Daily American Telegraph.

VOL. I.—NO. 306. WASHINGTON: WEDNESDAY AFTERNOON, MARCH 17, 1852. PRICE 2 CENTS.

DAILY
AMERICAN TELEGRAPH.
PUBLISHED EVERY AFTERNOON,
(EXCEPT SUNDAY,)
On Pennsylvania avenue, between 4½ and 6th streets, south side.
WASHINGTON, D. C.,
BY CONNOLLY & SMITH.

To subscribers served by the carriers, the paper will be furnished regularly for *ten cents per week*, payable weekly. ☞ To mail subscribers, $6 a year; $2 50 for six months; $1 25 for three months; 50 cents a month. No paper mailed unless paid for in advance.

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1 square 1 insertion	50	1 square, 1 month	4 00
1 do 2 insertions	75	1 do 2 months	7 00
1 do 3 insertions	1 00	1 do 3 months	10 00
1 do 1 week	1 75	1 do 6 months	16 00
1 do 2 weeks	2 75	1 do 1 year	30 00

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ADVERTISERS will please endeavor to send in their favors before 11 o'clock, if possible.

Office of Correspondence,
WASHINGTON CITY.

ALL persons having business in the city of Washington are informed that the undersigned has established here an OFFICE OF CORRESPONDENCE, for the purpose of giving any information desired by any person in any part of the world. No business, whether public or private, if of an honorable character, will be excluded from the correspondence of this office. Persons wishing to know how to proceed in any business they may have before Congress, in the public offices, &c., will be discreetly advised; and where professional or other aid is necessary, the best will be procured or recommended.

The undersigned will regard all matters communicated to him in connexion with this office as sacredly confidential, and will, by himself and through such agents as it may be necessary for him to employ, use every possible precaution to preserve them inviolate.

Every letter of inquiry must contain a fee of *five dollars*, which will generally be the only remuneration required; but should it not compensate for the service to be rendered, the proper amount will be stated in a satisfactory letter in reply.

☞ Address, (postage prepaid,)
THOMAS C. CONNOLLY,
Office of Correspondence, Washington, D. C.

WASHINGTON CITY, January 16, 1852.

Mr. THOMAS C. CONNOLLY is known to us as a worthy citizen, as a gentleman of intelligence, and as a clear, accurate, and ready writer; and we regard him as eminently qualified for the able, prompt, and faithful performance of the useful duties connected with his new and original design of an OFFICE OF CORRESPONDENCE.

RICHARD WALLACH,
[U. S. Marshal for the District of Columbia.]
WALTER LENOX,
[Mayor of Washington City.]
JO. GALES,
[Senior editor of the "National Intelligencer."]
R. W. LATHAM,
[Banker.]
jan 17— [Intel. Repub. & Union—Tu. Th. & Sat. if 6m.]

Splendid Lotteries
FOR MARCH, 1852.
GREGORY & MAURY, Managers,
(SUCCESSORS TO J. W. MAURY & CO.)

$83,000! - - - - - 10 prizes of $2,000!
KENTUCKY STATE LOTTERY,
For the benefit of the town of Frankfort.
CLASS 66, FOR 1852.
To be drawn at Covington, Ky., on Saturday, March 20, 1852.
66 number lottery—12 drawn ballots.
GRAND SCHEME.

1 prize of	$33,000	10 prizes of	$2,000
1 do	12,000	10 do	500
1 do	6,950	10 do	300
1 do	3,000	10 do	250
1 do	2,200	10 do	200
&c.,	&c.,	&c.,	&c.

Tickets $10—Halves $5—Quarters $2.50.
Certificates of packages of 22 wholes - - - $110.00
Do do 22 halves - - - 55.00
Do do 22 quarters - - - 27.50

$70,000! - - - - - 100 prizes of $1,000!
KENTUCKY STATE LOTTERY,
For the benefit of the town of Frankfort.
CLASS D, FOR 1852.
To be drawn at Covington, Ky., on Saturday, March 27, 1852.
78 numbers—14 drawn ballots.
BRILLIANT SCHEME.

1 splendid prize of	$70,000	12 prizes of	$1,500
1 prize of	25,000	40 do	1,500
1 do	15,000	100 do	1,000
1 do	5,136	200 (lowest 3 No. prizes)	500
8 do	2,500	&c., &c.,	&c.

Whole tickets $20—Halves $10—Quarters $5—Eighths $2.50.
Certificates of packages of 26 wholes - - $260.00
Do do 26 halves - - 130.00
Do do 26 quarters - - 65.00
Do do 26 eighths - - 32.50

☞ Orders for tickets and shares and certificates of packages in the above splendid Lotteries will receive the most prompt attention, and an official account of each drawing sent immediately after it is over to all who order from me.
Address E. E. O'BRIEN, Agent,
(Successor to J. & C. Maury,)
feb 20— Alexandria, Va.

PHALON'S CHEMICAL HAIR INVIGORATOR, to prevent Baldness, and to restore the hair that has fallen off or become thin, and to CURE EFFECTUALLY SCURF or DANDRUFF—price 50 cents.
VELON'S MAGIC HAIR OIL, for the promotion of the LUXURIANT GROWTH and BEAUTY, the PRESERVATION and RESTORATION, of the HAIR—price 25 cents.
☞ These articles are *warranted to give satisfaction.*
For sale by A. GRAY, Bookseller,
Jan 19— 7th st., opp. Odd-Fellows' Hall

SCHOOL BOOKS at New York Prices. A full assortment of all kinds now in use; and the best STATIONERY of every variety, for sale by
AUSTIN GRAY,
jan 22— 7th street, opposite Odd-Fellows' Hall.

HUNGARY and Kossuth, or an American exposition of the late Hungarian Revolution, with a steel plate portrait of the noble Magyar, by Rev. B. F. Tefft, D. D. For sale by A. GRAY,
dec 22—tr 7th st., opp. Odd-Fellows' Hall.

PORTE-MONNAIES!—JUST RECEIVED A SUPERB ASSORTMENT, for Ladies and Gentlemen, *which defy competition, either in quality or price!*
Also—Beads, Silk, Cotton, and Buckskin Purses.
For sale by A. GRAY, Bookseller,
jan 22—tr 7th st., opp. Odd-Fellows' Hall.

FANCY PAPER HEADQUARTERS!
GOLD PAPER, plain and embossed; Silver, Copper, White Metal, Chinese, Steel Blue, Carmine, and Ultramarine; embossed, glazed, figured and finest German Fancy, of all colors and Gold borders, of all sizes; English and American Tissue, Oil, Tracing, Perforated, and Drawing Paper. For sale by A. GRAY, Bookseller,
jan 19— Seventh street.

HORACE GREELEY'S WHIG ALMANAC, containing ELECTION RETURNS, by States, Congressional Districts and Counties, with a mass of other valuable statistics and reading matter.
For sale by A. GRAY, 7th street.
jan 28—tf

NEEDFUL NOTIONS!
BRUSHES—Clothes, Hat, Hair, Tooth, Flesh, and Shoe.
COMBS—Dressing, Long, Side, Tuck, Fine-tooth, and Pocket.
ELASTICS—For Ladies, Misses, and Gentlemen.
SILVER AND GERMAN SILVER THIMBLES; Superior Scissors, Emeries, Ladies' Knives, Hair Pins, Toilet Soaps, and many Fancy articles.
For sale by A. GRAY, Bookseller,
jan 22—tr 7th st., opp. Odd-Fellows' Hall.

DR. MARHOFF'S CELEBRATED GERMAN MEDICATED SOAP is particularly adapted to the CURE of all CUTANEOUS ERUPTIONS, for rendering the *harshest* skin delicately WHITE, SMOOTH and SOFT—removing SALLOWNESS, PIMPLES, TAN, FRECKLES, SUNBURNS and REDNESS OF THE SKIN. For sale by A. GRAY,
jan 19— Bookseller, 7th st.

SHAVING APPARATUS.
RODGERS'S and WADE & BUTCHER'S best Razors, superior Metallic Strops, Lather Brushes, and Shaving Cream and Soaps, of rare quality.
For sale by A. GRAY, Bookseller,
jan 22— 7th st., opp. Odd-Fellows' Hall.

PORTFOLIOS, rich and beautiful, made of the best material, and in the most convenient styles. Just received and for sale by
feb 17— A. GRAY, 7th street.

BROOKS'S AVERAGE TIME AND INTEREST TABLES, sold by CROTON FLETCHER, agent; to be had at A. GRAY'S Bookstore,
feb 13—tf 7th st., opp. Odd-Fellows' Hall.

DR. JOHNSTON
PROCLAIMS TO THE AFFLICTED
That he has discovered the most certain, speedy and efficacious plan of treating
SECRET DISEASES
that has ever yet been presented to the world. By his plan, founded on observation made in the Hospitals of Europe and America, he will insure
A CURE IN TWO DAYS,
OR NO CHARGE.
No Mercury or Nauseous Drugs used.

Weakness, Loss of Organic Powers, Pains in the Loins, Disease of the Kidneys, Affections of the Head, Throat, Nose and Skin, Constitutional Debility, and all those horrid affections arising from a Certain Secret Habit of Youth, that solitary practice, more fatal to its victims than the song of the Syrens to the mariners of Ulysses—blighting their most brilliant hopes or anticipations, rendering Marriage, etc., impossible.

A CURE WARRANTED, OR NO CHARGE.

Young Men especially, who have become the victims of *Solitary Vice*, that dreadful and destructive habit which annually sweeps to an untimely grave thousands of young men of the most exalted talents and brilliant intellect, who might otherwise have entranced listening Senates with the thunders of eloquence, or waked to ecstacy the living lyre, may call with full confidence.

MARRIAGE.

Married persons, or those contemplating marriage, being aware of physical weakness, should immediately consult Dr. J., and be restored to perfect health.

Office, No. 7 South Frederick street, Baltimore, Maryland, on the left hand side, going from Baltimore street, seven doors from the corner. Be particular in observing the name and number, *or you will mistake the place.*
DR. JOHNSTON,
Member of the Royal College of Surgeons, London, Graduate from one of the most eminent Colleges of the United States, and the greater part of whose life has been spent in the Hospitals of London, Paris, Philadelphia, and elsewhere, has effected some of the most astonishing cures that were ever known. Many troubled with ringing in the ears and head when asleep, great nervousness, being alarmed at sudden sounds, and bashfulness, with frequent blushing, attended sometimes with derangement of mind, were cured immediately.

TAKE PARTICULAR NOTICE.

Dr. J. addresses all those who have injured themselves by private and improper indulgences, that *secret and solitary habit*, which ruins both body and mind, unfitting them for either business or society.

These are some of the sad and melancholy effects produced by early habits of youth, viz: Weakness of the Back and Limbs, Pains in the Head, Dimness of Sight, Loss of Muscular Power, Palpitation of the Heart, Dyspepsia, Nervous Irritability, Derangement of the Digestive Functions, General Debility, Symptoms of Consumption, &c., &c.

Mentally.—The fearful effects on the mind are much to be dreaded. Loss of Memory, Confusion of Ideas, Depression of Spirits, Evil Forebodings, Aversion of Society, Self Distrust, Love of Solitude, Timidity, &c., are some of the evils produced.

NERVOUS DEBILITY.

Weakness of the system, Nervous Debility and premature decay generally arise from the destructive habit of youth, that solitary practice so fatal to the healthful existence of man, and it is the young who are most apt to become its Victims, from an ignorance of the dangers to which they subject themselves. Parents and Guardians are often misled with respect to the cause or source of disease in their sons and wards. Alas! how often do they ascribe to other causes the wasting of the frame, Palpitation of the Heart, Dyspepsia, Indigestion, derangement of the Nervous System, Cough, and Symptoms of Consumption; also those serious Mental effects, such as loss of Memory, Depression of Spirits, or peculiar fits of Melancholy, when the truth is, they have been caused by indulging in Pernicious but alluring practices, destructive to both Body and Mind. Thus are swept from existence thousands who might have been of use to their Country, a pleasure to their friends, and ornaments to Society.

DR. JOHNSTON'S INVIGORATING REMEDY FOR ORGANIC WEAKNESS.

This grand and important Remedy has restored strength and vigor to thousands of the most debilitated individuals, many who had lost all hopes, and been abandoned to die. By its complete invigoration of the Nervous System, the whole faculties become restored to their proper power and functions, and the fallen fabric of life is raised up to beauty, consistency and duration, upon the ruins of an emaciated and premature decline, to sound and pristine health. Oh, how happy have hundreds of misguided youths been made, who have been suddenly restored to health from the devastations of those terrific maladies which result from indiscretion! Such persons, before contemplating
MARRIAGE,
should reflect that a sound mind and body are the most necessary requisites to promote connubial happiness. Indeed, without this, the journey through life becomes a weary pilgrimage; the prospect hourly darkens to the view; the mind becomes shadowed with despair, and filled with the melancholy reflection that the happiness of another becomes blighted with our own. Let no false delicacy prevent you, but apply immediately.

He who places himself under the care of Dr. Johnston may religiously confide in his honor as a Gentleman, and confidently rely upon his skill as a Physician.

TO STRANGERS.

The many thousands cured at this Institution within the last ten years, and the numerous important Surgical Operations performed by Dr. J., witnessed by the Reporters of the papers and many other persons, notices of which have appeared again and again before the public, is a sufficient guaranty that the afflicted will find a skilful and honorable physician.

TAKE NOTICE.

It is with the greatest reluctance that Dr. Johnston permits his card to appear before the public, deeming it unprofessional for a physician to advertise; but unless he did so, the afflicted, especially strangers, could not fail to fall into the hands of those imprudent, boasting impostors—individuals destitute of knowledge, name, and character—pedlars, shoemakers, mechanics, &c., advertising themselves as physicians; ignorant quacks, who keep you trifling month after month, as long as possible, and in despair leave you with ruined health to sigh over your galling disappointment. It is this motive alone that induces Dr. J. to advertise, *for he alone can cure you.* To those unacquainted with his reputation he deems it necessary to say, that his credentials or diplomas always hang in his Office.

Weakness of the Organs immediately cured, and full vigor restored.

☞ ALL LETTERS POST-PAID—REMEDIES SENT BY MAIL. mar 5—1y

LAW NOTICE.
Richard M. Young & J. McNeale Latham,
ATTORNEYS AT LAW,
Will practise in the Supreme Court of the United States and the several Courts of the District of Columbia.
jan 20—tf

BUILDING ASSOCIATION UPON A NEW PLAN.
CAPITAL, TWO HUNDRED AND FIFTY THOUSAND DOLLARS. Shares twenty-five dollars each, payable in monthly instalments of one dollar a month. Loans made to members for five years on security of real estate.
Books of subscription are now open at this office.
At the office of N. C. Callan, esq., F street, near 15th.
" " D. A. Hall, esq., O and 3d streets.
" " H. M. Morfit, esq., 4½ street.
" " Geo. Parker, esq., Penn. av., near 6th st.
jan 19—tf

IMPORTANT TO THE DEAF.
DOCTOR HARTLY, AURIST, from the Ear Infirmary, 99 Arch street, Philadelphia, begs to announce his return to this city for a few days. The number and importance of the cases under his care, on his recent visit, and the gratifying amount of success which attended his treatment, have induced him to expedite his return. His stay here will depend much upon circumstances; and it will be advisable for those who wish to consult him to make an early call. Residence over Myers's Dry-goods store, between 9th and 10th streets, Pennsylvania avenue. Consultation and examination fee, $1. jan 14—tf

OFFICE OF CORRESPONDENCE,
WASHINGTON CITY, D. C.
A letter *on any business*, addressed to this office, and enclosing a fee of *five dollars*, will procure a satisfactory reply.
REFERENCES.—R. Wallach, U. S. Marshal; W. Lenox, Mayor; Jo. Gales, of the "Intelligencer;" R. W. Latham, Banker. Address T. C. CONNOLLY,
Office of Correspondence, Washington, D. C.

☞ EDITORS who place the above notice, with this note, among the business cards in their columns, may at all times command the services of this office.
jan 22— T. C. C.

General Banking and Exchange Business.
COPARTNERSHIP.
THE undersigned respectfully announce to the public that they have entered into copartnership for the transaction of a general Exchange and Banking business in the city of Washington, under the firm of—
SELDEN, WITHERS & CO.
All business entrusted to them will be attended to with promptness and fidelity.
WILLIAM SELDEN,
Late Treasurer of the United States
JOHN WITHERS,
Of Alexandria, Virginia
R. W. LATHAM,
Of the city of Washington.
L. P. BAYNE,
mar 24—tf Of Baltimore, Maryland.

DESIRABLE PROPERTY FOR SALE.
THE SUBSCRIBER has a number of desirable LOTS and several HOUSES in the city of Washington which he will sell on reasonable terms. Also—THREE FARMS, two in Virginia and one in Maryland—both contiguous to the city. JOHN L. SMITH,
feb 12— Attorney at Law.

JOHN L. SMITH,
ATTORNEY AND COUNSELLOR AT LAW,
AND COUNTY MAGISTRATE.
☞ OFFICE, Eighth street, opposite the market-house, where he may be found at all times.☜ [feb 3—

PORTABLE WRITING-DESKS.—A very fine assortment just received by
feb 27— A. GRAY, 7th street.

WRIGHT'S Indian Vegetable Pills—For sale by A. GRAY, Bookseller,
feb 23—tr 7th st., opp. Odd-Fellows' Hall.

"THE PROPER STUDY OF MANKIND IS MAN."
A CONDENSED LIST OF
VALUABLE STANDARD BOOKS
PUBLISHED BY
Fowlers & Wells,
No. 131 Nassau street, New York.

WORKS ON THE WATER-CURE.

	PRICE.
The Water-Cure Library, in seven volumes	$5 00
Hydropathic Encyclopædia, Illustrated	2 00
Water-Cure in America, 300 Cases Treated with Water	1 00
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Hydropathy, its Principles and Philosophy	1 00
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Consumption, its Prevention and Cure	50
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Philosophy of the Water-Cure. By Dr. Balbirnie	25
Practice of the Water-Cure. By Drs. Wilson and Gully	25
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Phrenology Proved, Illustrated, and Applied	1 00
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Familiar Lessons on Phrenology, Illustrated	50
Combe on the Constitution of Man	50
Hereditary Descent, its Laws and Facts	50
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Marriage, its History and Philosophy	37
Love and Parentage, Illustrated	25
Matrimony, How to Choose a Companion	25
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Illustrated Self-Instructor in Phrenology	25
Popular Phrenology, Illustrated	25
Phrenology and the Scriptures. By Mr. Pierpont	12
Phrenological Guide for Students	12
Synopsis of Phrenology and Physiology	12
Amativeness, with Advice to the Married, etc.	12
Phrenological Chart for Phrenologists	06
Illustrated Phrenological Almanac, for 1852	06

WORKS ON EDUCATION.

The Student and Family Miscellany, Monthly	1 00
Self-Culture and Perfection of Character	50
Education Founded on the Nature of Man	50
Memory and Intellectual Improvement	50
Botany for All Classes, Illustrated	50
Familiar Lessons on Astronomy, Illustrated	50
The Constitution of Man, for Schools and Families	25

WORKS ON PHYSIOLOGY.

Physiology, Animal and Mental, Illustrated	50
Combe's Physiology, with Notes, Illustrated	50
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Familiar Lessons on Physiology, Illustrated	25
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Teeth, their Structure, Diseases, and Treatment	12

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Lectures on the Philosophy of Mesmerism	25
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WORKS ON VARIOUS SUBJECTS.

Moral and Intellectual Science, Illustrated	2 00
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Vegetable Diet and Cookery. By Dr. Alcott	50
The Trinity, in its Theological and Practical Aspects	50
Philosophy of Spiritual Intercourse. By A. J. Davis	50
Woman, Her Education and Influence	40
The Power of Kindness, with Examples	25
Tobacco, its Effects on the Body and Mind	25
Labor, its History and Prospects. By R. D. Owen	25
Parental Responsibility. By Mrs. Steele	25
Woman and her Needs. By Mrs. E. Oakes Smith	25
A Sober and Temperate Life. By Cornaro	25
Chemistry Applied to Physiology. By Leibig	20
Thoughts on Domestic Life. (Marriage)	12
The Science of Swimming, Illustrated	12
Tea and Coffee, their Moral and Physical Effects	12
The use of Tobacco, its Effect on the System	12
Innovation, Entitled to a Full and Candid Hearing	12
Temperance and Tight Lacing, Illustrated	12
Tobacco, its Use and Abuse. By Burdell	06

A more complete Catalogue for Agents will be furnished to all who desire it, on personal application, or by letter.

Fowlers and Wells have all works on Phonography, at wholesale and retail.

These works may be ordered in large or small quantities. They may be sent by Express, or as freight, by railroad, steamships, sailing vessels, by stage or canal, to any city, town or village in the United States, the Canadas, to Europe, or any place on the globe.

Checks or drafts, for large amounts, on New York, Philadelphia, or Boston, always preferred. We will pay the cost of exchange.

When single copies of the above-named works are wanted, the amount, in postage stamps, small change, or bank notes, may be enclosed in a letter and sent by mail to the publishers, who will forward the books by return post. All letters and other communications should be post-paid, and directed as follows: FOWLERS AND WELLS,
feb 26—d3m No. 131 Nassau-street, New York.

THOMPSON'S
SKY-LIGHT DAGUERREAN GALLERY!
LANE & TUCKER'S BUILDING,
Pennsylvania Avenue, Washington, D. C.
THE subscriber would respectfully inform the ladies and gentlemen of Washington and vicinity, that he has opened the above rooms for the purpose of taking the likenesses of all who may wish to favor him with a call. He has spared no expense in making it the
BEST GALLERY IN THE CITY.
And from his long experience as proprietor of several galleries in New York city, he is confident that *his work cannot be excelled* by any one. He will give his personal attention to each picture, and will suffer no one to go away dissatisfied. His apparatus is entirely new, and possesses all the latest improvements, having one of the most artistically arranged SKY-LIGHTS in the country.
☞ He is willing to guaranty satisfaction or no sale.☜
A large assortment of fancy cases constantly on hand and for sale at reasonable rates.
☞ Post-mortem cases promptly attended to.
feb 21—tjan 21 E. C. THOMPSON.

CENTRAL HOTEL,
Warren street, east end of the Railroad Depot,
SYRACUSE, N. Y.
On the left hand as you enter the Car House going west; on the right going east, only ten feet from the Depot.
☞ No danger of being left, as the cars remain here thirty minutes for passengers to dine. Efficient and trusty waiters always at hand on the arrival of each train to attend to baggage entrusted to their care.
MEALS, TWENTY-FIVE CENTS.
Good accommodations for passengerrs remaining ever, at one dollar per day.
N. B.—The proprietors' efforts will always be to please their guests. Having eight years' experience both East and West, they feel confident that all will be satisfied, and solicit the patronage of the public.
jan 17— B. A. CLARK & CO.

PLAIN AND ORNAMENTAL PRINTING.
KIRKWOOD & McGILL respectfully inform the citizens of Washington that they continue to execute every description of BOOK and JOB PRINTING with neatness and despatch.
☞ Pamphlets, Cards, Handbills, Labels, Bank Checks, Circulars, Notices, Insurance Policies, Posters, Bill Heads, &c., &c., printed at short notice. Also printing in fancy colors. ☞ OFFICE corner of 8th and D streets.
feb 17—tf

SAMUEL T. WILLIAMS, Attorney at Law,
65 Fayette street, Baltimore, Md.,
PRACTISES in the various courts of Baltimore. Prompt attention given to Collecting. He refers to—
Hon. S. U. Downs, Senator from Louisiana.
Hon. G. W. Jones, do. Iowa.
T. C. Connolly, esq., Editor American Telegraph.
Dr. John D. Wharton, Baltimore, Md.
feb 21—tf

TO CAPITALISTS!
OFFICE OF CORRESPONDENCE, WASHINGTON,
February 11, 1852.
I WISH to borrow $2,000 to $2,500 for one to three years, on a mortgage on city property worth four times the amount.
Also, another sum of $1,500, on like terms.
T. C. CONNOLLY,
feb 20—tf General Correspondent.

A PANORAMA FOR SALE.
OFFICE OF CORRESPONDENCE, WASHINGTON,
February 23, 1852.
HALF of a very beautiful PANORAMA is offered for sale. It is believed that in the hands of a good exhibitor it can be made very profitable. The present owner is unable, from other engagements, to give it his personal attention, and is unwilling to place it in the hands of any one not directly and permanently interested in its success.
Apply to T. C. CONNOLLY,
feb 23—tf General Correspondent.

MATHEW ST. CLAIR CLARKE has reopened an office for the transaction of law and agency business, on F street, near the Department of the Interior, and nearly in rear of Willard's Hotel, where he boards.
dec 31—3m

AMERICAN TELEGRAPH.

[Communicated.]

Building Associations.

MESSRS. EDITORS: In reference to the article on this subject quoted by your correspondent from the "Journal of Commerce," and a number of others on the same topic which have appeared in that paper since, it seems strange that there should be so much misconception and floundering on a matter which, as understood among us, is susceptible of such plain and easy demonstration. The following propositions, at least, are presumed to make the matter fully as clear as the reasonings of "A Calculator," in the "Journal:"

1. "Building associations," as constituted in this latitude, do not promise $800 for a monthly investment of $3 during ninety-two consecutive months, or 7 8-12 years—that is, $800 as a return for $279; but they promise and do realize $200 for $1 (equal to $800 for $4) paid for about ninety-two consecutive months, or 7 8-12 years—that is, a return of $200 for $93; and that on the commonest principles of capital and interest compounded from month to month.

But the *object* of building or mutual loan associations is *not* lucrative investments, or the realization of inordinate gains to the speculator, at the expense of the laboring man. On the contrary, it is to take him out of the hands of the capitalist and make him his own banker and landlord. Those who invest for the former purpose will find that they view the matter erroneously, and the result will disappoint them in their calculations of excessive gain. For, it being necessary for the successful operation of the association, and its close in the shortest time, that all the shares (to a very small remnant) should be bought out by the holders at the highest possible premium, their object of accumulating gains without buying out is, therefore, in direct opposition to the interest of the association, and consequently their own. Out of 1,000 shares the holders of but 10 can realize the full value of the stock of $200 for $92, *at* the close of the association; all others must submit to a greater or smaller discount in interest and premium, as all but those 10 must buy or take out their shares *before* the close of the association.

The object of building or mutual loan associations is to enable the man of small means, and generally without banking credit, to obtain the great benefit of the advance of a capital for a moderate and legal interest, and on the easiest terms of repayment, wherewith to acquire a house and homestead, establish or increase a business, &c., or accomplish any other purpose to his advantage, and the furtherance of his independence and comfort in life. For be it known, that not on real property only, but, when his monthly savings have helped to swell the value of his stock, on the value and security of that stock itself, advances in money can be made.

Now, what is the operation of effecting this object? Experience and calculation show that, in the ordinary course, these associations run out in not quite eight years—say, at furthest, seven years and eight months, or ninety-two months. Suppose, then, the *extreme* case of a party taking an advance out of the very first month's contributions, at "Calculator's" average premium of $75 per share of $200: he would

receive cash		$125.00
And would refund to the society in regular contributions for 93 months, including the first and last	$93.00	
Interest on $200 for 92 months at 6 per cent.	92.00	
		185.00
Whereas, on an ordinary loan of the same amount of		$125.00
He would for the same period pay in interest		57.50
		182.50

2. Take the case of a loan after the lapse of two years: at the same average premium, he receives $125.00
And pays back, in monthly contributions $93.00
And pays back in interest for 5 8-12 years, or 68 months 68.00
161.00
Ordinary loan—interest on 68 months $42.50
Capital 125.00
167.50

3. Case of a loan at the expiration of four years: same average premium $125.00
Monthly payments $93.00
Interest for 3 8-12 years, or 44 months 44.00
137.00
Ordinary loan—interest $27.50
Capital 125.00
152.50

It is clearly perceived on which side the "average" advantage is; but we claim only the freedom of the operation from usury.

4. The practice of selling to the bidder of the highest *premium*, which seems to be such a stumbling-block, and so awful a usury to the uninitiated, serves simply as the *readiest method of allotting the money* on hand among the members desiring the same; and, since each premium reverts to the treasury, and is loaned out again at compound interest, (for the benefit, *pro rata*, of himself who takes the loan and pays it,) *it is likewise the means of shortening the duration of the association.* Were it not that the association would last nearly twice as long—an excessive and inconvenient period—the "premiums" might be dispensed with altogether. So, in lieu of them, the monthly contribution might be raised to $2 per share, instead of $1, or the closing value of the stock reduced to $100, both of which modes would reduce the time of the association one-half, but have their inconveniences.

5. Thus these mutual loan associations are one, and perhaps the first useful and practicable realization, of the many schemes of "social reform" and improvement, on the principle of "ASSOCIATION." For what a single dollar or two a month in the hands of each individual member of the association could never effect, (it is, therefore, useless to compute the comparative compound interest on this single dollar if otherwise invested, which would often but be in an additional visit to the tavern, or some other unprofitable expenditure,) is here effected by the joint accumulation of these monthly savings into a joint capital, wielding the same power, and available for the same uses and advantages, as the capital in the hands of a single rich man—constituting, in fact, the POOR MAN'S (and, in case of death, the poor widow's) BANK, and affording, as the writer of this has suggested, the best and safest basis for the issue of the *poor man's bank-notes*—being secured, dollar for dollar, by tangible real estate, in addition to the POOR MAN'S HONESTY. A SECRETARY.

Editors' Correspondence.

[From our New York Correspondent.]

NEW YORK, March 15.

Money—Sale of Merchants' Exchange—Legislature—Economical Government.

The principal topic of late is the easy state of the money market, and the readiness with which that essential article is obtained on good paper, at moderate rates of interest. But there is no telling how long this state of things will last—we still import more than we export, and, as money happens to be "abundant," to use the cant phrase, just now, on the other side, there is a temporary "let up" in the demand by foreign creditors, but before long there will be another tight period.

That noble building, the "Merchants' Exchange," in Wall street, is to be sold at auction on the 16th instant, on a deed of foreclosure of certain mortgages, amounting altogether to over eight hundred thousand dollars; besides which there is a further debt, unsecured by mortgage, amounting to nearly two hundred thousand dollars. The building and ground have cost over two millions, and the ground would be worth more without the building than with it; for, though presenting an elegant exterior and a spendid rotunda, the rooms are mostly small, and the passages bewildering; and it is a hard job to find any number in it without minute study of the "directory" as you enter. Every room is fire-proof, however, being vaulted in the most substantial manner. The whole income has amounted to about $65,000 per annum. A building properly constructed would yield $150,000 per annum. It is said that Corcoran & Riggs have some thoughts of buying it, in the hope of selling it to government as a custom-house, (the present one being too small,) at a large advance.

The legislature some time since ejected Col. Snow, the great temperance member, from his seat, by a close party vote, the Whigs having previously been in the majority, and refused to admit Russell Smith, the contestant, to the same seat. The ejection of Snow was effected after a session which lasted from 11 o'clock a. m. to 5 o'clock next morning. There has been nothing said about the Maine law since; but it is possible that Snow may yet get into his seat, if the Whigs should chance to get a working majority by the absence, accidentally or otherwise, of Democratic members. The Senate is now equally divided in parties, and the House likewise, except that there is one independent member, Col. Munroe, (formerly in Congress,) who votes just as the spirit moves.

It has been estimated that the annual cost of maintaining our city government exceeds that of the governments of the six New England States, legislatures and all. Among the items for the last two months in the "contingent expenses of the Common Council" is one of $1,053.88 for eating, drinking and smoking, ($248 for cigars!) or at the rate of over $6,000 per annum, of which some $1,500 goes for cigars; and this, besides a per diem of $4, or about $500 per annum to each member. And yet everybody scolds and grumbles over the taxes and the rascally corporation, but that is all: we must grin and bear it, since we are doomed to be the prey of one or the other of the two political parties. Discard politics from your municipal elections, and let that man be anathamatized with black marks who dares to mention it in connexion with any candidate.

The river is expected to break up every moment. Civis.

[Communicated.]

The Wings of the Capitol.

MESSRS. EDITORS: Can you inform us when the appropriation for continuing the wings of the Capitol will be made? Can you inform us why it has not already been made? Can you inform us why the committee, long ago appointed to examine into and report upon the sufficiency of the foundations, have not before this time performed that duty?

If you can satisfactorily answer these questions, you will not only oblige us, but you will lay the whole country under obligation, and receive the gratitude of hundreds of the sons of toil, who are waiting, *destitute*, for the passage of the bill in question. Destitute! Destitute of money, destitute of credit, and destitute of the means of sustenance—living upon charity, or upon such accidental employment as chance may happen to throw in their way. They are able, willing, and anxious to earn their daily bread by the toil of their hands. The work, for aught we know, is in a proper state to be continued; the material is either at hand, or the facilities of transportation are open; and yet these absolutely suffering laborers are idle—and why?

We are credibly informed that on yesterday, when Senator Borland's resolution was agreed to, many of these poor men, who have been waiting here for months, actually shed tears. They had fondly hoped when the bill passed the House, with the endorsement of Mr. Stanton (who is a practical mechanic) that he "never saw a better foundation," it would pass the Senate without delay. But it seems they were doomed to further disappointment. A FRIEND TO THE LABORER.

Our correspondent propounds three difficult questions. To know *when* Congress will act definitively on any practical measure, especially while engaged in President-making, is far beyond our powers of divination. Why the appropriation has not already been made, is probably because it is the pay of the laborers, and not of the Senators, that is suspended. Why the House committee made no report upon the condition of the foundations, can probably only be answered by the committee itself.

An equally difficult question has been presented to us respecting the means by which the many workmen now loitering in our city obtain their daily bread.

The Census of Maryland.

We greatly admire the manner in which the returns from this State are presented. We have never seen a statistical work produced in a more satisfactory form. We notice in the Baltimore "American" of yesterday a highly favorable notice: "We cannot," that paper remarks, "but commend Mr. Kennedy's labors, as indicated by this specimen of them, to the admiration of the country, and we give full expression to the hope that Congress will sanction the publication of the Census returns of the whole Union, according to the plan and style upon which these statistics of Maryland are prepared and given to the public."

The papers of Maryland, of all parties, generally—we believe universally—concur in this opinion; and so also do very many of the journals we receive from other States. In fact, we have not in a single instance known any editor, professing to have examined the work, to dissent from the general verdict. The Meadeville (Pa.) "Chronicle," a Democratic journal, now before us, under date of March 6th, says:

"We have before us the report of J. C. G. Kennedy, esq., Superintendent of Census, so far as relates to the State of Maryland. As we understand it, this volume has been prepared by Mr. Kennedy, under the direction of the Secretary of the Interior, with a view of laying it before Congress as the most approved method of publishing and arranging the Census returns in order to render them of the greatest utility. The desire of the Census Bureau is, not to publish the returns by States, but to publish the tables of statistics of the entire country in one, and the historical, geographical and other facts connected therewith in another volume. In the volume before us we have a *succinct* history of the State of Maryland, giving, in the first place, its location, boundaries, and area. Its natural geographical divisions are next noticed, its climate and products; then the settlement of Claiborne, and the charter of the colony granted to Lord Baltimore, in 1632, in which it received the name of *Terra Maria*, or, being anglicised, Mary's Land, now Maryland; this part of the work notices the principal events of