

From the N. Y. Evening Post.  
JUDICIAL LEGISLATION.

**BANKING.**—Public opinion, which requires a long time to mature, on many questions of general interest, sometimes is urged on by unexpected events, to make rapid strides towards a correct conclusion. For more than fifty years—indeed ever since the adoption of the Constitution—the progress of ideas on the subject of banking and currency, has been slow and unsteady. A great and important point has been reached however by the final settlement of the much vexed question of a National Bank. There is, we believe, not a press to be found in the country which now raises its voice in favor of the necessity of such an engine, simply because it is a well settled point that such a voice would not find a responsive echo in the country.

It was supposed that another step in advance had been taken, in this state, by the adoption of the General Banking Law—the law authorizing the establishment of an unlimited number of Free Banks, as they were most improperly termed at the time. This law of 1838, which like all other legislation which preceded it, violated the first principle of sound finance, by undertaking to control, by legislative enactment, that which should be left to individual sagacity and enterprise, has, within a few days, been made the subject of deliberation before the Supreme Court of this State, and has received, as the unanimous judgment of the Court, through its Chief Justice, Bronson, a deliberate and unsparing condemnation, on the ground of unconstitutionality.

The importance of this decision, affecting the interests of society in its most tender point, may be seen at a glance from the statement of the capital of the Free Banks as compared with that of the safety fund institutions. This statement gives 65 free Banks \$31,044,421 and of Safety fund 53 corporations a capital of \$87,762,928. The free Banks have about \$20,000,000 due them and involved in the constitutionality of the new law.

The case which immediately called out this opinion of the Court, which it was well known to have long entertained, was an indictment for passing counterfeit money—the bills of the Bank of Warsaw. This institution never went into operation, and never issued any bills. A man named De Bow undertook to supply this omission by uttering notes purporting to be the bank notes of this institution; was indicted as a counterfeiter, found guilty and sentenced to five years in the State Prison. In his defence it was maintained that the Bank of Warsaw was not only a soulless but a bodiless institution, the act under which it was created being unconstitutional and void, because it required and had not obtained a two-thirds vote. The Court was called upon to charge the jury accordingly, and refused. The counterfeiter's counsel took exception, and the case was carried up to the Supreme Court, and the judgment reversed.

The basis of the decision is the 9th section of the 7th article of the Constitution, requiring a two thirds vote, for every bill creating, continuing, altering or renewing any body politic or corporate. The only point arising out of this question under this article of the Constitution, is this: "Is a bank created or continued under the General Banking Law, a body politic or corporate?" To some minds the question would not admit of a doubt. The Court of Errors itself, though predisposed to exempt the law from the two thirds rule, could not be brought to say they were not bodies politic or corporate. They did, however, resolve in the Beers case by a nearly unanimous vote: That the law was valid, and that the associations under it were not bodies politic or corporate within the spirit and meaning of the Constitution.

The true remedy for this anomaly, which, while it continues to exist, cannot fail to keep alive a condition of doubt and uncertainty from which all banking operations ought to be free, is to be found in a thorough application of common sense to a decision of the whole question. Let the business of banking be thrown open to the community at large, and be as free from legislative shackles as the business of ship building, packet sailing, buying and selling on commission, domestic and foreign exchange, the issue of notes or business paper, or any other kind of trade. Under our present imperfect system we lean upon a set of representatives sent to Albany for other purposes, to do that which we can only properly do for ourselves. We ask them to protect us against bad bank notes. Have they ever been able to give this protection to the community? Has there ever been a year, or a month, or a day, when the people were not, duly legitimately and under the sanction of charters and corporations, defrauded of thousands? The legislative seal is put upon a piece of engraved paper as a lure to the unwary citizen. He takes that which the state seems to pronounce good, and divests himself of the caution and prudence which in all other cases would govern his affairs, and which, if it were not for the absurd and deceiving legislative interference, would govern him in this.

A powerful agitation has been given to this question, after it had been almost lulled to rest, by the present decision of the Supreme Court. If we mistake not, this agitation comes very opportunely, and in time to prevent abuses continually, though silently growing upon us. While the alarm thrown thus unexpectedly, in some quarters will be needlessly great, inasmuch as the action of the Court of Errors even if immediate, would not confirm the decision of Judge Bronson, it will be salutary. It will show them by what an uncertain tenure they hold a monopoly for supplying the currency and regulating the affairs of commerce in direct violation of the principle which teaches, that commerce, being the legitimate offspring of individual skill, activity and enterprise, should be free and unshackled, and leave the currency of the country controlled only by the natural laws of trade.

**INGENUITY OF GERMANS.**—There is in many minds a prejudice against the German nation, on account of the stupidity unjustly laid to its charge. On examining the subject I find the following inventions have originated in Germany.

A. D. 350, Saw Mills. 898, Sun Dial. 996, Fulling Mills. 1070, Tillage of hops. 1100, Wind Mills. Oil Painting. 1270, Spectacles. 1300, Paper of linen rags. 1312, Organs. 1318, Gun powder. Cannons. 1350, Wire making. 1360, Hats. 1379, Pins. 1389, Grist mills. 1423, Wood engravings. 1446, Printing. 1449, Printing press. 1450 Printing ink. 1452, Cast types. 1487, Chiming of bells. 1500, Watches. Letter posts or mails. Etching. 1509, Bolting apparatus. 1527, Gun locks. 1535, Spinning wheels. 1548, Almanacs. Stoves. Sealing wax. 1590, Telescopes. 1610, Wooden bellows. 1620, Microscopes. 1628, Thermometers. 1643, Mezzotint engraving. 1650, Air pumps. 1652, Electrical machines. 1656, Pendulum clocks. 1690, Clarinet. 1708, White china ware. 1707, Prussian blue. 1709 Stereotyping. 1715, Mercurial thermometer. 1717, Piano Fortes. 1738, Solar microscope. 1753, The gamut. 1796, Lithography.

Besides these are several German inventions of which I cannot ascertain the date—such as door locks and latches, the modern screw-awyer, and gimlet, the cradle for harvesting, &c. &c.

Surely a nation which has made such contributions to the interests of literature and the arts must occupy a high rank in intellect and ingenuity.

**A GREAT WORK.**—The noblest influence, on earth is that exercised on character; and he who puts forth this, does a great work, no matter how narrow or obscure his sphere.

The father and mother of an unnoticed family, who, in their seclusion, awaken the mind of one child to the idea and love of perfect goodness, who awaken in him a strength or will to repel all temptation, and who send him out prepared to profit by the conflicts of life, surpass in influence a Napoleon breaking the world with his sway. And not only is the work higher in kind, but who knows but they are doing a greater work even as to extent or surface, than the conqueror? Who knoweth but that the being whom they inspire with holy and disinterested principles, may communicate himself to others, and that, by a spreading agency, of which they were the silent origin, improvements may spread through a nation—through the world?—Channing.

**A THRILLING INCIDENT.**—Rev. Dr. Beecher, in an article which he furnished for the Young Reader, tells the following touching story:

"A few years since, as the Rev. Joseph Davis, an excellent Baptist Minister in London, was walking along one of the crowded streets of that city, his attention was arrested by the circumstance that a carriage with several horses was just about to pass over a little girl who was slowly crossing the road. He strongly felt the danger of the child, and forgetting his own, he ran and snatched her up in his arms, and hastened with her to the side-path, when the thought struck him—what would the parents of this dear child feel had she been killed! At this moment he looked in the face of the little girl, which had been concealed from his view by her bonnet—and imagine, if you can, his feelings, when he discovered that it was his own daughter! I saw him about half an hour after the occurrence, and I shall never forget his agitation as he described to me her danger, or his expression of thankfulness to an infinitely gracious Being who thus delivered his beloved child from death!"

**CLERGYMAN AND PARISHIONER.**—"Since what passed between us," said a very zealous clergyman, "I hope you do not open any letters whatever on Sunday."

"I do not," replied the parishioner; "you must know I received one this very morning, just as I was leaving home for church, but I left it unopened."

"That was right. And what did you think of the service to-day—my new curate's reading, and my sermon on attention to religious duties?"

"Indeed I can hardly say, to tell the truth. I could scarcely notice any thing, for I could not help thinking all the time what there might happen to be in that letter!"

Theodore Hook was a convivial man, and often entered a drawing-room after a dinner party not quite in such a state as to be fit company for the ladies, one of whom, being intimate with him, on one of those occasions handed him a tract entitled, "Three words to a Drunkard." The wit read out the title very deliberately, and answered, "I suppose they are—'pass, the bottle.'"

An old woman seeing a sailor go by her door, supposing it to be her son William, called out to him. "Billy, where is my cow gone?" The sailor replied in a contemptuous manner, "gone to the devil for what I know." "Well, as you are going that way, said the old woman, 'who being a little deaf, misunderstood him, 'I wish you would let down the bars!'"

The largest tree known in Mexico, and the one on which de Candolle made his estimate of the age of this continent, is a cypress. (Taxodium distichum), and is one hundred and eighty feet in circumference. The celebrated chestnut on Mount Atlas is one hundred and sixty-three feet in circumference, but is evidently composed of five trunks.

**Advised to ladies who have been sometime married:**—"A woman should never take a lover without the consent of her heart, not a husband without the concurrence of her reason."

## THE KALIDA VENTURE.

FRIDAY, JUNE 27, 1845.

DEMOCRATS! KEEP IT IN MIND.

That the law passed by the Whigs last winter creating the State Bank of Ohio must be speedily and utterly REPEALED.

Our publication day will hereafter be on TUESDAY, as it will better suit the mails.

DEATH OF GEN. ANDREW JACKSON.

We shroud our paper in mourning on account of the death of Gen. Jackson, because this is the customary method for testifying respect for the memory of the dead, and is due to one of the greatest men of his age. But we do not feel regret that he has been relieved from pain, suffering and infirmity. Our regret is that death has power to take from the world its benefactors, men of such noble and magnanimous qualities as Andrew Jackson proved himself to possess.

He was great in the field; wherever he appeared victory went with him—the blood thirsty savage and the flower of England's army alike acknowledged his prowess. He was great in the cabinet—he was morally as well as physically brave. When he became satisfied that the liberty of his beloved country was in danger from an internal foe—the money power—he entered the contest and braved the assaults of envenomed tongues equally unmoved as when assailed by the tomahawk or shot of the enemy. He opposed to corruption an iron will and love of truth never exceeded; and in controversies with foreign nations he spoke with no feeble or desponding voice, but as if the echoes of the contest of New Orleans rang in his ears. Yes, he was great—he has stamped something of his own character upon his times. There was about him a directness of purpose—a manliness of design, a contempt of littleness, and nobleness of effort that won him the hearts of the people, as much and more than ever did his victories. History will yet recollect with approval his sacrifice of selfish ease for his country's advantage; experience will prove the justness of his views, and the grasp and far seeing character of his intellect. From nature he had the results of that knowledge which the mere scholar vainly labors through heavy tomes to obtain—a thorough knowledge of men and a vivid perception of the consequences of measures, which gave a strength to his well stored mind equalled by few if any of his contemporaries.

We cannot mourn his departure in sorrow for him—his mission was fulfilled—his life belongs to his country's history. There was left for him in this world nothing to hope and but little to regret. Our regrets are because we know not another to supply his place—none as brave, generous and earnest, on whom his mantle could worthily have fallen. But for his death was a release—for us, the setting of a glorious light leaving our national horizon shrouded and darkened. But we rejoice that his life, the love and respect he inspires now, when gone to join the galaxy of heroes who have shed lustre on our nation, will be a burning incentive to the youth of our country to follow him in all that have made him great, glorious and revered. He had enemies—for his was the warfare in camp or cabinet of active strife, the struggle with living earnest foes for very life; and he has been maligned and injured as much as hate, envy, and revenge could work; and yet all efforts to lessen him in the eyes of his countrymen or to weaken their confidence in his integrity have failed—a strong condemnation of the falsehoods of his maligners, and confirmation of his truth. But he has done with time—his work is finished; and the soldier, statesman and christian has gone to his glorious reward.

THE MIAMI EXTENSION.

HO FOR CINCINNATI!—Two canal boats left Toledo on Tuesday for Cincinnati by the Miami canal; the Alfred Ely, Captain Shaw, and the Rose, Captain Denvir. There is some doubt of the canal being ready to pass them through without delay. The State Scow, we are told, has come through to the junction, but we have not learned that the new canal has been opened for navigation.—Toledo Blade.

Both Boats have gone south, the Rose in advance; and the Alfred Ely last Sunday evening passed section 10 on its way to Cincinnati. The canal is now open throughout the line, the accident mentioned in our last was speedily repaired, and no new impediment has since occurred.

It is proposed to celebrate the opening of the canal on the 4th of July at Cincinnati. Dayton and other places have also been mentioned, and some have proposed every point along the line for simultaneous celebration. It is matter of rejoicing to all that the work is completed, and doubtless it will be duly manifested.

To the good folks in this section it would be as well to consider how best to make it available. Kalida has but an indifferent road to get to it; and beyond Myers' Mill, though a road has been laid out to the canal, it is not yet opened. Good roads are essential to the prosperity of the trading portion of the community, and our village will never be a prosperous business place till good roads are opened to the surrounding country, making approach from all quarters as practicable as possible; and the point first in importance now is a good road through to the canal. It is not a great distance and a little energy will accomplish it.

A PRESSING QUERY.

The democratic thunder for the repeal of the late banking law, under which banks are just now going into operation, has, for some time past been dying away. A full round peal is now scarcely heard from any quarter, and were it not for an occasional harmless squib we now and then hear, one would be led to suppose the idea was already abandoned. Even the Kalida Venture in the last number is as silent as the grave on the subject. What does this all mean? Does it result from the awkward fix the State printer, by infraction, has placed the party in, or have the leaders already discovered what will be certainly known after the election, that the people of Ohio are in favor of giving this law a fair trial, and are unwilling to throw away the advantage of a safe and uniform currency that it is now about to afford them. Will the democracy of this Senatorial and Representative district abandon the intention of requiring a pledge from their candidates to go for the repeal of this law? We truly hope not. Perhaps friend Mackenzie of the Venture can inform us. If he has the independence and nerve of his predecessor, he will not wait till after the instructing convention on the 4th of July, do so.—Lima Reporter.

The Convention at Columbus will not change our views upon party issues, though we anticipate their concurrence and enforcement of their correctness, because they are those generally held and avowed by the Democracy. But as the editor of

the Reporter feels anxious to know our opinion on the subject, we hasten to gratify him in advance of the meeting of the Columbus Convention: The principles of the men who will be nominees of this Senatorial and Representative District will be soundly Democratic. Honest men will be selected who will do all in their power to carry out the will of their constituents. This much we can venture to assure Mr. Davison will be the case. Besides this we presume there will be private assurances required by delegates from the several counties in relation to matters of local interest, and pledges—but pshaw! these matters are all in the family, and you belong to a different connexion.

HOW IT LOOKS AT A DISTANCE.

OHIO BANKS.—The Democratic Review for this month, has the following remarks on Ohio banking in its monthly notice of financial matters:

"The citizens of Ohio, after having suffered in former years to a very great extent from excessive banking, have, at the late session of their legislature, authorized a new creation of banks. This was effected under the influence of the dominant party, which took advantage of the want of currency within the State, at a time when the issues of the banks had been withdrawn from circulation in consequence of the failure or liquidation of the banks, and before the course of trade had reassumed the channels of trade with the constitutional currency, to urge the necessity of bank paper as a circulating medium. The popular prejudice against banks was overcome by a complication of requirements, the effect of which, it was alleged, would prevent the dangers inherent in the system. This resulted in authorizing two modes of banking, one on the old system of chartered rights, and the other in imitation of the New York free banking law. The law, as if in distrust of the creature it brings into existence, limits the capital and circulation to specified sums. Thus there are in existence twelve old banks with a capital of \$3,792,240, which are allowed to continue business, and, in addition, sixty-three new banks are authorized with an aggregate capital of \$6,150,000, making together a capital of \$9,942,240, to be employed in banking in Ohio. These banks may circulate their promises as money to the extent of \$16,072,000. This precise amount is assumed to be safe and no more. Notwithstanding that, it is larger by near \$7,000,000 than the highest amount ever circulated in that state, and which resulted in such ruinous revaluations. It is very clear to a reasonable mind that if the currency so furnished is sound, it is useless to limit it. If it is not sound it should not exist at all. No government ever attempted to limit the precious metals which should circulate for the obvious reason that they can never accumulate in any state or country beyond the actual wants of its trade, and we are told that paper convertible into the precious metals is every way equal to them as a currency and preferable for daily use. When, however, the people discover by sad experience the dangers of paper, it is proposed to avoid the danger by arbitrarily limiting the amount. The design of this parade of caution is apparently to deceive the unwary, and to induce the belief that legislative restrictions can make that safe which of its nature is fraught with danger to the community. The Ohio law is composed of seventy-five sections of great length, all professing to regulate banking.

"The regulations," however, apply almost entirely to issues of paper as money, by which means the banker becomes a borrower instead of a lender. Nearly all the disasters and losses that have attended banking in the United States have grown out of this fact, that it is not what the bankers have loaned, but what they have borrowed of the people by means of their paper issues that have involved their failure. The seventy-five sections of the Ohio law are occupied almost exclusively with detailing the manner in which banks may borrow of the people; not a word is said of the manner in which the people may borrow of the banks. The first method of issuing notes is for seven banks or more to associate and appoint such an agent. These agents assemble at Columbus as a New York agent, and each bank which sends an agent being a branch of the bank, and charged with the salary and expenses of its agent, who is supposed to exercise a supervisory power over the bank that appoints and pays him, and he has a vote in the board for every \$50,000 of circulation that the institution he represents may have outstanding at the time of his vote. The duties of this Board of Control seem to be confined entirely to the preparing of notes to be issued by the banks that employ them. When a bank requires notes for circulation, it is required to deposit in Ohio, in United States stock or specie, ten per cent. of the amount with the board of control to constitute a safety fund. The notes are then signed by the president of the board of control, registered and delivered to the banks, by the cashier of which they are countersigned, and ready for circulation. In putting them out at thirty per cent. of the amount to remain on hand, the bank is required to furnish one half of the amount of the circulation in specie, and the other half shall be specie. Thereafter, one half of 15 per cent. of the circulation is required to be "specie funds." This phrase is usually applied to bank notes on hand, and the amount seldom or never in the course of business, falls below fifteen per cent.: thus the returns of the New York banks showed a circulation of \$18,365,031, and of bank notes on hand \$3,148,213 or about seventeen per cent., being more than the requirement of the Ohio law.—There is then required fifteen per cent. gold or silver to be kept on hand, yet the 55th section provides that "eight drafts" on New York, Philadelphia, Boston or Baltimore, shall be "deemed gold and silver wherever these terms are used by this act." Hence "gold and silver" can be manufactured at a moment's notice. Paying out bills for a "kited" or legal "gold and silver." Thus, long sections of the law containing fancied restrictions are neutralized, and the whole matter rests precisely as under the old law. In plain matter of fact, an Ohio Bank of \$100,000 capital may issue \$200,000 of circulation, by merely paying away part of it for Ohio stocks to deposit with the clerks of all the banks, associated under the name of a board of control. Several banks have already been organized under this law, and unless it is promptly REPEALED that State will yet undergo LOSSES compared to which the FAILURE OF THE ST. CLAIR BANK WILL BE AS NOTHING. It is to be hoped that this latter occurrence will so operate upon the citizens as to deprive the banks of the ability to obtain too extended a circulation before a repeal of the law takes place.

DEFENCES OF THE ATLANTIC BORDER.

A general order has been issued from the War Department to mount the batteries of the various fortifications for the protection of the Atlantic coast. We learn that the officers and troops at Fortress Moore are actively engaged in executing the order. The whole complement of guns—and among these are 42 pounders—for the fortification of this garrison, amounts, we believe, to the number of nearly three hundred, constituting with the battery at Fort Calhoun, a weight of metal sufficient to resist any attempted invasion of the fleets of the most formidable European powers. This is a precautionary measure of clear propriety. Indeed, the batteries should always be mounted. It is very questionable, moreover, whether there is any saving, in an economical point of view, in the course heretofore pursued by the government.—Norfolk Beacon.

## BANK REPEAL.

As a good deal of remark has lately been made on this subject, in connection with JUDICIAL CONTROL OVER LEGISLATION, by the Whig press, we have just down our opinions, to keep pace with the times:

We view the power exercised by the Supreme Judiciary of declaring the acts of precedent Legislatures irrevocably binding on subsequent Legislative bodies as not warranted by the Constitution of the State, or any law passed in accordance with it. A similar opinion was not long since expressed by a correspondent of this journal, and we have on reflection accorded with its justice.—Otherwise, if the Judiciary possess the power claimed for them by the Whigs, we may as well at once yield the contest, and instead of appealing to the people next October to put down this most dangerous and pernicious creation of a banking system, we can save trouble by learning the opinion of the Supreme Judges, and if unfavorable remain in fettered and inactive acquiescence till 1866, at which time, if the present system of banking so long escape disgraceful insolvency, power would be in other hands than those of the people. For what object the House of Representatives was made elective annually, and the Senate once in two years, if this construction is correct, we are at a loss to know.

The State and Free Banking law was not decided at the last election; it was nowhere made an issue; it never received the assent of the people and never can, (according to the Whigs,) for they have now no control over it, to assent or condemn. We doubt whether the people yet have a correct understanding of its seventy-five sections, and we do not believe its framers ever desired that they should. Like the Tax Law, it is purposely obscure, and will require more than Auditor Wood's extra-judicial decisions to render it satisfactory. Many of the Whig representatives did not comprehend the manifold sections of the bill, their microscopic vision could not foresee its results, which they distrusted, but like dumb dogs they were whipped in to give it an unwilling support, and they did their forced work silently, sullenly, and mechanically.

We know no beneficial consideration accruing to the people from the banking system to render the "contract" of binding force. It is true it grants to bankers the special privilege of borrowing public credit and making their evidences of indebtedness circulate as money, but it also renders the people liable to all the consequences of bank speculation while those who enjoy the profits are not responsible. This, however, we should think, would give bankers no claim.

"Contracts" should be of equal force and mutually binding. If the State incurs a debt for money or services loaned she can refuse to fulfill the obligation, and sully her honor unimpeded by the action of Courts, though bound by the strongest moral duty to fulfill her engagement. But a banker on whom the State has conferred gratuitous privileges can find Judges, with only doubtful and implied power, to declare that these privileges binding irrevocably! State character, honor, and sovereignty kick the beam when weighed against Bank interests. And while the legislature abdicates the popular sovereignty under the plea of the necessity of having a "currency" of bankers' notes of hand, these same bankers may, after having driven gold and silver out of circulation by substituting paper, necessarily of inferior value, refuse at any moment they please to supply an adequate amount of this "currency," reducing prices, and making profit by this dishonest use of the "contract." There is no provision that bankers shall furnish a steady currency, or neglecting to do so, give way for the free action of that provided by the constitution; they may produce fluctuation & distress as often as they please, and then tell a suffering and outraged people it is a privilege of their "inviolable contract!"

Besides, to give existence to a law over which, be the monopoly conferred ever so pernicious to public interests, the legislature for twenty-one years shall have no control, is an act of political suicide, an unwarranted surrender of the people's sovereignty by their agents. This gift of almost absolute independence to corporations, if it is a "contract" is one of the fungus of feudal despotism, at war with freedom and republican equality. We do not believe that the sovereign power of the people can, even by their own concurrence, thus be placed in abeyance and relinquished for upwards of a generation, any more than a freeman can sell himself into slavery, and bind his posterity by the act; much less do we conceive their unauthorized agents can bind their constituents for all time; for if they have power to bind beyond the two years limited by the constitution, why may they not resign the people's sovereignty for twenty-one years, for one hundred years, or for ever. Our rights, as freemen, are an inheritance which we are bound to transmit to posterity, unnumbered with ceded privileges, unalienated by diminished power.

A bank charter is a legislative creation absolutely perfect the moment of its birth, admitting of no improvement or amendment! All other laws which affect society—those which relate to life itself—may be amended, altered, or repealed, those only which relate to the ROCKY are the odor of inviolable sanctity. This view might induce a new reading of Shakespeare—the original is not true to the modern philosophy: Thus, He who steals my LIZZ steals trash; 'tis something, nothing; 'Twas mine—'tis his—a loss sustained by thousands; But he who filches Bankers' pictured rags, Robs society of that which well enriches it, Leaving it poor: indeed!

A bank chartered to supply the State currency is held by a private corporation, entitled to the immunity granted to corporations which confine their influence almost exclusively within the circle of their membership, such as a church or literary society. To our minds an institution regulating the currency of the State is public—it affects the interests of all classes of the public, and should be amenable to the State whenever its avarice causes it to clash with the interests and welfare of that public, for evasion of legitimate duty, and the falsification of the real or pretended object of its creation.

These views asserting the right of the legislature to dissolve charters granting corporate privileges, whenever these are found generally injurious, may be confined to a few, and very probably are. They do not accord with present legal construction of chartered rights. Bank corporations