon the free inhabitants of this Province, republican institutions, that with scarcely an exception every government vessel now Lake Champlain to Lake Michigan, has within the last two months been broken open and plundered, to furnish arms for the invasion of this portion of the British Empire; and however the circumstance may be explained, it is certainly a remarkable fact that all these robberies have been effected without the sacrifice of a single life, and without even the imprisonment of the persons who were notoriously the managers of these depredations.

The wrong which citizens of the neighboring States have committed, by thus attempting to dictate to the inhabitants of Upper Canada the form of Government under which they are henceforth to exist, will, as the expression of a new theory, be condemned by the civilized world as severely, as in practice it has been repudiated by the people of this Province.

What right, it will be calmly asked, have the inhabitants of one country, armed with the artillery and weapons of their Government, to interfere with the political institutions of another? What excuse, it will be gravely considered, had citizens of the United States for invading the territory of Upper Canada?

[Here His Excellency passes in review the loyal conduct of the inhabitants of the Militia, &c. &c., of the Province, during the late troubles, and pronounces the highest eulogiums on their bravery and noble conduct; and also makes various comments on the conduct of the American armed citizens at Navy Island, and other places.]

In the history of this Province, the capture of the Caroline, whoever might have been her owner, is a noble proof of the sincerity of the Canadian people to fulfil their engagements by crushing a pirate force which in violation of existing treaties, was insulting from a British Island, their American allies, and which General Arrol, Governor Mason, Governor Marcy, the President and Legislature of the United States, had absolutely found too powerful for the Executive force of the Republic to control.

The fact that the pirate force was composed of and commanded by American citizens adds to the aggressions committed against the Canadians, but subtracts nothing from the crime of robbery perpetrated upon the United States arsenals, unless indeed the American people, or the American authorities, should deem it proper to declare that it was no robbery at all, but that the aggression was approved of, that the state cannon and state muskets were knowingly and wilfully lent to the invaders of Navy Island, for the purpose of forcing Republican Institutions upon the people of Upper Canada, and that under these circumstances (which are incredible) the attack of Canadian Militia upon the American citizens who were on board the Caroline, was "an extraordinary outrage."

But supposing for a moment this false reasoning to be unanswerable—supposing even that the commission of the outrage were to be admitted by the Canadians—and that it were also to be admitted by them that the

capture, by Canadians, of a small steamboat moored on the American shore was an outrage, equal in magnitude to the capture of Navy Island by American citizens, still to make the Canadian outrage as flagrant as that which had been committed upon us by citizens of the United States, it would have been necessary for the Canadians after they had taken possession of the Caroline, to have fired from her deck with twenty-two pieces of cannon, for more than a fortnight upon the American shore; and even then, though the outrages would have certainly been rendered apparently equal, still the former would have an outrage of retaliation upon an enemy, the latter an outrage of unprovoked attack upon a friend.

There are two facts which the American Nation have not power to deny.

1st.—That is their interest as well as their duty to fulfil their treaties.

2nd.—That if the people be permitted to rob the United States arsenals in order to invade a friendly power, the lawless body will very soon find out, that it is easier to plunder their own wealthy, defenceless citizens, than the poor brave, well-armed people of Upper Canada.

I have felt it to be the especial duty of the Legislature to-day, not only to protest against the unprincipled invasion of this Province by its allies, but to vindicate the inhabitants from the unreasonable accusation, which without due enquiry, was made against them by the Federal Government of the United States, of having "assassinated" the crew of the Caroline.

The memoir of the attack which has just been made upon us, offers a moral to the Mother Country which I feel confident will create throughout the Empire considerable sensation; for although the old country is not without its share of human misapprehension and prejudice, particularly as regards its transatlantic possessions, yet when facts are clearly submitted to it, its judgment is always sound, and its verdict nobly impartial.

The struggle on this continent between Monarchy and Democracy was the only form of Government indigenous to the soil of America, and that it is a power which required here artificial support.

With a view to subvert this theory the whole of the Queen's troops were allowed to retire from the Province, and the result, as had been anticipated, was that the people of Upper Canada were no sooner left unprotected than they proclaimed themselves in favor of Monarchical Institutions. Surrounded by temptations on almost every side they indignantly rejected them all; in a few hours they successfully put down insurrection in their own land, and when American citizens, astonished as well as disappointed at their loyalty, determined to force them to become Republicans, people of all religions and of all opinions, rushed to the frontier to die in defence of their glorious Constitution.

The conduct of the Militia of Upper Canada attracted the attention of the gallant and loyal inhabitants of New Brunswick and Nova Scotia, whose Legislatures have done themselves, as well as this Province, the honour of promptly expressing their unqualified approbation of the attachment which has been evinced here to the British Constitution.

When these facts shall arrive before the English people, and when they shall also have taken into their consideration the devoted and unflinching attachment which the British population of Lower Canada have evinced for our revered institutions, surely they will come to the conclusion, that the concurrent opinions of Her Majesty's North American Colonies, respecting the relative advantages between Monarchy and Democracy in America must be sounder than their own can be, inasmuch as eye-witnesses judge more correctly than people can possibly do who are living 4,000 miles off.

The people of England will, I trust, not fail to admire the calmness, the resolution, the generosity, and the honorable submission to their laws, which have distinguished the inhabitants of Upper Canada; and on the other hand they certainly cannot fail to observe, that the republican project of our English Reformers, namely, to make the people bit by bit responsible only to themselves, has ended in America by the Government of the United States confessing its total inability to restrain the passions of its citizens, to guard its State arsenals, or to maintain its treaties with its oldest and most natural ally.

Lastly—the British people will, I trust, observe with considerable alarm, that the leading advocates for organic changes in our institutions, are at this moment lying in our jails as traitors, for having absconded, or self-banished from the Province, in short, that their pretended efforts to obtain for Upper Canada what they called "liberty for the people," has ended in a most infamous and self-interested attempt to plunder private property, rob the Banks, and burn to ashes the rising capital of their country.

With this experience before our eyes, I must confess I join with the Legislature and people of Upper Canada, in shuddering at the abused name of "reform," just as we now recoil with abhorrence, when we hear suddenly pronounced the word "sympathy."

As my successor is hourly expected here, I return to the Mother Country as I left it, totally unconnected with party or politics; but in retirement I shall remember the lessons which the people of Upper Canada have taught me; and I feel it my duty to declare, that I leave the Continent of America with my judgment perfectly convinced, that the inhabitants of Europe, Asia, and Africa, are right in their opinion that all who attempt to introduce a republic into a country where a monarchy is a failure—and that the industry, and commerce, must inevitably be ruined, as they do nations, in the graduated scale of society.

May the resplendent genius of the British Constitution ever continue to illuminate this noble land, and numbered by its influence may its inhabitants continue to be distinguished for humility of demeanour—nobility of mind—fidelity to their allies—courage before their enemy—mercy in victory—integrity in commerce—reference for their religion—and at all times, and under all circumstances, implicit obedience to their laws.

Honourable Gentlemen, and Gentlemen: FAREWELL!

BANKS.

The advantages which the Scotch Banks possess over the English Banks are striking and important. The cause and nature of these advantages it may be useful to trace and explain.

The clause that was inserted in the charter of the Bank of England in 1793, prohibiting the establishment of any other bank having more than six partners, and not extended to Scotland, and, consequently, while many banks having more than six partners rose into existence in England, several banking companies, with numerous bodies of partners, were formed in Scotland. Banks springing up under such different circumstances must inevitably have developed remarkable differences in their operations. In these differences consist the advantages of the Scotch system. They may be thus enumerated:

1. Difference of constitution. The original difference in the constitution of the Scotch and English Banks is, that the former are not limited in the number of partners, and that the latter are limited to six partners, although for the purpose of preventing them from coming into competition with the Bank of England, the fundamental difference was productive of results that produce still greater contrast in the banking systems of the two countries. English capital, restrained in its operations by a prohibitory law, found its way into a vast number of small banks which were altogether independent of each other; while Scotch capital, permitted to flow into such channels as the increasing industry and commerce of the country demanded, was accumulated in a few large banks, which had their head offices in Edinburgh, and their branches spread all over the country. By this system the banks in the provinces were as good as the banks in the capital, being in fact branches of the same establishments.

2. Practical differences in management. These may be resolved into two heads.

1. Deposits. The Scotch Banks grant interest on deposits more generally, and for smaller sums than the English Banks. Upon the average more than one-half of the deposits in the Scotch Banks is in sums of from £10 to £200, and proceeds from the working classes of the community. These industrious classes, saving small sums from their earnings, place them in the provident banks until they amount to £10, which is the minimum deposit of a regular bank depositor. They then place it in the bank, and increase it half-yearly or yearly, by the saving of their labour, and the interest that has accrued upon the principal. By this means they have always possessed the advantages of saving banks—the system of banking in Scotland having really an extension of the provident bank system—and their interests have been more and more identified with those banks. Hence, therefore, instead of being alarmed on slight grounds, as depositors would be in England, and increasing the difficulties of an emergency by the exhibition of want of confidence, their whole anxiety is to sustain the banks against any undue pressure. They never think of making a run upon their establishments.

2. Cash credits. On this point, the difference is as evident as the superiority of the Scotch system is undeniable. The English country banks are in the habit of making large loans without security—the Scotch banks make small loans with approved security. The effect of this principle is equally conducive to the interests of the bank and the public. When a person applies for a cash credit he is required to produce two or three adequate securities, and if the result of the necessary enquiry be satisfactory, he is allowed to open a cash credit, and to draw for the whole amount (which is seldom under £100 or £200) or for such part as he daily transacts may require. He pays in time to time such sums as he may not have any occasion to employ, and the interest is charged or credited on the balance, according to circumstances. The facilities which these credits give to the small transactions of the country are of the last importance to the working classes, and diffuse their benefits throughout the whole community. On the other hand, direct advantages accrue to the banks from the calls which are thus continually made upon their paper, and the opportunities thus opened to them for making a profitable use of a part of their deposits. They are even so desirous to secure these advantages, that they exact a condition from the persons opening these accounts that their cash credits shall be frequently operated upon. The total amount of cash credits in the Scotch Banks has been estimated at £6,000,000.

3. The production of a greater amount amongst the Scotch Banks than can exist under the present system, amongst the English banks. This union has led to the following useful results:—

1. The establishment of a uniform scale of charges. The rate of interest allowed on deposits and the charge for interest on loans, cash credits, and discounts, are all fixed and uniform. Hence, although there is a competition for accounts amongst the agents at the branches, yet that competition is not carried on by offering to do business upon reduced terms.

2. The scrutiny of the banks over each other. By their system of exchanges, and their general and constant intercourse, the banks are mutually well acquainted with each other's affairs; and when a bank is declining the other banks compel it to wind up. The consequence is that, while banking has been sometimes unprofitable in Scotland as it has elsewhere, yet the unsuccessful banks have generally wound up their affairs before they became insolvent.

3. The prevention of the interference of imprudential and officious legislation. The act of 1793 is, we believe, the only instance of the interference of Parliament for the purpose of regulating the Scotch Banks. The fact—more impressive and conclusive than any reason which can be brought to bear upon the subject—proves how little good banks require in the way of assistance from the legislature. One memorable result from the union of the Scotch banks was that in 1835 they were enabled to prevent the abolition of their small notes under £5, while the English Banks, having no acknowledged head, and not being sustained by a spirit of co-operation, suffered their notes to be abolished almost without a struggle, making only an intermittent and broken effort of resistance which was altogether ineffectual. We believe it will be admitted at last by all classes of the community that Parliament banking, like Parliament whiskey, is not so good as the native production.

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On motion of Mr. Woodward, Ordered, That this House will in ten days after the opening of the next Session of the Legislature go into consideration of the Petition of Richd. McGee, and 44 others, complaining of bribery and corruption on the part of William FitzWilliam Owen, Esquire, at the late election for the County of Charlotte, and praying that his seat may be declared vacated and a new writ issue.

Mr. Pattison, from the Committee appointed to wait upon His Excellency the Lieutenant Governor with the Resolutions of this House, predicated on the Address of the Constitutional Association of the City of Montreal in Lower Canada, with a request that His Excellency would be pleased to transmit the same to Her Majesty's Government, to be laid at the foot of the Throne, reported that they had attended to that duty, and His Excellency was pleased to say he would be happy in complying with the wishes of the House.

A Message from His Excellency the Lieutenant Governor by the Gentleman Usher of the Black Rod, requiring the immediate attendance of the House in the Council Chamber. The House attended, and being returned—Mr. Speaker reported, that he had addressed His Excellency to the following effect:—

"May it please your Excellency, The Assembly having adopted such measures as became necessary in consequence of those unfortunate events in Lower Canada which induced Your Excellency to call together the General Assembly at an unusually early period, next turned their attention to such objects as were recommended in several Messages from Your Excellency, and to others of general importance. Among those recommended, the appointment of a Master of the Rolls appeared to be of great importance; a Bill has therefore been passed authorizing such appointment. When this Bill becomes a law, and its provisions are carried into effect, a great improvement will, I am persuaded, take place in the administration of justice.

The Assembly have provided liberally for the ordinary services, and various other

services, and they have made large grants for improving, opening and exploring Roads, and for erecting Bridges, and for various other objects of public utility. These grants will, I have no doubt, be judiciously expended, and cannot fail in no small degree to advance the general prosperity of the province. To provide ways and means for meeting the several appropriations and satisfying all claims upon the public, the Assembly have passed a Bill for imposing such import duties as will produce a Revenue sufficient for these purposes.

The Assembly fearing that the unprincipled conduct of many citizens of the United States along the Canadian frontier, in associating with the rebels from Canada, may interrupt those friendly relations which have happily so long subsisted between the United Kingdom and these States, have cheerfully passed a vote of credit to Your Excellency to enable Your Excellency to meet any exigency which may arise, if such an unfortunate event should take place.

I have to present on behalf of Her Majesty's faithful and loyal subjects, the Commons of New Brunswick,

A Bill imposing duties upon certain articles imported into this Province;
A Bill to provide for opening and repairing Roads and erecting Bridges throughout this Province;

A Bill to appropriate a part of the Public Revenue to the payment of the Ordinary Services of the Province; and A Bill to appropriate a part of the Public Revenue for the services therein mentioned. And pray Your Excellency's assent to them."

That His Excellency was then pleased to give his assent to the several Bills presented by the House, and also to the following: An Act further to amend the Acts relating to the collection of the Revenue of the Province; An Act to provide for the assessment of County and Parish Rates; An Act to authorize the appointment of a Master of the Rolls to the Court of Chancery in this Province, and to provide for such Officer; An Act for the amendment of the Law with respect to Wills; An Act in addition to the Act for defacing the crime of Forgery; An Act in addition to and explanatory of an Act, intitled "An Act to regulate proceedings before the Justices of the Peace in Civil Suits;" An Act in addition to the Act regulating the sale of Real Estate seized and taken in execution; An Act for the further amendment of the Law; An Act to alter the times of holding the Circuit Courts in the County of Gloucester and Queen's County.

An Act to alter the times for the appointment of Sheriffs and Superintendents of Great Roads; An Act to authorize the Justices of the Peace in and for the City and County of Saint John to establish a House of Correction for the said City and County, and to extend the provisions of two Acts of Assembly to the same; An Act to provide for the erection of an Alms House and Work House, and to establish a public Infirmary in and for the City and County of Saint John; An Act more effectually to prevent the abuse of Banking privileges; An Act to provide for the erection of Fences with gates across the Highways on Deer Island, in the Parish of West Isles in the County of Charlotte; An Act relating to the Grammar Schools of King's and Queen's Counties; An Act to authorize the extension of the Civil Laws from Fredericton; An Act to authorize the Treasurer of the Province to pay off the loan from the New Brunswick Fire Insurance Company; An Act for erecting parts of the Towns or Parishes of Hopewell and Salisbury, in the County of Westmorland, into a separate Town or Parish; An Act to continue certain Acts relating to the Fisheries in the County of Northumberland that are near expiring; An Act to authorize the Magistrates of the County of Charlotte to levy an assessment to pay off the County debt; An Act to continue the Act relative to the Streets and Squares in the City of Saint John; An Act for the better and more effectual securing the navigation of Newcastle River in Queen's County; An Act to amend the Law relating to the inspection of Public Accounts by Grand Jurors, so far as relates to the County of Charlotte; An Act in addition to an Act, intitled "An Act to make more effectual regulations relating to Pilots within this Province;" An Act to provide for the expenses of the Speaker and Members of the House of Assembly, when attending the General Assembly; An Act to enlarge and define the boundaries of the Parish of Woodstock in the County of Charlotte; An Act to authorize the Justices of the Peace in the County of Charlotte to levy an assessment to pay off the County debt; An Act in addition to and in amendment of an Act, intitled "An Act to regulate Tavernkeepers and Retailers;" An Act to repeal an Act, intitled "An Act for erecting a part of the Parishes of Saint Mary's and Douglas, in the County of York, into a separate and distinct Town or Parish;" An Act to erect a part of the Parishes of Charlotte and Hampshire, in Queen's County, into a separate and distinct Town or Parish; in a repeal of the settlement of the Eastern of the late Register General of this Province: An

