

THE BEE

OFFICIAL GAZETTE OF ST. LOUIS CITY.
PRINTED BY JEROME BAYON.
"THE UNION" MUST BE PRESERVED.
MONDAY MORNING, OCT. 30, 1855.

To CORRESPONDENTS.—Although the communication of it is inadmissible in its present form, we would be thankful if it were remodeled; and while augmenting his facts in support of his position, he might desire to omit any persons reflections. Being resolved otherwise to avoid disputes as far as possible, with parties or districts, we would wish the same spirit of harmony and good feeling to be cultivated by our correspondents and subscribers.

We can assure them that our editorial maxim of duty, we regard as sacred; and that this is not an office which should be held sacred; and we trust that any persons who desire to promote public interests in any branch of our state and city government, will be aware of this maxim, and that we have no particular wish to know the writer of any communication of general interest, not affecting individuals, or containing statements deserving judicial investigation.

We court contributions on all subjects from our intelligent readers, having leisure to devote to writing.

The eastern mail partly failed on Saturday, in consequence of the stagnation of the steamers, and the mail bags, within three miles of Montgomery, Ala.—Will the postmaster general have the goodness to notice these or repeated failures on the Montgomery route?

The citizens of East Feliciana in this state have offered a prize of \$50,000, for the capture of Arthur Tappan!

We received no Charleston New York papers by last mail; but we have glanced over three or four New York papers of the 10th inst. through the courtesy of the editor of the Bulletin. The evening papers of that date announce two arrivals from Europe, containing advices from Liverpool of the 21st.

A wholesale state of reaction had commenced in the cotton market in Liverpool; the demand here had fallen, and the price improved. The demand here had fallen, and the price improved. The demand here had fallen, and the price improved.

The Excursion Hotel in St. Charles street will be an ornament and advantage to the town; St. Mary's a good hotel has long been wanted, as can be testified by all citizens and travelers. It has been completed to endure the convenience of the common street hotel, at an exorbitant rate to accommodate the tens of thousands of persons who come to St. Louis from all quarters of the globe, and who are here to do business, and who are here to do business.

The board of directors of the hotel have determined on renting in either a whole or in part; and we believe that the contract has been closed (or nearly so) with Mr. John McDonald and a capitalist sometime retired from business. Mr. McDonald's experience and good motives must ensure success; and we are sure that the contract will be made with him and his capital well for the whole building.

We were greatly surprised a few days since on being called to visit the portrait gallery of Mr. Parker, corner of Royal and Customhouse streets, to find that there was an excellent portrait painter in New Orleans. The delightful portrait of a beautiful young lady riveted our attention, both by the skill and the fascination of his subject. It is well worth a visit to see.

He has recently executed a very faithful likeness of G. Stone, Benton; and of three or four other gentlemen. He has a length sketch of Pope Pius the Seventh; and some studies of his own well worth inspection—particularly a design by lamp-light. A well executed landscape view in his collection deserves attention.

We earnestly recommend him to the patronage of those who desire to have the portraits of themselves or friends, faithfully and beautifully executed.

The N. O. Union of Saturday has taken up a subject on which we have occasionally expatiated—that of the banking establishment of the state. The banking capital of Louisiana, as allowed by the legislature to all the companies that have been chartered, amounts to sixty millions; but of this sum not one cent is invested in any business; and of course not more than the profit arising from that proportion of stock is actually paid to the wealth of Louisiana—and never ascertains her interests in any manner. Hence it is that though we have the largest banking capital of any state in the union, the banking facilities are not commensurate with the capital; and the rate of interest is greater in Louisiana than in any other part of the United States; and hence also a premium, the notes of our banks are invariably subject to a discount. This latter circumstance is caused also by our banks not having their notes redeemable in the cities of the east, the system of reciprocity in negotiating the notes of the eastern banks.

This impolicy to the credit of our banks; and to the wealth and credit of the state. It is therefore high time that the banking capital, operations and facilities of Louisiana should be so regulated as to be beneficial principally to the citizens and improvement of the state; for the credit of the state and citizens has been too long inflated with. The state lends her credit to two banks, and the city to three; so that the credit of the state and city involved in the credit of these banks—the risk being much greater than the profit; and the results being to prevent loans being effected by the legislature or the corporation in the issuing of bonds—as based on the faith of the state and city have already been issued for a large amount to sustain the credit of favored banks.

A very decided injury is consequent on this system.—The finances of the state and city are so impoverished that all improvements are neglected or postponed; the interests of individuals are preferred to those of the public; and the revenues of banking operations that should go into the coffers of the state and city are alienated to swell the wealth of eastern and foreign capitalists who have purchased the greater part of the stock of our banking capital.

It is therefore contemplated to alter this whole system so pernicious to the credit and internal improvement of the state;—one to be immediately abolished, and the control of the legislature of the state, with a capital of thirty millions, and the other to be under the control of the legislature of the city, with a capital of ten millions—the bonds and credit of the state to be given wholly to the former; and those of the city, exclusively to the latter.

The dividends arising from the operations of these banks, which are to have branches throughout the state, will produce a revenue in this sufficient to exempt citizens from taxation, and not only to administer to all the wants of the public, but to furnish funds for every species of internal improvement that may be required in New Orleans or Louisiana. These banks may also have the privileges of insurance as well as banking privileges; and the merchants and planters in all their monetary operations—the state and citizens, and prevent the speculation incident on banking matters, which has been the ruin of many of our citizens. The capital stock of these two banks can be gradually increased, according as the charters of the present banks shall expire; or circumstances may demand.

The present century has been full of events; but perhaps no single year of it has been more marked with striking disturbances throughout the world at large than 1855. In many places, and by a series of events, a war many districts persons have been obliged to seek the refuge of law; and to throw themselves on their resources.

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By the receipt of the half year ending June 30th, of the receipts and disbursements of the Board of Health, it is shown that the amount of fines recovered during the year was \$1,000,000. The amount of fines recovered during the year was \$1,000,000. The amount of fines recovered during the year was \$1,000,000.