

#### DEBT AND CREDIT.

I dislike the whole matter of debt and credit—from my heart I dislike it; and think the man who first invented a ledger should be hung in effigy, with his invention tied to his feet, that his neck might support him and his works together. My reason for thus sweeping at the whole system is, not that I believe it totally useless, but that I believe it does more mischief than good, produces more trouble than accommodation, and destroys more fortunes than it creates honestly.

These opinions are not of a recent date with me: they are those upon which I sat out in early life, and, as I grew older, I became more and more confirmed in them: not that I changed my practice, while I held fast my profession, and got my fingers burned at last, by trusting my name in a day-book, for I never did it, because I saw the evil effects of credit around me in every shape and form.

A visit this morning, to my old friend Timothy Coulter, called the subject up so forcibly, that I concluded to write you a line upon it. His last cow was sold this morning by the constable, for six dollars, though she cost him sixteen; and they have not left an ear of corn in his crib, or a bushel of rye in his barn, much less any of his stock: it was what is called a winding up of the concern; and he is now on his good behavior; for I heard one of his creditors say, that, if he did not go very straight, he would walk with him off to the county prison. Thus has ended Timothy's game of debt and credit.

When he first commenced farming, he was as industrious and promising a young man as was to be found; he worked day and night, counted the cost and pondered on the purchase of every thing. For a year or two, he kept out of debt, lived comfortably and happy, and made money; every merchant, that knew him, was ready to make a polite bow: each knew him as one of your cash men, and liked his custom. The mechanic shook him by the hand, and begged his company to dinner, hoping to get a job from him; and even the lawyer, in contemplation of his high character, tipped his beaver as he passed him, with a sign, as much as to say, "Tim, you have more sense than half the world, but that's no consolation to us."

By some fatality, Timothy found out, however, that that there was such a thing as credit. He began soon to have many running accounts, and seldom paid for what he got; it soon followed that the inquiry, "do I really want this article?" before he bought it, was neglected; then the price was frequently not asked; then he began to be careless about pay-day; his accounts stood, he disputed them when rendered, was sued, charged with costs, and perhaps, slyly, with interest too; and he became a money borrower before long; but his friends after a law suit had brought them their money, were ready to trust him again, and he was as ready to buy. The same farce was played over, until now the end of these things has come; and, poor fellow, he is turned out upon the wide world, without a friend, and six miserable babes.

I asked the constable for a sight of the execution and he showed it to me. It was issued by young squire Bell, and I could not but recollect how different was the history of this man from that of Timothy. Young Bell was a poor boy, and commenced his life with nothing but health and trade; but he adopted as a sacred maxim, "Pay as you go;" and he frequently told me he found little difficulty in striking to his text.

The necessities of life are few, and industry secures them to every man; it is the elegancies of life that empty purse; the nick-nacks of fashion, the gratification of pride, and the indulgence of luxury, make a man poor. To guard against these some resolution is necessary; and the resolution once formed is much strengthened and guarded by the habit of paying for every article we buy, at the time. If we do so, we shall seldom purchase what our circumstances will not afford.

This was exactly the manner in which Jack Bell proceeded. Habit strengthened by long continuance, and supported by reason became second nature. His business prospered; his old purse became filled with Spanish dollars; all his purchases being made for cash, were favorable; and by always knowing how he stood with the world he avoided all derangement in his affairs. He is now the squire of a little village, with a good property, a profitable business, and the respect of all who know him.

Mr. Ann Royal, in her paper, speaks, of the members to Congress, from this State after this wise:—

Indiana—from this growing State, we have four new members, Hon. A. Lane, G. L. Kinnard, E. A. Hannegan, and John Ewing, all steady, intelligent men; though they mixed very little in debate, excepting Messrs. Lane and Ewing, yet, they gave good votes generally, excepting two very important votes, and Gen. McCarty went with them, viz: On the West Point and Washington City Appropriation Bills—here they all voted in opposition to Generals Care and Boone, who are the two strong pillars of Indiana, and cannot be too much esteemed by the people. They, however, were all stanch against the Bank, excepting Hon. John Ewing, who was elected by Bank men.—Messrs. Kinnard and Hannegan, are very young men, but very promising, yet we shall keep an eye upon them; the saucy

rogues, they think our partiality for them and their State, will throw us off our guard—but they must not depend too much upon that.

Gen. Ewing and Col. Lane are middle aged men, and good speakers, we had little opportunity to hear them, and only attended to their remarks in the papers.—Col. Lane is a very attentive industrious member, and made an able speech upon the Deposite question, on the legality of which, we have never passed an opinion; for the best reasons, we are unqualified to judge—that as it may, the Col. displayed much skill in the management of the question.

Gen. McCarty we are somewhat troubled about him. Something seems to be the matter; whether he is smitten with the charms of some lady—the U. S. Bank, or nullification, we cannot guess; but we shall soon know. He would be a great loss to his party—being a gentleman of very extensive acquaintance, and considerable influence.

The Senate.—It will be recollect, we had a difference with the Hon. John Tipton last session, and that he refused to meet us at Bladensburg. Since that we have, through the interposition of friends become reconciled, and are now as thick as two pick-pockets. Seriously Senator Tipton is one of our best men, always excepting Senator Hendricks. Though those infamous slanderous Temperence men, put his name, (as they have done hundreds,) on their list, without their leave or knowledge!!

*Phenomena for Naturalists.*—An aged neighbor of ours, in a conversation this morning, observed that the present season was a very warm one; the air having a peculiar dryness—that he has heard of but two or three swarms of bees coming out this season, in this country, and that they immediately flew away—that he has seen but one yellow-jacket and no hornets—that the squirrels are so numerous as to devour whole fields of corn, and have become, in a manner, so domesticated that they will play on the trees, be they ever so near an inhabited house—that the black and white oak trees show many acorns, but that they, although apparently full size, are empty.—*Weekly Messenger.*

*New Cement.*—The late conquest of Algiers by the French has made known a cement used in the public works of that city. It is composed of two parts of ashes, three of clay, and one of sand. This composition, called by the Moors *Fabbi*, being again mixed with oil, resists the inclemencies of the weather better than marble itself.—[Beija Flor.]

A week or two since a stage load of passengers stopped at a little town in Ohio, for supper. During the meal a red hot Bank man took occasion to sound the Landlord upon the orthodoxy of his political sentiments. "My good fellow," said he, "I suppose there's too much intelligence abroad for Jacksonism to have any footing here." "Why yes, I don't think you can find one in the whole of our place," said the little Innkeeper. "Good, my dear friend, give me your hand," quoth the Bankite—"I'm glad to see correct sentiments abroad." "Why yes," continued the quiet little Landlord, "I'm Van Buren—most 'on us is for Van about here; there ain't none on 'em for the Gen'l now."

#### Administrators' Notice.

The subscriber having taken out Letters of Administration on the estate of Robert Morgan, (late of Green county, Ind.) deceased. All persons indebted to said estate will please make immediate payment, and those having claims against the same, are notified to present them duly authenticated for settlement, within twelve months. The estate is probably insolvent.

ZACHARIAH MORGAN, Adm'r.

September 20, 1834.—35\*3t

#### Administrators' Notice.

The undersigned hereby gives notice, that he has taken out letters of administration on the estate of George R. C. Sullivan, Esq. (late of Knox county,) deceased. All those indebted to the estate will make immediate payment. Said estate is insolvent.

AB. T. ELLIS, Adm'r.

Vincennes, Sept. 25, 1834.—35\*3t

#### NOTICE

The subscriber having taken out letters of Administration on the estate of Joshua Burriss, deceased, late of Daviess county, Indiana.—Those having claims against said estate will present them legally authenticated for adjustment, and those indebted to the same will make immediate payment. The estate is supposed to be insolvent.

M. W. KYLE, Adm'r.

September 20, 1834.—35\*3t

#### Administrator's Notice.

The subscriber having taken out letters of Administration on the estate of Moses Tolbert, (late of Green county,) deceased, notify all those indebted to said estate, to come forward and settle their accounts immediately; and all those having claims against the estate are notified to present them duly authenticated for settlement, within twelve months. The estate is supposed to be insolvent.

STEPHEN DIXON, Adm'r.

September 19, 1834.—35\*3t

#### NOTICE

On hand and for sale at this Office

Blanks for Illinois

On hand and for sale at this Office

they gave good votes generally, excepting two very important votes, and Gen. McCarty went with them, viz: On the West Point and Washington City Appropriation Bills—here they all voted in opposition to Generals Care and Boone, who are the two strong pillars of Indiana, and cannot be too much esteemed by the people. They, however, were all stanch against the Bank, excepting Hon. John Ewing, who was elected by Bank men.—Messrs. Kinnard and Hannegan, are very young men, but very promising, yet we shall keep an eye upon them; the saucy

#### STATE OF INDIANA, 2 Knox County.

Mary Graham, Adm'r.

vs. } Complaint of Insolvency.

THE Creditors of Andrew Graham, dec'd. WHEREAS said Mary Graham has filed her complaint in the Clerk's office of the Knox Probate Court, setting forth clearly and succinctly the condition of said estate, as also the debts and demands outstanding against the same, and said estate is insufficient to pay the debts, and praying the same may be settled as insolvent. Now, I, George W. Ewing, Judge of the Knox Probate court, do order and direct that the creditors of said estate be notified of the filing and of the pendency of said complaint, by publication six weeks successively in the Western Sun, a newspaper published at Vincennes. And further, unless said creditors notify said Administratrix of the existence and extent of their respective claims, by filing the same, or a statement of the nature, description, and date of the contract or assumption upon which the same may be founded, in the office of the Clerk of said court, previous to the final distribution of the assets of the estate of said decedant, such claims aforesaid will be postponed in favor of the claims of the more diligent creditors, and that this order be entered on the records of the court.

GEORGE W. EWING,  
Judge of K. P. C.

Copy—Attest,

A. D. SCOTT, Clerk,

By W. R. McCORD, D.C.

September 27, 1834.—35\*3t

#### A CARD.

The subscriber respectfully thanks his customers for their liberal patronage, and would be pleased to receive in return for his services rendered, merchantable Wheat, delivered at his Mills on the Embarras, for which he will give the highest market price. The Wheat to be delivered before the 1st of Dec. next.

JOSEPH BROWN.

Vincennes, September, 1834.—35\*3t

#### NOTICE.

ALL those indebted to the subscribers by Book account, are hereby requested to call and discharge the same by cash or note, on or before the 1st of November next, and all those indebted by note are also requested to make payment on or before the above mentioned time.—All those who wish can discharge their accounts and notes in Wheat, Corn, or Oats, if paid within the time above mentioned, or Pork, paid any time within the present year. Those who neglect this call may expect to find their accounts and notes in the hands of an officer for collection, as no further indulgence will be given.

THORN & TRACY.

September 20, 1834.—35\*3t

#### 3 \$150 REWARD

WILL be paid for the apprehension and delivery of my man LEWIS, to me at my residence in Limestone county, Alabama; or \$100 DOLLARS, secured in any jail in the United States, so that I get him again. He is about 25 years old, of a mulatto color, bushy head, has a cut across one of his hands, (not recollect which,) that causes one finger to be a little stiff, and is about 5 feet 10 inches high. He was lately apprehended and put in jail in Vermillion county, Indiana, but was released before I could get him, information to be given to me by letter, directed to Athens, Alabama.

SAM'L. D. WHITE.

September 20, 1834.—35\*3m\*

#### BOTANICAL MEDICINE.

#### S. RATHONE

Has just received from Columbus, (Ohio,) a general supply of Botanical Medicines, comprising all of the material articles, and the most of the substitutes contained in Doctor Thomson's *Materia Medica*. Also, a new supply of Books, and family Rights, Dr. Robinson's Lectures, 1st vol. of the *Thomsonian Recorder*, (bound,) Syringes, &c. &c. &c. which he now offers for sale. He has no hesitation in recommending his medicines to be fresh, genuine, and of the best quality.

Vincennes, August 30, 1834.—32\*3t

#### CAUTION.

We feel it our duty to caution all our Thomsonian friends to beware of whom they purchase medicines. Dr. Thomson informs us by his letter, dated Boston, May 8, 1834, that much adulterated Cayenne is now in the country. We learn from other sources, that Thomsonian practitioners are frequently imposed upon in purchasing prepared medicines of those who sell without any authority from Dr. Thomson or his General agents. The utmost care in the selection of medicine should be observed. Buy none but genuine, and of those only who are authorized to sell. The success of the system depends upon it. The safety of community is at stake. Your responsibility as Thomsonians is also redoubled, if you practice with medicines obtained from an uncertain and irresponsible source.

[Thomsonian Recorder.]

#### PRINTING PRESS.

I HAVE for sale a Super-royal Printing Press, Stansbury patent, of the first quality.

ELIJAH STOUT.

June 28, 1834.

#### STATE BANK OF INDIANA.

THE subscribers for Stock in the several Branches of the State Bank of Indiana, are hereby notified, that they are required to pay the first instalment on each share of their stock, to the respective Commissioners having charge of the subscription Books in each District, in the towns where the Branch Bank in which stock is subscribed is located, and at such public place in said towns as the said Commissioners shall direct, on Monday the tenth day of November next—and also, that on the day succeeding, being the 11th day of November next, at the usual place of holding elections in such towns between the hours of 10 o'clock A. M. and 4 o'clock P. M. an election will be held, by ballot, for eight directors on the part of the respective Stockholders in each branch; of which election the Commissioners holding the subscription Books of stock in such District are appointed Judges.

By order of the Board of Directors of the State Bank of Indiana on this twenty-eighth day of August A. D. 1834.

JOSEPH M. MOORE,

Cashier pro tem.

The publishers of the several newspapers in each town where a Branch of the State Bank is located, are requested to insert the above notice as early as possible and continue the same until the tenth day of November next, and forward a copy of the paper containing the same to this office.

J. M. MOORE.

September 6, 1834.—33\*3t

#### VINCENNES BRANCH.

GREELY to the foregoing notice, the subscribers of Stock in the Vincennes Branch, are requested to call at the store of Ross & Ewing, to pay the first instalment on their respective shares. Eighteen dollars and seventy-five cents, is required to be paid on each share on or before the 10th day of November next. It is hoped the stockholders will come forward and make the desired payment as soon as possible.

Any subscriber for stock, failing to comply with the above requisition, will forfeit ten dollars, on each share.

JOHN ROSS,  
JOHN WISE,  
JOHN MOORE,  
Commissioners.

Vincennes, Sept. 4, 1834.—33\*3t

#### Administratrix' Notice.

STATE OF INDIANA, Spencer county, to-wit:—Spencer Probate Court, August term, 1834.—Mary Shroade, Administratrix of William Shroade, dec'd. vs. The Creditors of said William Shroade. On complaint of insolvency.

This said Mary Shroade filed her memorial in this court, shewing the condition of the said estate and complaining that the property, both real and personal, is insufficient to pay the debts and demands outstanding against it. It is therefore ordered, that the filing and pendency of the said complaint be made known to the creditors of the said William Shroade, deceased, by publication of this order six weeks successively in the Western Sun and General Advertiser, a newspaper printed in Knox county, Vincennes, and that they be informed that unless they notify the said Administratrix of the existence and extent of their respective claims, by filing the same, and statements of the nature, date, and description of the contracts or assumptions upon which the same may be founded, in the office of the Clerk of this court, previous to the final distribution of the assets of the estate of the said deceased such claims will be postponed in favor of more diligent creditors.

By the court.—Test,

WILLIAM BENNETT, Dp'ty. for

JAMES WAKEFIELD, C.P.C.C.

August 11th, 1834.—33\*3t

#### CORN AND OATS.

THE subscribers will receive CORN and OATS in exchange for merchandise, at the market price.

S. & W. J. WISE.

Vincennes, Sept. 3, 1834.—33\*3t

#### WHEAT AND OATS.

THE subscriber wishes to purchase a quantity of clean MERCHANTABLE WHEAT; also, a quantity of OATS: for which he will give the highest price in merchandise.

JOS. MADDOX.

Vincennes, August 7, 1834.—29\*3t

#### RYE!