

(Continued from the 4th page.)
ors, and the gross amount of endorser's securities.

The statement thus made shall forthwith be transmitted to the Comptroller of the Currency.

Sec. 46. And be it further enacted, That every association may take, receive, or charge on any loan or discount made, or upon any note, bill of exchange, or other evidence of debt, such rate of interest or discount, as is for the time the established rate of interest for delay in the payment of money, in the absence of contract between the parties by the laws of the several States in which the associations are respectively located, and no more: provided, however, That interest may be reserved or taken, in advance, at the time of making the loan or discount, at the usual rates of banking; and the knowingly asking, receiving, or charging of a rate of interest greater than that allowed by this section shall be adjudged a forfeiture of the debt or demand on which the same is taken, reserved, or charged; but the purchase, discount, or sale of a bill of exchange, drawn on actually existing values, and payable at another than the place of such purchase, discount, or sale at the place so named, shall be excepted from the provisions of this section.

Sec. 47. And be it further enacted, That any person who shall mutilate, cut, deface, discharge, or perforate with holes, or shall unite or cement together, or do any other thing to any bank bill, draft, note, or other evidence of debt issued by any such association, or shall cause or procure the same to be done, with intent to render such bank bill, draft, note, or other evidence of debt unfit to be received by said association, shall upon conviction forfeit fifty dollars to the association which shall be injured thereby, to be recovered by action in any court having jurisdiction.

Sec. 48. And be it further enacted, That if any person shall falsely make, forge, counterfeit, or cause or procure to be made, forged, or counterfeited, or willfully aid or assist in falsifying, forging, or counterfeiting any note, bill of exchange, or any other evidence of debt issued by any such association, or shall cause or procure the same to be done, with intent to render such bank bill, draft, note, or other evidence of debt unfit to be received by said association, shall upon conviction forfeit fifty dollars to the association which shall be injured thereby, to be recovered by action in any court having jurisdiction.

Sec. 49. And be it further enacted, That all transfers of the notes, bills of exchange, and other evidence of debt issued by any association, or of deposits to its credit, all assignments of mortgages, or other securities, or of judgments or decrees in its favor, all deposits of money, bailment, or other valuable thing for its use, or for the use of any of its shareholders or creditors; and all payments of money to either, made after the commencement of an insolvency, or in contemplation thereof, with a view to prevent the application of its assets in the manner prescribed by this act, or with a view to the preference of one creditor to another, except in the payment of its circulating notes, shall be utterly void and null.

Sec. 50. And be it further enacted, That if the directors of any association shall knowingly violate, or knowingly permit any of its officers, agents, or servants of the association to violate any of the provisions of this act, all the rights, privileges, and franchises of the association derived from this act shall be thereby forfeited; such violation shall, however, be determined and adjudged by a proper court, district, or territorial court of the United States, before the association shall be declared dissolved; and in cases of such violation every director who participated in or assented to the same shall be held liable in his personal and individual capacity for all damages which the association, its shareholders, or any other person shall have sustained in consequence of such violation.

Sec. 51. And be it further enacted, That the Comptroller of the Currency, with the approval of the Secretary of the Treasury, as often as shall be deemed necessary or proper, shall appoint a suitable person or persons to make an examination of the affairs of every banking association, which person shall not be a director or other officer in any association whose affairs he shall be appointed to examine, and who shall have power to make thorough examination into all the affairs of the association, and, in doing so, to examine any of the officers and agents thereof in and shall make a full and detailed report of the condition of the association to the Comptroller; and the association shall not be subject to any other vicarious powers than such as are authorized by this act, except such as are vested in the several courts of law and equity.

And every person appointed to make such examination shall receive for his services at the rate of five dollars for each day he shall be employed in such examination, and ten dollars for every executive mile he shall travel in the performance of his duty.

Sec. 52. And be it further enacted, That every association, or any director, cashier, or other officer of any association, who shall willfully make any abstract, or willfully misapply any of the moneys, funds, or credits of the association, or shall without authority from the directors, issue or put in circulation any of the notes of the association, or shall, without authority from the directors, issue or put in circulation any bill of exchange, make any order, assign any note, bond, draft, bill of exchange, mortgage, judgment, or decree, or report, or statement of the association, with intent, in either case, to injure or defraud any other person, body politic, or corporate, or any individual person, or to deceive any officer or agent appointed to examine the affairs of any such association, shall be deemed guilty of a misdemeanor, and upon conviction thereof shall be punished by imprisonment not less than five nor more than ten years.

Sec. 53. And be it further enacted, That the president and cashier of every such association shall cause to be kept at all times a full and correct list of the names and residences of all the shareholders in the association in the office where its business is transacted; and such list shall be subject to the inspection of all the shareholders and creditors of the association during business hours of each day and a copy of such list, verified by the oath of such president or cashier, shall, at

the beginning of every year, be transmitted to the Comptroller of the Currency, commencing on the first day of the quarter after the organization of the association.

Sec. 54. And be it further enacted, That the Secretary of the Treasury is hereby authorized, whenever in his judgment the public interests will be promoted thereby, to employ any of such associations doing business under this act as depositories of the public moneys, except receipts from customs.

Sec. 55. And be it further enacted, That all suits and proceedings arising out of the provisions of this act, in which the United States or its officers or agents shall be parties, shall be conducted by the district attorneys of the several districts, under the direction and supervision of the Solicitor of the Treasury.

Sec. 56. And be it further enacted, That every person who shall mutilate, cut, deface, discharge, or perforate with holes, or shall unite or cement together, or do any other thing to any bank bill, draft, note, or other evidence of debt issued by any such association, or shall cause or procure the same to be done, with intent to render such bank bill, draft, note, or other evidence of debt unfit to be received by said association, shall upon conviction forfeit fifty dollars to the association which shall be injured thereby, to be recovered by action in any court having jurisdiction.

Sec. 57. And be it further enacted, That if any person shall falsely make, forge, counterfeit, or cause or procure to be made, forged, or counterfeited, or willfully aid or assist in falsifying, forging, or counterfeiting any note, bill of exchange, or any other evidence of debt issued by any such association, or shall cause or procure the same to be done, with intent to render such bank bill, draft, note, or other evidence of debt unfit to be received by said association, shall upon conviction forfeit fifty dollars to the association which shall be injured thereby, to be recovered by action in any court having jurisdiction.

Sec. 58. And be it further enacted, That if any person shall knowingly violate, or knowingly permit any of its officers, agents, or servants of the association to violate any of the provisions of this act, all the rights, privileges, and franchises of the association derived from this act shall be thereby forfeited; such violation shall, however, be determined and adjudged by a proper court, district, or territorial court of the United States, before the association shall be declared dissolved; and in cases of such violation every director who participated in or assented to the same shall be held liable in his personal and individual capacity for all damages which the association, its shareholders, or any other person shall have sustained in consequence of such violation.

Sec. 59. And be it further enacted, That suits, actions, and proceedings by and against any association under this act may be had in any circuit, district, or territorial court of the United States, hold within the district in which such association may be established.

Sec. 60. And be it further enacted, That it shall be the duty of the Comptroller of the Currency to report annually to Congress, at the commencement of its session, the following:

First. A summary of the state and condition of every association from which reports have been received the preceding year, at the several dates to which such reports refer, with an abstract of the whole amount of banking capital returned by them, of the whole amount of their debts and liabilities, the amount of circulating notes outstanding, and the total amount of means and resources, specifying the amount of specie held by them at the times of their several returns, and such other information in relation to said associations as, in his judgment, may be useful.

Second. A statement of the associations whose business has been closed during the year, with the amount of their circulation redeemed, and the amount outstanding.

Third. To suggest any amendment to the laws relative to banking which the system may be improved, and the security of the billholders and depositors may be increased.

Fourth. To report the names and compensation of the clerks employed by him, and the whole amount of the expenses of the banking department during the year, and such report shall be made by or before the first day of December in each year, and the usual number of copies for the use of the senate and house, and one thousand copies for the use of the Department, shall be printed by the public printer, and in readiness for distribution on the first meeting of Congress.

Sec. 61. And be it further enacted, That any banking association or corporation lawfully in existence as a bank of circulation on the first day of January, 1863, Anno Domini eighteen hundred and sixty-three, organized in any State, either under a special act of incorporation or a general banking law, may, at any time within two years after the passage of this act become an association under the provisions of this act; that in such case the certificate of association provided for by this act shall be signed by the directors of such banking association or corporation, and in addition to the specifications required by this act, shall specify that such directors are authorized by the owners of two thirds of the capital stock of such banking association or corporation, to make such certificate of association, and such certificate of association shall thereupon have the same effect, and the same proceedings shall be

had thereon, as is provided for as to other associations organized under this act. And such association or corporation thereafter shall have the same powers and privileges, and shall be subject to the same liabilities, responsibilities, and rules in all respects, as is [are] prescribed in this act, for other associations organized under it, and shall be held and regarded as an association under this act.

Sec. 62. And be it further enacted, That any bank or banking association, authorized by any State law to engage in the business of banking, and duly organized under such State law at the time of the passage of this act, and which shall be the holder and owner of United States bonds to the amount of fifty per centum of its capital stock, may transfer and deliver to the treasurer of the United States such bonds, or any part thereof, in the manner provided by this act, and upon making such transfer and delivery, such bank or banking association shall be entitled to receive from the Comptroller of the Currency, circulating notes, as herein provided, equal in amount to eighty per centum of the amount of the bonds so transferred and delivered.

Sec. 63. And be it further enacted, That upon the failure of any such State bank or banking association, to redeem any of its circulating notes issued under the provisions of the preceding section, the Comptroller of the Currency shall, when satisfied that such default has been made, and within thirty days after notice of such default, proceed to declare the bonds transferred and delivered to the treasurer, forfeited to the United States, and the same shall thereupon be forfeited accordingly. And thereupon the circulating notes which have been issued by such bank or banking association shall be redeemed and paid at the treasury of the United States, in the same manner as other circulating notes issued under the provisions of this act are redeemed and paid.

Sec. 64. And be it further enacted, That the bonds forfeited, as provided in the last preceding section, may be cancelled to an amount equal to the circulating notes redeemed and paid, or such bonds may be sold, under the direction of the Secretary of the Treasury, and after retaining out of the proceeds a sum sufficient to pay the whole amount of circulating notes for the redemption of which such bonds are held, the surplus, if any remains, shall be paid to the bank, or banking association from which such bonds were received.

Sec. 65. And be it further enacted, That Congress reserves the right, at any time, to amend, alter, or repeal this act. Approved, February 25, 1863.

Butler.—What's the matter with the farmers and dairymen of Oregon, and especially in the vicinity of Salem? Walk into any business house in town and ask: "Have you some good butter (slicing) of course, to leave the impression that some of the butter is not very good?" Answer: "No butter." Now this is "too bad." We have of having one of the best grazing countries in the world—what is true—yet from September to April it is next to impossible to get butter "for Sunday" and "for parties," much less for "family use." And consequently our traders are compelled to import butter from the Atlantic States—import butter—which is really better than one-half of the Oregon made butter. Remember that Brown & Myers keep a supply on hand. The great trouble is an impure diet, and should a farmer or advertiser give \$50 cents per 100 lbs. for butter, the ordinary eye over the country would be "I'll turn my eyes in circles" to get together \$100 million of butter to prosper and to use the country flourish they must work, and be sure when they take an article to market that that article is as good, at least, as the same kind which has come from "America"—been around Cape Horn and twice across the Equator.

DEBTS CONCERNING LEGAL TENDERS.—The Supreme Court on Monday last decided the case of Locke v. Fulton, et al. from Boston county, which involved the direct question of the constitutionality of the Legal Tender law of Congress. In the Court below, Stratton, Justice, decided against its constitutionality. In the Supreme Court, Judge Price coincided with Judge Stratton; Brown, C. J., Sutherland, and Wilson held the law constitutional.

S. or T.—The following are the editors of every association from which reports have been received the preceding year, at the several dates to which such reports refer, with an abstract of the whole amount of banking capital returned by them, of the whole amount of their debts and liabilities, the amount of circulating notes outstanding, and the total amount of means and resources, specifying the amount of specie held by them at the times of their several returns, and such other information in relation to said associations as, in his judgment, may be useful.

Second. A statement of the associations whose business has been closed during the year, with the amount of their circulation redeemed, and the amount outstanding.

Third. To suggest any amendment to the laws relative to banking which the system may be improved, and the security of the billholders and depositors may be increased.

Fourth. To report the names and compensation of the clerks employed by him, and the whole amount of the expenses of the banking department during the year, and such report shall be made by or before the first day of December in each year, and the usual number of copies for the use of the senate and house, and one thousand copies for the use of the Department, shall be printed by the public printer, and in readiness for distribution on the first meeting of Congress.

Union Speech. There will be a UNION SPEECH delivered at 10 P.M., on SATURDAY the 24th inst. by Mr. J. M. BROWN. Mr. B. is an Ex-Treasurer, and fully understands the whole modus operandi of the rebel leaders. Go hear him—all ages.

The Independent. This weekly Religious, Literary, and Family Journal, is edited by Rev. HENRY WARD BEECHER, Editor, No. 127 No. 1st St., and THEODORE TILTON, Publisher, No. 2nd St., Portland, Me.

TWO DOLLARS. Per Annum, notwithstanding the great advance in white paper.

It offers to its Readers: Fair and thoughtful editorial discussions of the most important facts, occurrences, and interests of the day; a comprehensive record of facts, men, and movements of the Religious World.

Commercial and Financial Article, embracing the latest and most reliable information in regard to the money market, trade, commerce and business generally. In this department the Independent has secured a valuable reputation for fairness, boldness and for discussing all important topics from the highest moral standpoint.

One Sermon Every Week. Rev. HENRY WARD BEECHER. THE FOLLOWING EMINENT WRITERS ARE SPECIAL CONTRIBUTORS TO ITS COLUMNS: William Allen Butler, Rev. Theodore L. Cuyler, Rev. Robert M. Hatfield, Horace Greeley, Bayard Taylor, John G. Whittier.

School. A SELECT SCHOOL, under the direction of A. N. HALL will be opened at the Academy in Oregon City on Monday the 16th day of November next.

In the Matter of the Estate of William Golden, Deceased. NOTICE is hereby given that William Ward, Administrator of the Estate of Wm. Golden, deceased, has filed in the County Court for the County of Oregon, his accounts, and prays that the same be allowed, and a final settlement had.

Cartwright & Bellinger. ATTORNEYS AT LAW. OFFICE in Moore's Brick Building. 211f

Farmers & Shippers—Attention! Salem Warehouse. THE UNDERSIGNED having completed their NEW WAREHOUSE, of 100,000 capacity, to receive all kinds of freight, on Street, for Shipment.

WANTED: 50,000,000 Pounds of FIR PITCH. WE WILL PAY FROM FOUR TO FIVE CENTS PER POUND, according to the quality. Your pitch is wanted for the manufacture of matches.

Notice. A MEETING of the SANTIUM UNION GOLD and SILVER MINING COMPANY will be held at Oregon City, on the 15th day of October, 1863, for the purpose of electing Directors for said Company, for the ensuing year.

Notice. THE STOCKHOLDERS of the Willamette Falls Co. are hereby notified that the annual meeting of said Company will be held at Oregon City, on the 15th day of October, 1863, for the purpose of electing Directors for said Company, for the ensuing year.

Saw Mill for Rent—Ferry Boat and Lands for Sale. Saw Mill, seven miles north-east of Sublimity, excellent for sawing and planing for lumber; contains 1000 acres of timber, and is one of the best on the Coast.

DIED. Near Milwaukie, Oregon, Oct. 6, of diphtheria, Bettea Becher, daughter of Dr. E. C. and Mrs. M. A. Adams, aged 11 months and 26 days—after an illness of 10 days, during which she exhibited all the most valuable signs for breaking up colds, headache, pains in the side and back, and she would not eat in her family.

Flax-Seed! 20,000 BUSHELS FLAX SEED delivered in Salem, near Astoria, for which I will pay 2 1/2 cents per pound—or \$1.25 per bushel. For freight and commission, the above price by sending their address with the No. of bushels on hand, to my address, Salem.

Must Blow Deep. FULLERIZE well, and sow 18 Quarts to the acre. The flax can be cut with the cradle or maul. From 15 to 25 bushels can be grown to the acre.

An Academy for Young Ladies, Under the Direction of the Sisters of the Holy Names of Jesus and Mary. WILL BE OPENED IN THIS CITY ON THE FIRST OF SEPTEMBER.

TEMPERANCE HOUSE. Board and Lodging per Week \$5 00. Board and Lodging per Day 1 00. Single Meals 25 cts.

No Credit!! STRICTLY A CASH BUSINESS. Believing it will be beneficial to their friends and customers generally, it will enable them to sell goods at a LOWER PRICE.

DR. ROBACK'S STOMACH BITTERS. THESE BITTERS are not offered to the public as a medicine which will cure all the "ills which flesh is heir to," but as a remedial agent—a great regulator of the system.

Boarding. THE SISTERS OF THE HOLY NAMES OF JESUS AND MARY, who have recently opened their HOUSE, in this city, are anxious to receive a certain number of young ladies who might desire to board at the Institution.

Lands for Sale at Good Bargains. 100 or 210 acres, four miles northward from Salem, near twenty-five feet above high water mark, a portion fully timbered, a part susceptible of easy improvement.

To the Public. THE SUBSCRIBER TAKES THIS METHOD to inform the citizens of Salem, and vicinity, that he has RECEIVED HIS PATENT, and will be ready at all times to attend to the business of the Patent Office.

MITCHELL & DOLPH, Attorneys and Counselors at Law, SOLICITORS IN CHIEF, AND PATENT AND MARINE CASES. Office over Post Office, Front St., PORTLAND.

U. S. Treasury Notes. STATE OF CALIFORNIA, COUNTY OF SAMADOR—J. F. REICHLING, being duly sworn, says, the late John W. Burt, of said county, purchased of John Schalk, of Sacramento City, one of TILTON & McFARLAND'S fine fire-proof safes, that said safe was in their store at Jackson, on the 22nd day of August, 1862.

TILTON & McFARLAND'S PATENT FIRE-PROOF SAFES, WITH STEEL VAULTS AND COMBINATION LOCKS. THESE SAFES are the only safes in the world. It being constructed from burglar as well as fire, and the Combination Lock, is the perfect man to pick.

Notice. In the Circuit Court of the State of Oregon, for the County of Clatsop, Mary Ann Curran, Plaintiff, vs. Joseph Curran, Defendant, a Divorce.

FOR SALE BY REDINGTON & CO. Wholesale Agents, 418 and 419 Front St., SAN FRANCISCO.

HENRY LAW, Commission Merchant, and Dealer in WAGON MATERIAL. HUBS, SPOKES, FELLOES, SHAPES, HICK OIL AXLES, &c., on hand, in lots to suit.

GIBBS & HILL, Attorneys & Counselors at Law, WILL GIVE PROMPT ATTENTION to all professional business entrusted to them.

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FOR SALE BY REDINGTON & CO. Wholesale Agents, 418 and 419 Front St., SAN FRANCISCO.

A. J. BUTLER, Pioneer Hatter, 72 FRONT STREET, PORTLAND, OREGON.

HAS CONSTANTLY ON HAND A COMPLETE ASSORTMENT OF GENTLEMEN'S HATS AND CAPS, Latest and Most Approved Styles, CONSISTING, IN PART, OF THE

Dress Moleskin, Dress Casimere, Low Crown Casimeres of all colors, "Vienna," or Peruvian Hats, Soft Hats, in all shapes, colors, variety, and price.

The highest Cash Price for all kinds of FUR, and

A. S. McCLURE, EUGENE CITY, DEALER IN

Clothing, Dry Goods, Park Bacon, Suits, and every variety of goods, made and finished in Oregon, at the lowest prices.

Be Sure And Call At The Right Place. In Front of the Court House, EUGENE CITY, OREGON.

Attention, Marion Rifles! REGULAR DRILL, MONDAY AND SATURDAY EVENINGS AT 7 1/2 O'CLOCK, at the Armory. By order, F. H. GREEN, Ordnance Sergeant.

DR. L. S. SKIFF, Surgeon Dentist, OFFICE in HOLLMAN'S BRICK BUILDING, Residence near the Corner of First and Center Streets.

SALEM FOUNDRY, B. F. DRAKE, Proprietor. HAVING PURCHASED THE ESTIRE IN-STRUMENT in the FOUNDRY at Salem, I am prepared to furnish

BRASS WORK, of every description, on short notice, and at low prices.

If Life and Health are valuable, why not use the proper means to preserve them?

Once Use Dr. Mott's Liver Pills and you will USE NO OTHER!!

DR. MOTT'S VEGETABLE LIVER PILLS are composed entirely of innocuous vegetable extracts, mostly from plants growing in our own country.