

to get their past accommodation paper retired, and paid off—we suspect they are more desirous to accomplish this than to make further advances on paper of the same worthless description, or in fact, upon any paper at all.

Let us recall to the Herald's recollection some of its own reasoning on a subject intimately connected with that in hand. When the embarrasments of the Colony formed a subject of discussion in the columns of our contemporary, we remember well the importance which was attached to CREDIT as the chief agent in producing our present difficulties. We admit the soundness of the doctrine, and ask by whom has the monster CREDIT been called into existence, and by whom has it been kept in most ruinous operation? By whom, but by the Banks, who form, in fact, the great public creditor; for it is by their discounts—by their issue of flimsy paper in the shape of Bank-notes that we have what political economists are pleased to term the circulating medium of the country. This, of course, cannot be objected to, provided it be not carried to an unsound and injurious extent. But we contend, that the Colonial Banks, in their insane desire, to write off their fifteen and their twenty per cent dividends, have gone quite beyond the limit which prudence and experience have set upon Banking operations. Let the reader remember the conduct of the Banks during the years 1837-8-9-1840—when almost any Bill could be discounted, and when from this dangerous facility, arose those mad speculations of which we are now reaping, not the profit, but the losses. Let the reader who remembers these facts, also bear in mind the sudden restriction on Bank discounts which took place about the commencement of the twelvemonth which is now past, a measure into which the Banking Companies were forced as an act of common security to themselves. They had lent the public too much of their Bank paper, and individuals who had commenced speculations, on whom those speculations turned out unfortunately, that the Bank doors as well as its coffers were closed against their urgent demands. And, hence it is, that many whose names once stood high in our mercantile community, are now figuring in the insolvent list, and carry about with them for life the curse which clings to the impoverished debtor. Surely, then, with a knowledge of these undeniable facts, the Herald's secrecy of Bills, so far from alarming us, is the best proof we have yet seen of the prospect of a restoration to a sound and healthful state of business.

Apart from the obvious absurdity of the Herald's remarks, there is a great fallacy involved in the doctrine, which appears at length in the Herald's leader, whence the extract at the head of this article is taken. Restoring our own opinions as to the policy or otherwise of so heavy a rate as that of ten per cent for purposes of discount, we would notice briefly the Herald's implied inference, namely, that this rate of discount has already had its injurious effect on trade and business, which latterly has not returned sufficient profits to sustain the charge. A great deal might be said on the impolicy of so commanding business upon borrowed capital, but we have merely time to say at present, that the Herald completely overlooks the private discounters, who, while the banks do business at ten per cent, or as the Herald will have it, at eleven per cent, are content with the Christian-like remuneration of from fifty to one hundred per cent! That a great deal of business in the way of private discounting, is done upon these terms, we are well assured, and the reader will see, at a glance, and from his own knowledge of individual facts, that more persons are ruined by these gentry than by our Banking Companies. If it were possible to ascertain the amount annually discounted at the usurious rates just mentioned, not only would such information be of consequence to the statistics, but it would also give us a tolerable notion of the morals of the country.

SOUTH AUSTRALIA

ARRIVED. Friday, March 4th.—The American brigantine, O. C. Raynold, Capt. J. Donson, from New York, Cape Town, and King George's Sound. Cargo—127 barrels m, 150 barrels pork, 100 barrels tea, 202 lb. of oars, 4040 boxes soap, 7 kegs nails, 6 doz brooms, 6 doz pipes, 100 boxes tobacco, 30 jars snuff, 30 boxes, 1 doz axes, 75 lbs. tar, 20 boxes pipes, 100 barrels flour, 322 pair shoes, 4 boxes, 11 tierces molasses, 2 tierces and 16,000 cigars, 5400 lbs. boards, 120 lbs. shooks, 3 doz canoes, 1 case clothing, 1 case pins, 15 boxes brandy, shipped at New York; 4 boxes raisins, 100 boxes fruit, shipped at Cape Town; and 879 lbs. whalebone.

Tuesday, March 8.—The French frigate, L'Herminet, 28 guns, from New Zealand. Passenger, M. Joubert, owner of the Ville de Bordeaux.

Friday, March 11.—The Frederick Bueck, 280 tons, from the Cape of Good Hope and Swan River. Cargo—121 half 200 quarter, 70 half anns wine, 102 lbs. tar, 222 boxes ditto, 27 macas and forage, 20 water casks, 14 lbs. broom, 8 cases fruit, 2 cases saucers, 10 baskets champagne, 1 box anchovies, 24 boxes pickles, 6 cases orange-flower water, 432 cases and 200 cases wine, 37 cases vinegar, 20 cases liquors, 200 cases sugar, 200 barrels flour, 200 bags sugar, 1 case cigars, 200 bags rice, 35 bags coffee, 12 tierces beef, 55 barrels pork.

THE "VILLE DE BORDEAUX"—ARRIVAL OF A FRENCH SHIP OF WAR. On Tuesday evening, the French corvette, L'Herminet, Capt. L'Evêque, arrived in the roads.

of the statue of Sir Richard Bourke, in the town of Sydney, New South Wales, on which you are at present engaged, His Lordship will be prepared to give the necessary directions for its shipment on board a government vessel proceeding to that colony, whenever you shall report to His Lordship the completion of the work.

I have the honour to be, Sir, Your most obedient servant, M. Vauxou Surin. Copy of reply to the above. Sir, I have been honoured with your communication from Lord John Russell with respect to the statue of General Sir Richard Bourke, and beg to return His Lordship my best thanks for the favour conferred on me.

Your very obliged and obedient servant, M. Vauxou Surin. Copy of the second letter from Lord John Russell. March 10th, 1841. Sir,—With reference to my letter of the 29th October, 1839, and to your letter of the 18th, I am directed by Lord John Russell to acquaint you, that in consequence of the dismission of the painter of the statue of General Sir Richard Bourke, a difficulty has arisen, which was not anticipated at the date of my former letter to you, in furnishing for Sir R. Bourke's statue; and that His Lordship regrets to find, on communicating with the Lords Commissioners of the Admiralty and the Board of Treasury, that there are no funds at the disposal of the Government from which the charge could be defrayed.

Legal proceedings followed, resulting in the condemnation of the vessel on the grounds assumed by the Collector of the Customs, but in particular upholding his claim to the condemnation of the vessel on the grounds which he had, up to that period, set forth. A cash advance was therefore necessary; and new grounds were sought after.

The vessel was subsequently brought into the port of Sydney, and the Collector of Customs, as condemned, for the very original reason, namely—that she was not claimed within one month from the date of her seizure.

The power of a South Australian Court to take cognizance of the affair at all, or of matters which occurred beyond its jurisdiction, and in questions of fact independent British Colony, is a question which has been discussed in the House of Representatives, and which will be discussed in the House of Representatives, and which will be discussed in the House of Representatives.

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Table with columns: Town, Population, etc. Sydney 2,500, Parramatta 1,440, Penrith 614, Wollongong 891, Campbelltown 448, Murrumbidgee 231, Liverpool 600, Bourke 249, Goulburn 600, Dungong 211, Yass 173, Newcastle 1,377, Maitland 2,709, Singleton 431, Murrumbidgee 214, Raymond Terrace 806, Bathurst 720, Katoomba 211, Port Macquarie 1083, Brisbane Town 816, Melbourne 4,479.

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