NEW ORLEANS DAILY CRESCENT.

PUBLISHED EVERY DAY, SUNDAY EXCEPTED, BY NIXON & ADAMS, AT No. 70 CAMP STREET.

VOLUME XI. SATURDAY MORNING, MARCH 12, 1859. NUMBER 307.

TERPSICHOREAN.

MUSARD.....MUSARD.

SECOND GRAND MASQUERADE BALL —At— **Odd Fellows' Hall.**

The Managers of the YOUNG MEN'S SOCIETY BALLS take pleasure in announcing that they have been induced to give another BALL which will take place on ST. JOSEPH'S EVE, (Mi-carême,) FRIDAY, MARCH 18, 1859, And have made arrangements with **MUSARD,** The great chef d'Orchestra of the Bal Masqués of the Grand Opera of Paris, and of the Balls given at the French Court, who, assisted by his own celebrated Orchestra from Paris, will make his last appearance in New Orleans as conductor of a ball. He will also give a **Grand Promenade Concert,** A programme of which will be duly published—to commence at 8 o'clock, and continue until 10 o'clock, when the dancing will commence.

He will introduce an entire new programme of music on this occasion.

☞Gentlemen can procure tickets on applying to the Secretary at the office of the Ball Room—entrance on Camp street—from 9 A. M. to 3 P. M.

☞Applications for ladies' tickets of invitation to be made to the Secretary, with their names and residence.

☞No lady will be admitted without an invitation ticket having been approved by the Board of Managers.

☞As ladies' invitations are limited, application should be made early.

☞No ladies' invitations will be issued after the last meeting of the managers, which will be on the night previous to the ball.

☞No tickets can be procured on the night of the ball.

☞Price of Gentlemen's Tickets, $5. m10 t15

ODD FELLOWS' HALL—CAMP STREET

GRAND FANCY DRESS AND MASK BALLS, To be given by the **Benevolent Association of the Sons of La.**

A Series of THREE BALLS will be given as follows:
First Ball.....WEDNESDAY EVENING, Feb. 16, 1859.
Second Ball.....TUESDAY EVENING, March 1, 1859.
Third Ball.....SATURDAY EVENING, March 19, 1859.

COMMITTEE:

S. P. DeLabarre,	S. E. Cromot,
Auguste Larose,	Anthony Sambola,
A. Chenard,	C. R. Fagot,
A. Dalpench,	L. J. Courtault,
E. Fagot,	J. P. Montemat,
Joseph Gros,	M. C. Blanco,
N. A. Llambias,	F. X. Barbot,
P. B. Boisfontaine.	

☞The above Committee will meet every evening at Odd Fellows' Hall from 7 to 9 o'clock, P. M., where applications for ladies invitations may be made.

☞No lady shall be admitted without a ticket of invitation approved by the committee.

☞Gentlemen's Tickets, price $3, may be obtained from the members of the committee. fe2 im19

GRAND FANCY DRESS, MASK AND REGALIA BALL, —Of— **Howard Lodge, No. 13, I. O. O. F.,** —For the— BENEFIT OF THE WIDOWS AND ORPHANS FUND' —At— **Odd Fellows' Hall,** ON MONDAY EVENING MARCH 28, 1859.

MANAGERS:

Joseph Magner,	G. Forster,
H. Stewart,	G. Semmon,
N. D. Lyle,	Jam s Jackson,
Thomas Langwith,	R. S. Keagley,
Edward Newman,	A. Poriaous,
H. Mitchell,	Simon Wicker,
	J. C. Norton.

☞Admission Tickets can be had from either of the above named Managers.

☞Application for Ladies' Invitations can be made to G. Samson, 159 Poydras street, Joseph Magner, 29 Carondelet street, or any of the above named Managers.

☞No Ladies admitted without a duly approved Invitation Ticket.

☞All masked will be required to unmask before entering the Ball Room. m4 t8

MME DeBAR'S DANCING ACADEMY, 233 Baronne street, between Gravel and Julia streets.

The Ladies of New Orleans are respectfully informed that the above Academy will open on WEDNESDAY, November 24, where all the Fashionable Dances will be taught.

Ladies—Monday, Wednesday and Friday, from 10½ to 12½, and 4½ to 6½.

Children—Tuesday, Thursday and Saturday, from 4½ to 6½ P. M.

Private Lessons—Tuesday, Thursday and Saturday, from 10½ to 3½.

☞Terms—Ladies, $10 per month; Children, $6, payable in advance. Twelve lessons to the month.

☞Mme DeBar can be seen at her Academy any day, from 10½ to 3½, and 4½ to 6½. n24 5m

COSTUMES FOR MASQUERADES AND FANCY BALLS, No. 112 Conti street, between Dauphin and Bourbon streets.

Madame Groux, from Paris, COSTUMER

Respectfully informs her customers and the public that, her library recently increased her extensive stock by recent importations from Paris, she is now prepared to furnish the most complete and elegant assortment of COSTUMES, MASKS, DOMINOES, etc., ever offered in this city, comprising every nation, age and style, Ancient and Modern, and if chosen by Mr. G. in Paris. Mrs. G. has a large collection of Costumes entirely new. Her Costumes for Ladies—Embroidered on Velvet and Satin—are the richest and most elegant ever made. Prices moderate. Madame Groux has a Toilet Room expressly appropriated for Ladies.

☞Costume made to order on short notice. n24 tf

J. VEGAS' DANCING ACADEMY, AT ODD FELLOWS' HALL.

PROF. J. VEGAS most respectfully announces to his friends and the public in general, that his Dancing Academy will be open for the season at Odd Fellows' Hall, on the 15th of November, where he trusts to meet with the same liberal patronage as before.

Days of Tuition for Children—Tuesdays, Thursdays and Saturdays, from 4 to 5 o'clock P. M.

Gentlemen's Class—Mondays, Wednesdays and Fridays, from 4 to 10 o'clock P. M.

Ladies' Class—Tuesdays, Thursdays and Saturdays, from 10 until 12 o'clock A. M.

Practicing Parties for Ladies and Gentlemen every Wednesday.

The popular Children's Fancy Balls will be given as before, once every month.

For terms, apply to Prof. Vegas, Odd Fellows' Hall, or at Mr. L. Gaddel's Music Store, No. 91 Canal street. n10

CAPT. J. K. DUNCAN. WM. P. DUNCAN. S. L. JAMES.

CIVIL ENGINEERING—J. K. DUNCAN & CO., Civil Engineers, Surveyors, Architects and Superintendents, No. 131 COMMON STREET, and 24½ CARONDELET STREET, fe24 1y

CHAS. HEIDSICK CHAMPAGNE—DIRECT IMPORTATION.—We have 150 baskets, quarts and pints of this celebrated wine, landing from ship Golden Eagle direct from Havre.

JOS. H. & I. N. MARKS, m28 tf 43, 45 and 47 New Levee st.

MOSS.....MOSS.....MOSS.

Fine Dressed MOSS, put up for market. Fine Moss, Curled Hair and Cotton MATRESSES.

Also, FEATHERS—in lots to suit.

CAMPBELL & CO., n26 1f 177 Canal street.

JNO. CULBERTSON & CHARLES W. CULBERTSON, Attorneys and Counsellors at Law, No. 56 Louis Exchange Alley, between Conti and Bienville streets, New Orleans. ja21 6m

SANDS' SARSAPARILLA, THE VERY BEST Remedy for Purifying the Blood, and for the cure of Scrofula, Rheumatism, Stubborn Ulcers, Dyspepsia, Salt Rheum, Fever Sores, Erysipelas, Pimples, Tetter, Biles, Mercurial Diseases Cutaneous Eruptions, Liver Complaint, Bronchitis, Female Complaints, Loss of Appetite, General Debility, etc.

Every revolving year confirms and extends further and wider the well-merited reputation and deserved popularity of this invaluable Medicine, proving it to be the most efficacious remedial agent known, for the cure of all diseases arising from an impure state of the blood, and we have only to point to the accumulated testimony of multitudes who have experienced its effects, to convince incredulity itself of its real value.

Another Cure of Scrofula.

MESSRS. A. B. & D. Sands—Gentlemen: I have for nearly three years been troubled with that dreadful disease Scrofula; so much so, as to be offensive to my husband and myself; and to obtain relief have tried every kind of medicine that came under my notice, without effect. One of my neighbors, who had been cured of a similar complaint by your Sarsaparilla, advised me to make a trial of it, and I can truly say that it has done me a world of good, having completely cured me. Hoping that my evidence may induce others similarly afflicted to adopt the same remedy, with the same satisfactory results,

I remain gratefully yours,
SARAH A. J. POHLMAN.

Prepared and sold by A. B. & D. SANDS, Wholesale Druggists, No. 100 Fulton street, New York. For sale by J. WRIGHT & CO., No. 21 and 151 Chartres street, P. P. DACONGE, 29 Chartres street, New Orleans, and I. P. H. McGRAW, Natchez, Miss. fe21 lm&W

JOS. G. LOGAN, 57 ST. CHARLES STREET, COMMission Merchant and Agent for J. J. O'Fallon & Co.'s "St. Louis Metallic Nut and Bolt Factory." All kinds of Nuts, Bolts and Washers kept S. H. Under Planter Machinery. One thousand choice Molasses Barrels for sale. JOS. G. LOGAN. d20 tf

WIDOW A. COSTA, SUCCESSOR TO ANGELO Costa, has on hand and offers for sale—
500 bbls. Mess, Prime and Single Pork.
100 tierces Bacon—Sides and Shoulders.
90 bbls. White and Red Beans.
25 tierces Sugar-Cured Hams.
200 bbls. Superfine and Extra Flour.
30 tierces Carolina Rice.
300 bbls. Western and Northern Potatoes.
o23 6m 66, 67, 69 and 70 Old Levee street.

NEGROES FOR SALE, AT No. 54 BARONNE STREET.

The undersigned has about 300 Virginia and Maryland Negroes for sale, just arrived—
Field Hands,
Mechanics, and
Every class of House Servants, etc.

The supply will be ample from now receipts during the season. My establishment is between Gravier and Common, on Baronne street, No. 54, which is the second street west from the St. Charles Hotel.

n9 8m WALTER L. CAMPBELL.

C. & E. ROLLING, (SUCCESSORS TO P. ROY,) Wholesale and Retail Grocers, AND DEALERS IN FOREIGN AND DOMESTIC LIQUORS, No. 40 OLD LEVEE STREET, New Orleans, n11 1y&W Between Bienville and Conti.

R. TRAMONTANA & CO., IMPORTERS —OF— FOREIGN FRUIT, Wholesale and Retail Dealers in DRIED and GREEN FRUIT, consisting of—
Raisins, Figs, Grapes,
Citrons, Oranges, Lemons,
Dates, Bananas, etc., etc.

They beg to inform the public that they are constantly receiving consignments of Fruit, and are prepared to supply Dealers, Hotels, Steamboats and Private Families with Fruit of all kinds, on the most reasonable terms. 4 FRONT STREET, n10 6m between Common and Gravier streets.

AMUSEMENTS.

PLACIDE'S VARIETIES—GRAVIER STREET.

Stage Manager.....Mr. JOHN SEFTON.
Treasurer.....Mr. WARREN.

FOURTEENTH WEEK OF THE STAR COMPANY.

Twelfth appearance of HENRY PLACIDE, who is engaged for a limited period.)

Mr. George Jordan,	Mr. George Holland,
Mr. John Owens,	Mr. T. Placide,
Mr. Mark Smith,	Mr. W. H. Briggs,
Mr. A. H. Davenport,	Mr. C. Plunkett,
Mr. T. B. Morris,	Mr. J. Seymour, and
Mr. John Sefton.	
Mrs. Charles Boyce,	Mrs. John Sefton,
Miss Susan Denin,	Mrs. Mark Smith,
Miss Angela Sefton,	Mrs. C. Plunkett,
Miss A. Graham, and	Miss Lonsdale.

SATURDAY EVENING, March 12, 1859,

To commence with the Comedy of WEST END—Sir Wm. Davenity, Mr. H. Placide; Earl of Stanmure, Mr. A. H. Davenport; Percy Ardent, Mr. Geo. Jordan; Major Pen, Mr. John Owens; Sapple, Mr. Plunkett; Lenoir, Mr. John Sefton, Lady Wm. Davenity, Mrs. Chas. Boyce; Norah, Miss Susan Denin; Mrs. Comfort, Mrs. John Sefton. ..... COMIC FOLK A—By Misses H. Gale and Jackson ..... Performance concludes with the farce, OUT FOR A HOLIDAY—Cotton, Mr. Morris; Bolt, Mr. A. H. Davenport; Minks, Mr. Holland; Outaway, Mr. Duncan; Mrs. Sribbly, Mrs. Seymour, Miss Brown, Miss L. Graham.

☞In rehearsal—GRANDFATHER WHITEHEAD.

PRICES OF ADMISSION:

First and Second Tiers and Parquette.....	75 cents.
Boxes (Third Tier, for colored persons only).....	50 "
Gallery.....	25 "
Private Boxes.....	$4 to $6 00

☞The Box Office open for securing Dress Circle, Parquette Chairs and Private Boxes, from 9 to 5 o'clock, daily.

☞Doors open at a ¼ to 7 o'clock—Performance to commence at 7½. m12

ST. CHARLES THEATER—ST. CHARLES ST.

Lessee and Manager.....B. DeBAR.
Acting Manager.....H. CORRI.

PRICES OF ADMISSION—Dress Circle and Parquette, 75 cents; Second Tier, 50 cents; Gallery, 25 cents; Private Boxes, $5 each; Private Quadroon Boxes, $3 each.

Farewell Benefit of Mrs. JULIA DEAN HAYNE.

SATURDAY EVENING, March 12, 1859.

The celebrated tragedy of PIZARRO—Rivira, Mrs. Julia Dean Hayne; Rolla, Mr. C. Pope; Pizarro, Mr. Hamblin.....To conclude with the comic drama of FOODLES—Toodles, Ben Dollar; Mrs. Toodles, Mrs. A. Kotkin.

☞Sunday—Benefit of Miss Fanny Denham.

Doors open at 6½; Overture at 7½ o'clock, precisely. Box Office open daily from 10 to 3 o'clock P. M. m12 C. G. CHESLEY, Treasurer.

SPALDING & ROGERS' AMPHITHEATRE AND MUSEUM, ST. CHARLES STREET.

LAST DAY BUT ONE —OF THE— COMBINED CIRCUSES.

SATURDAY March 12.

AT NOON—Grand Performance for Ladies and Children—the last at mid-day by the Circus.

AT NIGHT—All the leading features of the Great Circus Troupe.

☞Last day but one of the mammoth Snakes in the Museum.

☞Monday—Marsh's juvenile Comedians.

A LIVE PYGDMA GREEN BOA CONSTRICTOR, 20 feet long, and weighing over 250 pounds, and the LIVE AFRICAN ANACONDA, 15 feet long—both of which are performed by their keeper—are on exhibition in the Museum, from 11 to 4 o'clock each day, and for one hour before and after each performance in the Amphitheater.

☞Performances EVERY NIGHT and EVERY SATURDAY NOON.

Admission to Amphitheater.....50 cents.
m12 Museum.....25 cents.

WANTED.

WANTED TO HIRE—A GIRL FROM 14 TO 17 years of age to attend to an infant. The place given to some Irish or German or colored girl. Address K. at this office. n10 tf

WANTED—A HOUSE SERVANT WITH GOOD RECommendations. Apply at No. 200 Julia street, near Carondelet. m10 3t

WANTED—A COOK. City references required. Apply at G. W. Oliver's residence, on Josephine, between Prytania and Coliseum streets. m9 3t

AGENTS WANTED—TO SELL A VALUABLE Book published in New Orleans. Address Box J 33, Post-Office, New Orleans, La., with postage stamp enclosed for return answer. ja23 6t

FOR RENT.

ST. LOUIS HOTEL FOR RENT—THE elegant and commodious Hotel fronting on St. Louis and Bourbon streets, known as the St. Louis Hotel, is offered for rent on a lease of five years from 1st October next. Apply at Citizens' Bank of Louisiana, to fe24 3m RUG. ROUSSEAU, Cashier.

FOR RENT—ONE OF THE PRETTIEST AND best watered FARMS on the Jackson Railroad, 104 miles above New Orleans, ½ miles from a flag station, and the cars running within a hundred yards of the house, with a good orchard on the place. Apply at 126 Poydras street to fe4 tf J. C. DOWNER, General Agent.

FOR RENT—A FINE, LARGE BACK OFFICE on the second floor of store No. 81 Common street. Possession given immediately. Apply to BARBIER & CO., ja23 tf 61 Common street.

FOR SALE.

FOR SALE—A LIKELY NEGRO GIRL, BETween 11 and 12 years of age—very smart for her age—perfectly healthy and accustomed, having passed through the epidemic of 1858. Fully guaranteed. Apply to JAMES W. BREEDLOVE, m8 tf Notary, No. 79 Gravier street.

FOR SALE—THE SCHOONER EUPHEMIA, 134 tons register, built in New York of the best material, copper and copper fastened; is as new and in all respects well found in every respect. For terms, apply to fe26 S. JONES & CO., 91 Gravier st.

FOR SALE—400 ACRES HEAVY TIMBERED Pine Lands, within 4 miles of Mandeville and 2 miles of steamboat navigation to the city; has good cottage, new kitchen, stables, servants' house, a good garden, and a well of excellent water, fruit-trees, shrubbery, etc.; all improvements good. The place is high and healthy, and desirable either from the city. For terms, which will be reasonable, apply to CUTLER, HARRISON & CO. New Orleans, Feb. 16, 1859. fe16 2m

FOR SALE—THE FURNITURE AND FIXtures for a Boarding-House, together with the unexpired lease of the premises, which are beautifully located in the most pleasant and desirable portion of the city, within a short walk of Canal street. The house is large and airy, and everything in it was purchased new a few months since. The establishment is literally splendid.

☞For further particulars apply to F. A. BARTLETT, at this office. fe15 tf

FOR SALE—THE SPLENDID BALTIMORE clipper-built schooner W. L. MONTAGUE, 164 tons burthen, carries about 1400 bbls., sails very fast, and in fine order for any voyage. For terms, apply to GEO. W. HYNSON & CO., fe4 82 Camp street.

FOR SALE—A FINE HORSE, WAGON, and Harness. Apply at HIRAM KING'S Stable, Baronne, between Common and Gravier streets. jy22 tf

NEGROES FOR SALE.

I have just received ONE HUNDRED LIKELY NEGROES from Virginia and Maryland, among them some good Blacksmiths, Coopers, Washers and Ironers, all of which are for sale on accommodating terms for cash or good city acceptance, and I will be receiving fresh lots during the season. Those intending to purchase would do well to call at my office, corner Chartres and Esplanade streets, opposite the house of John B. Smith. JOSEPH BRUIN. n22 tf

EXTENSIVE SALE OF MAGNIFICENT FRENCH PORCELAIN AND FANCY GOODS, —Suitable for— PRESENTS AND FAMILY USE, —By— **Mr. JAMES P. JUDSON**

Respectfully informs the public that he has taken the Store No. 97 Camp street, and opened a large and elegant stock of magnificent FRENCH CHINA AND FANCY GOODS, direct from the manufacturers, suitable for Presents and family use. The Porcelain comprises a complete assortment of Plain Gold Band and Decorated Dinner, Dessert, Tea and Breakfast SETS, latest styles.

—ALSO—

The richest assortment of FANCY CHINA ever offered in this city, viz: Vases, Compotes, Toilet Sets, Card Baskets, Motto Cups, Figured Inkstands, China Chandeliers, Toy, Tea and Dinner Sets, Puff Boxes, Jewel Holders, and Nick Nacks.

—ALSO—

Bohemian and French CRYSTAL GLASS Decanters, Goblets, Tumblers, Card Receivers, Colognes, Fruit Bowls, Liquor Sets, etc., etc. And to induce large sales, all of the above will be disposed of after the following very liberal plan:

With every purchase to the value of $2 50 and upwards, a PRESENT WILL BE GIVEN, varying in value from Fifty Cents to One Hundred Dollars.

☞Ladies especially invited to call and examine this stock. fe26 1m

HENRY M. FAIRCHILD & CO., COMMISSION AND FORWARDING MERCHANTS, Wholesale Grocers and dealers in North ern and Western Produce, Naval Stores, etc., etc.

No. 68 SOUTH COMMERCE STREET, Mobile, Ala.

☞Cash advances made on consignments to us or our friends in New Orleans. fe15 3m

MADEIRA—27 cases old Como de Lobos, very superior for sale by WOLFF, fe21 corner Gravier and New Levee sts.

New Orleans Daily Crescent.

(Communicated.)

THE BOARD OF UNDERWRITERS.

Eds. Crescent.—I thought the nature and objects of the organization known as the "Board of Underwriters" in this city were by this time thoroughly known and appreciated by the community, and that the prejudices which formerly existed against it had given way to convictions of its great utility in simplifying and strengthening the whole machinery of insurance, and making it, what it ought to be, *a perfectly reliable security* against loss of the subject insured. It seems, however, from recently published articles in the city papers on the action of the Board, that I have been mistaken in this thought, and that sensible, well informed men, are still in the dark in regard to its objects, and if you will allow me a small space in your columns I will endeavor to enlighten them.

Competition, a principle generally so useful in the business of life, has in the business of insurance been everywhere found to produce injurious effects by the cheapening process which results from it. In the affairs of individuals, where superior sagacity, ingenuity, industry and other favorable elements combine to give one person advantages over another, and enable him to drive his competitors from the field by better or cheaper productions, the public is benefitted and only the individual suffers from the contest. With insurance companies it is altogether different—competition among them, instead of benefitting the public, must injure it most fatally, for it can produce but one result, viz: the reduction of premiums, and the granting of injudicious privileges and indulgences, in order to procure business until the premiums cease to be remunerative, the capitals of the companies are gradually absorbed in the payment of losses, and, instead of being substantial, reliable bulwarks for the public protection, they dwindle into mere candidates for premiums for the purpose of keeping their doors open until they are compulsorily closed by their inability to pay the just claims upon them.

Now the first object of the "Board of Underwriters" is to guard against the possibility of such a deplorable state of things growing up in this community, by the formation and annual revision of a tariff of premiums, with accompanying rules and regulations, founded upon data drawn from a long series of observations and comparisons carefully recorded and thoroughly analyzed and digested, in order that a proper connection may be preserved between the risk insured and the premium charged for it, carefully maintaining such a scale of rates as will insure the preservation of their capitals in all their integrity while they are not so high as to act detrimentally on the commerce of the place. I do not pretend to say that the present "tariff" is perfect, but I can, with all truth, assert that the only object aimed at by the Board in adopting it is the protection of their capitals for the security of the public, for whose services the companies are created, and at the annual revisions to which it is subjected, reforms are introduced, as time and experience point out their necessity.

If the insurance business of the city was conducted on the old fashioned, almost exploded joint stock system, by which the whole of the profits were divided among the loaners of the stock, the public would have just cause to complain when the dividends averaged more than a full and fair return for the use of the capital employed, and the risk attending such an employment of it; but under the mutual system, which returns to the persons insured every dollar of their premium in scrip bearing interest, which, at the end of the year, has not been required to pay the losses and necessary expenses of the year's business, there does not seem to be any ground for such complaint, although I admit that it is right to keep the premiums as low as possible, consistent with the all-important principle of safety to the capitals, which must be preserved intact, or the whole matter of insurance becomes a farce.

But the duty of the Board of Underwriters would be only performed if it merely provided a tariff of premiums without prescribing for the government of the companies composing it, such rules and regulations as experience and good judgment point out as necessary adjuncts to make the tariff effective. Among these regulations is one having reference to insurances out of New Orleans, which some days since called forth some denunciatory remarks from a writer in your journal. It is known as "the country clause," and is applied to all insurances on stores in country towns, limiting the liability of the company issuing the policy to one-half of any loss that may occur to the property insured. Thus, if a country merchant has an average stock of $10,000, he has only to insure and pay premium on $5000, that being the extent of liability which the underwriter is willing to incur; and if his whole stock of $10,000 is destroyed by fire, he recovers the whole $5000, on which he has paid premium—that being half the amount of his loss. Is there anything more fair than this? But, say the objectors to this rule, why limit your liability to one-half the loss? The reason is this: country towns are generally composed of wooden buildings in such close proximity as to cause danger of one burning another in the event of a conflagration occurring in any one of them, and they are most generally without any organization for the extinguishment of fires. If the residents were permitted to protect themselves *fully from* the consequences of fires breaking out among them, the usual effect of the feeling of perfect security would manifest itself in a relaxation of that care and vigilance which it is the object of this regulation to enforce and keep up, by making the owners of property bear half the risks themselves, and thus become joint underwriters with the insurance companies, and vigilant watchers over their common interests. It may seem hard that a man cannot have his property *wholly* insured, but long experience has proved that no premium that could be asked would be adequate for these country risks if they were unprotected by this regulation.

The great advantage and convenience to the commercial community of a regular insurance tariff, emanating from the Board of Underwriters, and faithfully adhered to by its members, must be evident to every one interested in insurance matters. *With* it the merchant, with a copy of the tariff before him, has only to send a memorandum of the risk he wishes to insure, to the office which insures him, and he knows he will be charged precisely what every other merchant is charged by his insurer throughout the city for a similar risk. *Without* it, he would have to waste hours in visiting each of the ten or twelve insurance offices, every time he has an insurance to effect, in order to make the best bargain he could, and after all his labor he would not know whether or not his neighbor and competitor in business had been charged a lower rate, or obtained more advantageous terms than himself.

I could point out many other conveniences and advantages to the public which are obtained by associating the insurance companies together, in the form of a Board of Underwriters, but I am reminded that I have already extended my remarks to an inconvenient length for a newspaper communication, and will therefore close, with the simple assurance that the Board was originally organized, and is continued in operation *solely* with a view to the public interests, and that the day it is dissolved will be a day to be ever regretted by the whole commercial community of New Orleans.

ONE OF THE BOARD.

A NUGGET FROM PIKE'S PEAK.—A commission house in this city, yesterday, received from the Clear Creek diggings, near Long's Peak, a nugget of gold, slightly intermingled with quartz, weighing fifty dollars. The person who consigned it as a specimen, writing under date of February 9th, expressed himself entirely satisfied with his success thus far, and his prospects for the future.

Clear Creek is a tributary of the South Platte. This city is thronged with parties bound for the mines.

With mothers, and women in love, there is a patient resignation which surpasses human energy, and perhaps reveals the existence of certain chords which God has refused to man.

Local Intelligence.

FREE DISPENSARY.—Weekly report of the Free Dispensary of the New Orleans School of Medicine, on Common street, opposite the Charity Hospital:

Patients treated Saturday, March 5th.....	44
" " Monday, " 7th.....	44
" " Wednesday, " 9th.....	34
Total.....	122
Treated previously.....	9,811

THE SONS OF LOUISIANA turned out yesterday, to pay funeral honors to one of their brethren, Mr. P. A. Cabirac, who died the day before. The procession was large, and the funeral ceremonies imposing and impressive. He was a much esteemed member of the Association, and having been well attended to during his last illness, was properly honored in death.

THE CHIEF OF POLICE, committed to prison on Thursday, by Recorder Wiltz, for contempt, (the particulars of which we reported yesterday) was released at midnight. He did not desire the release, it being his intention to test the legality of his commitment before a higher tribunal than that of Recorder Wiltz; but the release being sent, he would have been his own prisoner, and nobody else's if he had remained. We learn that it is his intention to have the issue in regard to jurisdiction, brought up and definitively settled, before one of the proper tribunals.

An effigy of Recorder Wiltz was found hanging to a tree in the Place d'Armes yesterday morning. This could not have been more offensive to the Recorder than it was disagreeable to the Chief, who very properly disapproved of any demonstration of indignation in his behalf; he being, under the Recorder's displeasure and unjust punishment, the same cool and quiet man of sense, the same dignified officer and head of the police, as when discharging the duty to which the Recorder took his infatuated exception. Those who suspect that the Chief for a moment sanctioned this proceeding, or that of firing an artillery salute when he was committed, will do him rank injustice.

At the same time, we stand up for the men who fired the salute. They did perfectly right. As to the hanging of the effigy, whilst we admit that it was improper, we are still of the opinion that if it was a *hanging* offense, it was no parish prison or penitentiary offense. Things like these we cannot excuse; but they are perfectly natural, when the public sentiment feels itself outraged.

A FATAL DUEL took place at 4 o'clock yesterday afternoon, in a field near Carrollton, or Rickerville, between the railroad and the river. The parties were Mr. Emile Hiriart, musical and operatic critic of the Daily Delta newspaper, and Mr. E. Locquet, a cotton-buyer of Carondelet street.

On Sunday last, Mr. Hiriart's article in the Delta wound up with some stinging controversial remarks, which drew forth a challenge from Mr. L. Placide Canonge, the operatic critic of the Louisiana Courier. At the same time, Mr. Hiriart received a challenge from Mr. Locquet; whether from that gentleman's sympathy of feeling with Mr. Canonge, or otherwise, we are not well enough informed to state. A few days since, the challenged party and Mr. Canonge had their meeting at the Metairie ridge. They exchanged three shots with pistols, without harm on either side, though Mr. Canonge's clothes were perforated.

Yesterday afternoon, as above stated, Mr. Hiriart had his meeting with Mr. Locquet. The weapons were double-barrel shot guns loaded with musket balls; the distance forty paces. At the first fire Mr. Locquet fell mortally wounded, and expired without breathing a word; his adversary's ball having passed entirely through his body, from his left side to his right. Mr. Locquet's bullet struck the ground, and glancing up, struck Mr. Hiriart in the breast, stunning him violently and causing him to fall. The skin was not broken, but the blow raised a large lump.

IT GIVES US PLEASURE to state that Recorder Long, of the Third District, and Recorder Adams, of the Fourth District, are in the enjoyment of excellent health, and keep open office, as usual. We mention this to prevent our readers from falling into a supposition that the said Recorders have left the city, as said readers might suppose from seeing no reports of their court proceedings in these columns from day to day. The general peace and good order of the two Districts is admirable; and is attributable to the combined action of energetic policemen and the rigid and impartial dealing of the Recorders named with offenders of all classes. The Recorders of the First and Second Districts, we should add in justice, are none the less able and energetic in the discharge of their duty, but unfortunately their Districts are subject to a constant accumulation of the riff-raff of the world's population, which no course of justice can keep in proper subjection.

FIRST DISTRICT COURT.—*Judge Hunt.*—J. B. Carrico, found guilty of assault and battery, was sentenced to three months in the Parish Prison.

James Murphy, alias A. Y. Mason, found guilty of counterfeiting, etc., was sentenced to eight years at hard labor in the Penitentiary.

Charles Ellis, who pleaded guilty to larceny, was sentenced to one year in the Parish Prison.

David Gibbs and Andrew Finnegan, for larceny, were sentenced to the Penitentiary—Gibbs for one year, and Finnegan six months.

Thomas Leon, f. m. c., for assault and battery, was sentenced to two years at hard labor in the Penitentiary.

—— Hallet, who plead guilty to forgery, was sentenced to eight years at hard labor in the Penitentiary.

RECORDER SUMMERS' COURT.—John Fox was yesterday arraigned on a charge of having seriously wounded James Casey by cutting him in the head with a sword, on Wednesday, at the corner of Barrone and Julia streets. Casey being laid up at Charity Hospital, Fox was sent to prison to await the result. The affidavit was made by the wife of the wounded man.

John Wilson, alias Yellow Johnny, and Thomas Flaherty, charged with the murder of John Ostridge, (colored,) on Friday (or Saturday) night in a house on Corduroy Alley, were arraigned, having been arrested in the Second District by the Third District police, and sent up. They were sent to prison to be examined on the 18th.

Michael Morrison was fined $10 for furiously driving his horse and dray on Tchoupitoulas street.

John C. Fletcher, charged with a violation of the wood ordinance, and Michael and Bridget Riley, and Stephen and Ellen Gannon, charged with assault and battery all around among each other; as well as Jas. Shedrick, charged with assault and battery upon Emma Clifton, were all dismissed.

Mary Ann Higgins and Margaret Dailey were up on a charge of having picked the pocket of David Conroy of $5, on New Levee street, on the 3d inst. They gave bail to appear for examination on the 17th—St. Patrick's day in the morning.

Policeman James Wade and Leonard Cook were up, charged with having forcibly entered and illegally searched Ellen Moulet's premises on Gaiennie street, on the night of the 6th inst. Bail given to appear on the 15th.

RECORDER WILTZ'S COURT.—Mrs. Cantal, recommended by Alfred Woodingham, of No. 73 Dauphine street, and Emile Houillion, recommended by Charles Grimmer, of the corner of Elysian Fields and Josephine streets, were yesterday made members of the Peace Society. Houillon, also, had to pay $5.

A. J. Blanc, f. m. c., was up on a charge of having defrauded J. L. Marciacq, of the corner of Royal and Orleans streets, out of $50, by giving him a check for that amount on the Bank of Louisiana, when he had no deposits there. He furnished bail to appear for examination.

Rodolph Blawash, barber, was dismissed from the charge of stealing a gold watch and a lot of razors from his employer, Henry Sorbet, of St. Louis street, there not being sufficient evidence to criminate him.

Emanuel Barbara, vagrant, was sent to the workhouse for three months.

A new disease has made its appearance since the introduction of hoops. It exhibits itself only in cold weather, and then is only discoverable in cities where the buildings are warmed with furnaces. Two ladies were standing over a register the other day, talking and laughing, when on endeavoring to sit was suddenly attacked and screamed violently. The other soon also tried to sit, and was attacked in the same manner. The explanation is that by standing so long over the register, their metallic hoops become heated to such a degree that when they attempted to be seated, it was like sitting on a *hot gridiron*. Of course they were not a great length of time in getting up again, and naturally enough uttered screams—all of which would be very mysterious to a looker on, unacquainted with the mysteries of *hoops*.

Telegraphed to the New Orleans Crescent.

FURTHER NEWS FROM EUROPE.

ARRIVAL OF STEAMSHIP NORTH BRITON.

MOVEMENTS OF THE FRENCH TROOPS.

PRINCE NAPOLEON INSTIGATING WAR.

A Sardinian Loan of 50,000,000 francs.

PARMA AND AUSTRIAN TREATY.

AUSTRIA INCREASING HER ITALIAN ARMY.

[BY THE NATIONAL LINE.]

PORTLAND, Me., March 11.—The steamship North Briton, Capt. Jones, of the Liverpool and Canadian line, has arrived at this port. She left Liverpool on the 23d ult., and her commercial advices have been anticipated by the Arabia at Halifax; she however brings some political intelligence in addition to the reports sent from Halifax, which is of an interesting and somewhat important character.

LIVERPOOL, *Feb. 23.*—The second division of the French army of Algiers has been ordered to embark immediately for France.

Orders have been issued by the War Office for increasing the number of men in each regiment to fifteen hundred men.

It is reported that Prince Napoleon is using his influence to excite and instigate war.

The Sardinian Senate have passed a resolution sanctioning a loan of fifty million francs.

The Austrian Government is steadily increasing its Italian forces, strengthening its defenses and otherwise preparing for hostilities.

The garrison of Venice and also that of Tenara (?) have been considerably reinforced.

Spain is also strengthening the garrisons at Mahons, Terrol and other places.

The Government of Parma has signed a treaty with Austria allowing Parma to occupy the forts of Austria, on her frontier, in case of war breaking out.

FURTHER BY THE STEAMSHIP ARABIA.

HAVRE, Feb. 25.—The Havre Cotton market was buoyant at the commencement of the week, but closed dull. The sales of Cotton for the week amount to 9,000 bales. Orleans *tres ordinaire* closed at the quotations by the Europa—101 francs.

LIVERPOOL, Feb. 26.—The steamship North America, for Portland, took out the report of a decline of ⅛ on Uplands and 1-16 on Orleans Middling—the market on the 23d, the day of her sailing, closing dull but steady.

LIVERPOOL, Feb. 26.—In the House of Peers, Lord Malmsbury said that the Government believed that the Austrian and French troops would shortly evacuate the Roman States.

In the House of Commons, Lord Palmerston called attention to the State of Europe, with a view of asking whether the Government could declare that peace would probably remain uninterrupted.

D'Israeli replied, expressing his belief, that the great powers did not wish to dispute the settlement of 1815, although, he continued, the present state of Italian affairs excited apprehensions for the peace of Europe.

After alluding to other matters, he closed by appealing to the House to postpone discussion upon this subject, and trust to the Government to preserve peace.

During the discussion on the naval estimates, Sir Charles Napier said that the French navy held command of the English channel and the Mediterranean.

Sir S. Packington denied this statement.

The number of additional men asked for the naval service was promptly voted.

In the House of Commons, Sir Charles Napier said that, a few nights previous, a French ship-of-war had anchored off Spithead, sailed again before morning.

He asked whether the Admiralty knew of the fact, and whether the visit was made for the purpose of taking soundings or otherwise.

Sir S. Packington said the fact was known to the Admiralty, but the object of the visit had not been ascertained.

He thought it no unusual occurrence.

Domestic Intelligence.

BATON ROUGE, March 11.—In the Senate to-day the bill providing for the erection of a fire proof Court-House in the city of New Orleans was referred to the city delegation.

The committee to whom was referred Mr. Claiborne's memorial reported favorably thereon.

The committee also reported favorably on the bill authorizing Recorders to take bail.

In the House Mr. Solomon presented a memorial from the New Orleans Chamber of Commerce, in relation to the bar at the mouth of the river.

The memorial was referred to the Committee on Commerce, with instructions to report upon the expediency of granting the prayer of the memorialists.

The Swamp Land Committee recommended the sale of one million of acres of swamp lands.

The bill organizing a Board of Public Works was passed.

The House also passed the bill fixing the salary of the register of the land office.

The bill extending the lease of the Penitentiary buildings was made the special order of the day for to-morrow.

SAVANNAH, Ga, March 11.—The Savannah Republican of this morning, says that the Africans landed by the schooner Wanderer some months since, have been found at Jacksonville, Telfair county, in this State, and arrested. Another account reports that they were arrested near Albany in this State, and carried away some 80 miles for safe keeping.

The owners of these slaves have presented their clearings, and instituted legal pro