The Daily Exchange.

VOL. I--NO. 41. BALTIMORE, FRIDAY, APRIL 9, 1858. PRICE TWO CENTS

THE DAILY EXCHANGE.

PUBLISHED EVERY MORNING, (SUNDAYS EXCEPTED,)

BY

KERR & CO.

OFFICE, CARROLL HALL,

S. E. CORNER OF BALTIMORE AND CALVERT STREETS.

EDITORS AND PROPRIETORS.

CHARLES G. KERR. THOMAS W. HALL, JR.

TERMS:

In the city TWELVE AND A HALF CENTS per week, payable to the carrier. Mailed to subscribers, out of the city, at SIX DOLLARS per annum; THREE DOLLARS for six months and ONE DOLLAR for two months. Invariably *in advance* for the time ordered.

ADVERTISING RATES.

TABLE:

(SQUARE—EIGHT LINES.)

One insertion	.50
Two insertions	.75
Three "	$1.00
Four "	$1.25
Five "	$1.50
One week	$1.75
One month	$4.00

Advertisements occupying a larger or smaller space, or inserted for a longer or shorter time, charged for proportionately.

THE DAILY EXCHANGE.

PROSPECTUS.

UNDER the above title it is proposed to conduct and publish in the city of Baltimore a first-class Commercial and Political MORNING NEWSPAPER. This enterprise has been prompted by the conviction that the rapid growth of Baltimore in population and wealth, its constantly augmenting trade, and its consequently increased commercial and political importance, not only justify but demand an effort to introduce into the field of journalism that element of competition, which, in all other branches of business, has so materially contributed to the prosperity of the city.

"THE EXCHANGE." With regard to the *name*,—if an apology were needed, for thus introducing what may perhaps be deemed a novelty in the nomenclature of journalism,—it has been adopted, not simply for its peculiar appropriateness in connection with those commercial interests to which a paper of the character proposed must be largely devoted, but in its wide and more comprehensive acceptation, as embracing within its scope all those topics which come within the province of the public press.

1st. NEWS.—It will, of course, be the first aim of the proprietors to furnish the readers of THE EXCHANGE with the most prompt, full and authentic intelligence upon all matters of public interest, at home and abroad; and to secure the accomplishment of this result, and the perfection of every arrangement required to place THE EXCHANGE in this particular on a level with the best journals of the country, no necessary expense or exertion will be spared.

2d, COMMERCE.—The commercial department of the paper will include, not only the usual daily reports and weekly reviews of the markets, domestic and foreign, compiled with faithfulness and accuracy, but a frequent editorial discussion of the leading financial questions of the day, with regard to which the mercantile community naturally look to the public press for comment and suggestion.

3d, POLITICS.—The interests of commerce and the state (the markets are so constantly and intimately affected by the aspect of political affairs throughout the world, that a journal which aspires to be any thing more than a mere commercial reporter or daily price current, must necessarily devote a large space in its columns to the dissemination of political intelligence, and the discussion of political questions. In this department of the paper, which, apart from its commercial importance, also possesses a peculiar and exclusive interest of its own, it will be the object of THE EXCHANGE to preserve a position of honest and fearless independence, equally removed from servile partisanship upon the one hand, and timid neutrality upon the other.

4th, LITERATURE AND ART.—Candid and impartial reviews of current literature and contemporaneous art, musical and dramatical criticisms, by competent judges, and original contributions upon subjects of literary or scientific interest, will always find an appropriate place in the columns of THE EXCHANGE, and it will be the constant aim of the proprietors to render it a valuable and interesting journal for the family as well as for the counting-room.

Education.

PATAPSCO FEMALE INSTITUTE, MARYLAND.

THE TRUSTEES of the Patapsco Female Institute announce to the public that the additional buildings and improvements commenced by them a year ago in accordance with the subjoined resolutions, are now complete. These improvements have not been made with a view to increase the school, but for the greater convenience and comfort of the usual number of pupils.

The new chapel is a handsome and most appropriate structure, for the exclusive use of the inmates of the Institute, and in all its arrangements it is most complete. It is furnished with a new organ of fine construction and excellent tone.

The administration of Mr. Archer for the past year and the present has been attended with unprecedented success, and the Trustees feel themselves fully justified in recommending the Institute to the continued favor of the South.

It has pre-eminence in healthfulness. The pupils avoiding, on the one hand, the debilitating effects of a Southern climate, and on the other the rigors of the North, have few of the interruptions incident to both these climates.

It is sufficiently near to the city of Baltimore to enjoy the benefits of a city without any of its evils.

As an Institution of learning it has the advantage of a full organization, a resident chaplain, and a corps of accomplished teachers and professors, called together from time to time in the long experience of those having charge of the Institute.

The Trustees of the Patapsco Female Institute, having been duly notified by Mrs. Lincoln Phelps of her intention to resign her office of principal at the close of the present school year, have elected Robert H. Archer as her successor. The eminent success of Mr. Archer in conducting for many years a School for Young Ladies in the city of Baltimore, entitles him to our confidence as a person peculiarly qualified to maintain the present high standing, and insure the permanent prosperity of the Institution; and with this view we are engaged in the erection of another building in addition to the present extensive accommodations of the Institute.

CHAS. W. DORSEY, PRESIDENT. WM. DENNY, M. D., SECRETARY. T. WATKINS LIGON, E. HAMMOND, JOHN. P. KENNEDY. fe22-dtf.

LAW SCHOOL OF THE UNIVERSITY AT CAMBRIDGE, MASS.

The Instructors in this School are

Hon. JOEL PARKER, LL.D., Royal Professor.
Hon. THEOPHILUS PARSONS, LL.D., Dane Professor.
Hon. EMORY WASHBURN, LL.D., University Professor.

The course of instruction embraces the various branches of the Common Law, and of Equity, Admiralty, Commercial, International and Constitutional Law, and the Jurisprudence of the United States. The Law Library consists of about 14,000 volumes, and as new works appear they are added, and every effort is made to render it complete.

Instruction is given by oral lectures and expositions, (and by recitations and examinations, in connection with them,) of which there are ten every week. Two Moot Courts are also holden in each week, at each of which a cause, previously given out, is argued by four students, and an opinion delivered by the Presiding Instructor. Rooms and other facilities are also provided for the Club Courts; and an Assembly is held weekly for practice in debate, and acquiring a knowledge of parliamentary law and proceedings.

Students may enter the School in any stage of their professional studies or mercantile pursuits, and at the commencement of either term, or in the middle or other part of a term.

They are at liberty to select what studies they will pursue according to their view of their own wants and attainments.

The Academical year, which commences on Thursday, six weeks after the third Wednesday in July, is divided into two terms, of twenty weeks each, with a vacation of six weeks at the end of each term.

During the Winter vacation, the Library is opened, warmed, and lighted, for the use of the members of the School.

Applications for admission, or for Catalogues, or any further information, may be made to either of the Professors at Cambridge.

Cambridge, Mass., January, 1858. [d6t-law6m.

BISCUIT AND CRACKER BAKERY.

(No. 98 PRATT STREET,)

FORMERLY R. MASON & BROTHER,

JAMES D. MASON & Co. having made EXTENSIVE ALTERATIONS AND IMPROVEMENTS in their *BISCUIT AND CRACKER BAKERY,* by the introduction of NEW MACHINERY of the LATEST IMPROVEMENTS, are now prepared to supply *any demand* for

PILOT and NAVY BREAD, WATER, BUTTER, SUGAR, PIC NIC and EDINBURGH CRACKERS, SODA and WINE BISCUIT, and all kinds of FANCY CAKES of a quality SUPERIOR TO ANY OTHER ESTABLISHMENT.

The *PATENT REEL OVEN* in use at their Bakery, is of *novel construction*, and is capable of baking 125 BARRELS OF FLOUR per day, into CRACKERS, and 500 BARRELS INTO LOAF BREAD.

DEALERS are invited to give us a call; they will find the *terms as favorable* as any other house.

The Proprietors will take great pleasure in exhibiting the OPERATION OF THEIR OVEN, AT ALL TIMES, to any who may feel an interest in the "PROGRESS OF THE AGE," and will also conduct them through their extensive establishment.

J. D. M. & Co. beg leave to remind the public that this OVEN IS THE ONLY ONE IN USE IN THIS CITY. PATENT RIGHTS of which, for LOAF BREAD purposes, can be had on application to them.

JAMES D. MASON & Co.,
FORMERLY R. MASON & BROTHER,
OLD STAND,
Old Number 98 PRATT STREET,
Opposite McClure's Dock
fe22-tf

OFFICE MARYLAND GAS COMPANY,
CORNER BALTIMORE AND ST. PAUL STREETS, UP STAIRS.

THIS COMPANY is furnishing the most complete and only reliable Gas Machine for the use of Private Houses, Churches, Hotels and Public Institutions ever offered to the public.

By their comparative small cost and profitable working results, these Machines recommend themselves to the attention of residents of small towns and villages. Thousands of certificates, from parties now using on Machines, can be furnished.

Apply at the office of the Company, as above, by person or by letter. fe22-6m.

S. F. & J. H. WYLIE.
NEW YORK
FANCY DYEING & CLEANSING ESTABLISHMENT,
OFFICE, 142 LEXINGTON STREET, BALT.,
(Between Park and Howard,)
OR THE RECEPTION AND DELIVERY OF GOODS.
SILKS AND WORSTED DAMASK
AND MOREEN CURTAINS,

Ladies' and Gentlemen's Garments, Straw Bonnets, Linens, Cottons, &c., Dyed and Finished in the best manner.

SILKS AND SILK DRESSES WATERED.

Particular attention paid to all CANTON FABRICS, viz: Heavy Embroidered Crape Shawls Cleansed and Bleached a pure White; also dyed and Finished in Canton Style. Heavy Satins Dyed and Original Texture Preserved.

CHINTZ, LACE, AND MUSLIN CURTAINS, SHAWLS, TABLE COVERS, CARPETS, RUGS, &c., Cleansed and re-finished. Goods restored, if possible, to original state.

KID GLOVES CLEANSED IN THE NEATEST MANNER.

We pride ourselves upon the colors and styles of work we produce, and the impossibility of a competition in this respect; and while promptness will always be exercised, our prices will be as low as is often paid for inferior work. mr23-3m.

Pianos and Music.

WILLIAM GAEHLE & CO.,
From the late Firm of Knabe, Gaehle & Co.
MANUFACTURERS OF
GRAND AND SQUARE PIANO FORTES,
North-east corner of EUTAW AND FAYETTE STS., Baltimore, Md.
Where may be seen PIANOS, which for elegance of finish, sweetness of tone, combined with an agreeable touch, are second to none in this country.
Terms and prices moderate, and every instrument warranted. Pianos hired, and Tuning attended to promptly. ap6-tf

NEW YORK PIANO DEPOT.
WM. F. THIEDE,
Successor to PETRI & THIEDE.
Having retained the Store and Stock of the old firm, No. 80 FAYETTE STREET, begs leave to announce that he has obtained the
SOLE AGENCY
FOR THE STATE OF MARYLAND, FOR
STEINWAY & SON'S
GRAND AND SQUARE PIANOS!
He will be pleased to receive calls from his friends and the public, to examine these celebrated instruments. By purchasing wholly for cash, he is able to offer the works of these well known makers at prices that will not fail to please.
A call is earnestly solicited.
WM. F. THIEDE,
mr27-d3m No. 80 Fayette street, west of Charles.

C. W. NEILL. W. F. WASHBURN.
NEILL & WASHBURN,
FIRST PREMIUM PIANO-FORTES,
MANUFACTORY AND WAREROOMS—
66 FAYETTE ST., East of Calvert.
mh12-6m Baltimore, Md.

CHICKERING & SONS,
AND
NUNNS & CLARK'S
CELEBRATED PIANO FORTES,
Constantly receiving and for sale only by
F. D. BENTEEN,
181 Baltimore street and 84 Fayette, third store west of Charles st.
Purchasers will find it to their interest to examine for themselves the superior qualities of the above Pianos.
Piano Stools, Prince & Co.'s Melodeons from $45 upwards.
mr25-tf.

GOLD MEDAL PREMIUM
PIANO FORTES.
WILLIAM KNABE & CO.,
MANUFACTURERS OF
GRAND AND SQUARE PIANO-FORTES.
Nos. 1, 3, 5 and 7 NORTH EUTAW ST.,
Opposite the Eutaw House,
And at our NEW SALESROOM,
297 BALTIMORE STREET,
Between Charles and Light streets.
These celebrated PIANOS have, at different Fairs, for several successive years, been awarded the HIGHEST PREMIUMS for excellence, over all competition.
They have also been pronounced by S. Thalberg, the most celebrated pianist in the world, and other distinguished artists, including M. Strakosch, G. Satter, &c., &c., to be equal if not SUPERIOR to any in this country.
We have constantly on hand at our extensive Warerooms as above, the largest assortment of FINE PIANO-FORTES to be found in this city, which we will sell, wholesale and retail on the most liberal terms.
In every case we guarantee our Pianos to give entire satisfaction.
☞ Constantly on hand a fine assortment of MELODEONS, of the best makers, at prices from $45 to $300.
☞ Always for sale a large number of GOOD SECOND-HAND PIANOS, at prices ranging from $75 to $200.
☞ PIANOS EXCHANGED, HIRED and TUNED.
mr11-tf WM. KNABE & CO.

Gas Fitting.

WEST & JEVENS,
IMPORTERS, MANUFACTURERS,
AND DEALERS IN
GAS FIXTURES,
Of every Description.
No. 206 Baltimore Street,
BALTIMORE.
Gas Pipes introduced into public and private buildings, in the best manner and on the most pleasing terms.
mr11-tf

MORE LIGHT AND LESS GAS!
CONSUMERS OF GAS CAN SAVE FROM
TWENTY TO TWENTY-FIVE PER CENT.
Of GAS by regulating the FLOW between the meters and burners, which can be done in most cases for a cost not exceeding
TWO DOLLARS AND FIFTY CENTS.
The undersigned have on exhibition
A TEST METER,
ALSO A
GLASS SHOW METER,
Made expressly to our order, (by L. Morrison, proprietor of Phœnix Meter Works,) and which is a *fac simile* of those used by consumers in this city.
Persons desirous can see at a glance, in this meter, the formation and whole operation, together with the manner in which it may register correctly or incorrectly, by calling on
BLAIR & CO., GAS FITTERS,
mr12-tap1 366 WEST BALTIMORE STREET.

J. H. McCALL & CO.,
PRACTICAL
GAS FITTERS,
NO. 15 FAYETTE ST., UNDER REBEN HALL.
(BETWEEN HARRISON AND FREDERICK STS.,)
Baltimore, Md.
Dealers in all kinds of
GAS FIXTURES.
Stores, Dwellings, Churches and Factories fitted up in workmanlike manner. A large stock of cheap Gas fixtures always on hand. All orders promptly attended to, and all work warranted fe22-3m

Coal.

CHAS. FORSTER, JR. WM. B. SLACK.

COAL.
FORSTER & SLACK,
SHIPPERS AND DEALERS IN ALL KINDS OF ANTHRACITE AND BITUMINOUS COAL have in yard and are prepared to deliver in good order, LUMP LEHIGH for Cupolas and Foundry purposes.
Baltimore Company, Sunbury, Locust Gap and Lorberry White Ash, Lyken's Valley and Short Mountain Red Ash, for familyuse. Cumberland Coal for manufacturing and domestic purposes. UPPER YARD.—Howard Street, opposite Centre. LOWER YARD.—Corner Albemarle and Alice Anna Streets fob22 tf.

CUMBERLAND COAL.—Of the best quality from the fourteen feet vein George's Creek, constantly for sale by the cargo or car load.
STICKNEY & CO.,
fe22-tf. Exchange Place.

COAL! COAL!! COAL!!!
BALTIMORE CO'S. PINE GROVE, BROAD MOUNTAIN, SHORT MOUNTAIN, LYKEN'S VALLEY, TREVERTON, and the celebrated PINK ASH COAL—from HEIL'S TUNNEL—
2,240 lbs. to the TON,
which I am prepared to deliver at the lowest prices for cash. BITUMINOUS COAL for Steam and Smith purposes, always on hand.
Office and yard, CORNER CATHEDRAL and PRESTON streets, and 77 SECOND street, where orders are respectfully solicited.
mr11-1y S. M. KRAUSER.

Agricultural.

JOHN S. REESE & CO.,
OFFICE OVER THE CORN EXCHANGE,
77 SOUTH STREET,
OFFER THEIR
MANIPULATED OR PHOSPHO-PERUVIAN GUANO.
PRICE REDUCED TO $45 PER TON, 2,000 lbs.
The most APPROVED, ECONOMICAL and EFFECTIVE natural concentrated FERTILIZER now before the public.
Composed of equal quantities of best Peruvian and Phosphatic Guanos, and prepared in the most perfect manner for its application to the soil, being entirely free from lumps and coarse particles.
It is the NATURAL GUANO, and contains 50 per ct. more Ammonia and Phosphates than any manufactured Fertilizer known. Its money value is $15 more per ton than any Phosphate or Super Phosphate now before the public.
mr1-eotf

PERUVIAN AND MEXICAN GUANOS.
The best article ONLY for sale in lots to suit consumers, at lowest price, by
JOHN S. REESE & CO.,
mr1-eotf No. 77 South street, up stairs.

RHODES'
SUPER PHOSPATE OF LIME,
MANUFACTURED FROM FORMULA OF
DR. JAMES HIGGINS,
STATE CHEMIST OF MARYLAND.
EVERY LOT OFFERED FOR SALE REGULARLY ANALYZED BY DRS. JAS. HIGGINS AND CHARLES BICKELL AND FULLY WARRANTED.
In introducing this *HIGHLY AUTHENTICATED FERTILIZER* to the agriculturist of the United States, for the year 1858, we forbear any lengthened remarks, as their intelligence is already informed of the value of BONES TREATED WITH SULPHURIC ACID, producing the bi-phospate of lime, and yielding *SOLUBLE PHOSPHORIC ACID,* the efficient and indispensable nutriment of plants.
As many preparations are offered to the public styled "Super Phospate," we have for our own, and the protection of the agricultural community, surrendered up to Drs. Higgins and Bickell the entire scientific feature of the RHODES' SUPER PHOSPHATE OF LIME, and every lot offered for sale is regularly analyzed by them and reported to the public, which we conceive will be a proper caution to the agricultural community to protect them from imposition in the many spurious articles now offered in the market.
PAMPHLETS containing a detailed account will be furnished on application or forwarded per mail.
Packed in barrels and bags.
Price $45 per ton of 2,000 lbs.
Address B. M. RHODES & CO.,
fe22 3m 141 West Pratt Street, Baltimore.

69 BUILDERS' DEPOT. 69
SASH, DOORS, BLINDS, FRAMES, HOT BED SASH, OULDINGS, CASINGS, &c., DRESSED FLOORING AND OTHER LUMBER, LIME, BRICKS, HAIR, HARDWARE, GLASS, OIL, PAINTS, and every description of BUILDING MATERIAL, at moderate rates and on accommodating terms. Particular attention paid to orders and contracts from abroad. Estimates of the entire cost of buildings furnished with accuracy and despatch. Shipments effected promptly to all accessible points by
R. JOHNSON,
No. 69 Pratt street, (near Bowly's wharf,)
fe23-tf Baltimore, Md.

HALL & LONEY,
COMMISSION AND SHIPPING MERCHANTS,
BALTIMORE, MD.,
ARE PREPARED TO MAKE LIBERAL CASH ADVANCES on Flour, Grain, Provisions, &c., consigned to their friends in Liverpool, London and Glasgow. They attend to the receiving, at, and shipping from Baltimore, without any charge of commission to the shipper. fe22-tf

PAPER WAREHOUSE.
NO. 24 SOUTH CHARLES STREET,
JAMES S. ROBINSON
Has on hand for sale, a large assortment of the various kinds of Paper, such as Printing, Writing, Wrapping, and Colored Papers, of all sizes and prices, which he is offering low to punctual buyers. ma1-tf

MAGISTRATE'S OFFICE.
S. K. OWINGS,
JUSTICE OF THE PEACE,
OFFICE, ST. PAUL'S STREET, BETWEEN FAYETTE AND LEXINGTON STREETS.
FOR THE THIRTEENTH WARD.
ma3-6m

Insurance Companies.

JOHNSTON'S INSURANCE ROOMS,
PHŒNIX BUILDINGS.
73 SECOND STREET.
AGGREGATE CAPITAL
EIGHT MILLIONS DOLLARS.
STRICTLY FIRST CLASS.
FIRE, MARINE AND LIFE INSURANCE COMPANIES.
THOS. D. JOHNSTON,
mr30-tf Underwriter.

INSURANCE AGAINST LOSS OF RENTS BY FIRE.
THE NATIONAL FIRE INSURANCE COMPANY OF BALTIMORE.
OFFICE, No. 13 SOUTH STREET.
Will make insurance against loss of Rent by fire, on a new and most liberal principle They also continue to insure all descriptions of Property against loss or damage by Fire.
JOHN B. SEIDENSTRICKER, President.
DIRECTORS.

Job Smith,	John W. Ross,
A. A. Chapman,	Henry M. Bash,
Joseph W. Jenkins,	Wm. Woodward,
Wm. Heald,	Adam Denmead,
E. J. Church,	George Bartlett,
T. H. Sullivan,	George Small.

JOHN R. MAGRUDER,
mr29-tf Secretary.

HENRY A. DIDIER,
INSURANCE AGENT,
COMMERCIAL BUILDINGS,
CORNER OF GAY AND LOMBARD STREETS,
mr19-tf Baltimore.

EQUITABLE FIRE INSURANCE SOCIETY.
CHARTER PERPETUAL.
OFFICE, NO. 19 SOUTH STREET.
THE BALTIMORE EQUITABLE SOCIETY will Insure HOUSES and FURNITURE from LOSS OR DAMAGE BY FIRE, at very cheap rates, on the Mutual or Beneficial plan, and grant Carpenter's Risks, on pleasing terms.
Owners of Property insured in the EQUITABLE Office have no further responsibility than the amount of their deposits, and on the expiration of policies, they are entitled to receive a cash dividend of twenty-eight per cent.
The public are respectfully invited to call at the office, No. 19 SOUTH STREET, where the principles on which the Society insure will be fully explained.
DIRECTORS:

THOMAS KELSO,	BENJAMIN DEFORD,
WILLIAM KENNEDY,	SAMUEL KIRBY,
HENRY RIEMAN,	MICHAEL WARNER,
JAMES FRAZIER,	DANIEL DAIL,
CHARLES R. CARROLL,	ROBERT A. DOBBIN,
AUSTIN JENKINS,	DANIEL WARFIELD.

FRANCIS A. CROOK, Treasurer.
HUGH B. JONES, Secretary. fe24-1y*

THE GREAT WESTERN (MARINE) INSURANCE COMPANY
OF NEW YORK.

Authorized Capital	$5,000,000
Cash Capital (*already paid in*)	1,000,000
Surplus Fund (represented by scrip)	560,000
Assetts Jan. 1, 1858	2,276,000

This Company combines the advantages of the mixed plan (so long and profitably practiced by the best Life Insurance Companies in Europe) blending the desirable security of a large *Cash Capital,* with a liberal return of the profits to its customers.
All Marine and Inland risks insured on the usual favorable terms.
RICH'D LATHERS, Prest. JNO. A. PARKER, 1st V. Prest.
DOUGLAS ROBINSON, Sec'y. J. F. COX, 2d do.
COLIN MACKENZIE, Agent in Baltimore.
fe23-tf Office Commercial Buildings.

FIRE INSURANCE AGENCY.
GEORGE B. COALE,
COMMERCIAL BUILDINGS, GAY STREET,
AGENT WITH FULL POWERS FOR THE
HARTFORD FIRE INSURANCE COMPANY,
Cash Capital $500,000
HOME INSURANCE CO. OF NEW YORK CITY,
Cash Capital $500,000.
NORTH AMERICAN FIRE INS. CO. OF HARTFORD,
Cash Capital $300,000.
Property of all kinds in TOWN or COUNTRY insured at the most reasonable terms.

MARINE INSURANCE.
COLUMBIAN
(MARINE)
INSURANCE COMPANY OF NEW YORK.

Cash Capital - - - - - - - -	$500,000
Cash paid in - - - - - - - -	200,000
Security notes paid in - - - - - -	300,000

THOS. LORD, President.
R. C. MORRIS, Vice President.
PIERRE C. KANE, Secretary.
The undersigned having been duly appointed AGENT of this Company, is prepared to receive applications for INSURANCE on all Marine and Inland risks.
SOL. B. DAVIES,
of Davies & Warfield,
fe22 6m. No. 16 Spear's wharf.

BALTIMORE LIFE INSURANCE COMPANY.
No 15 SOUTH STREET,
INCORPORATED IN 1830—*Charter Perpetual.*
JOHN I. DONALDSON, *President.*
THIS COMPANY proposes to insure lives for one or more years, or for life. With their rates the assured enjoys the benefit of an immediate in lieu of a prospective and uncertain bonus. He risks neither his policy nor the premium he has paid.
These premiums may be made payable annually, semi-annually, or quarterly, at option of the assured.
The Company buys and grants annuities.
Sells endowments for Children.
Makes all contracts in which Life or the interest of Money is involved.
A. B. COULTER,
Secretary.
Medical Examiner, Dr. DONALDSON, 34 Franklin street.
f22-1y

FIRE AND LIFE INSURANCE OFFICE, *NO. 63 SECOND STREET,* BALTIMORE.
JOHN G. PROUD & SONS,
Representing Companies of the highest standing, with large Cash Capitals. Policies issued, and Losses paid at the Agency.

ÆTNA INSURANCE Co.,	of Hartford,	Conn.	$1,500,000
PHŒNIX "	"	"	350,000
SPRINGFIELD "	Springfield,	Mass.	375,000
ÆTNA LIFE "	Hartford,		225,000
U. S. LIFE "	New York		400,000

fe22 tf.

ASSOCIATED FIREMEN'S INSURANCE OFFICE, No. 4 SOUTH STREET, OPEN DAILY for the INSURANCE OF ALL DESCRIPTIONS OF PROPERTY WITHIN THE LIMITS OF THE CITY.
JOHN R. MOORE, *President.*
DIRECTORS.
JAMES GETTY, *Mechanical,* J. C. WHEEDEN, *Columbian,*
GEORGE HARMAN, *Union,* J. TRUST, *First Baltimore,*
NOAH WALKER, *Friendship,* FRANCIS BURNS, *United,*
J. T. FARLOW, *Deptford,* JAMES YOUNG, *Franklin,*
ALLEN PAINE, *Liberty,* J. PEASON, JR., *Washington,*
SAMUEL KIRK, *Independent,* LANCASTER OULD, *Patapsco,*
R. C. MASON, *Vigilant,* F. A. MILLER, *Howard,*
WM. A. HACK, *New Market,* JAS. A. BRUCE, *Watchman,*
JAS. B. GEORGE, SR., *Pioneer* JOS. C. BOYD, *Lafayette. Hook and Ladder Co.* No. 1.
fe22-tf. JOHN DUKEHART, *Secretary.*

MARINE AND INLAND INSURANCE.
THE SUN MUTAL INSURANCE COMPANY OF NEW YORK,
Insures Marine and Inland Navigation Risks, on terms as favorable as those of any other Company. All persons taking Policies from this Company are entitled to a share of the profits, without incurring any liability, beyond the amount of Premium. The assets of the Company, liable for the payment of losses, are over $2,000,000.
A. B. NEILSON, Pres't.
A. SEATON, V. Pres't J. WHITEHEAD, Sec.
C. OLIVER O'DONNELL, Agent in Baltimore.
fe22 1y. No. 51 EXCHANGE PLACE.

NATIONAL FIRE INSURANCE COMPANY OF BALTIMORE.
Incorporated by the
STATE OF MARYLAND, 1849.
OFFICE No. 13 SOUTH STREET.
THE COMPANY INSURES EVERY
DESCRIPTION OF PROPERTY
IN THE CITY OR COUNTY,
AGAINST LOSS OR DAMAGE
BY FIRE.
The Directors meet daily to determine upon applications for INSURANCE.
JOHN B. SEIDENSTRICKER,
President.
BOARD OF DIRECTORS:

Allen A. Chapman,	William Woodward,
Henry M. Bash,	George Bartlett,
Wm. Heald,	Adam Denmead,
John W. Ross,	Joseph W. Jenkins,
Edward J. Church,	Thomas M. Sullivan,
Job Smith,	George Small.

JOHN R. MAGRUDER,
fe26-tf Secretary.

Tailors.

H. T. ROBERTS,
MERCER AND TAILOR,
No. 205 BALTIMORE STREET,
fe22-1y. Baltimore.

Restaurants.

RINN'S EATING SALOON,
No. 40 WEST PRATT STREET,
Between Frederick and Market Space.
THE PROPRIETOR OF THIS WIDELY known Saloon, having recently made extensive improvements in several departments of his buildings, is prepared to furnish DINNERS, SUPPERS, &c., at as cheap rates and in a style which he will not permit of being surpassed. Families supplied with Oysters, in every variety of style; also, Terrapins, Turtles, Poultry, Venison and Fish; the last named he is daily in receipt of by Express from the South.
All articles delivered free by RINN'S Express Wagon.
fe22-tf.

PHŒNIX SPICE MILLS,
WAREHOUSE 58 SOUTH STREET
WM. H. CRAWFORD & CO.,
PROPRIETORS,
Offer to the *wholesale trade* of this *city* the *South* and *West* GOODS of equal quality and price on same terms as any other house in the United states fe22-tf

INGERSOLL'S IMPROVED PORTABLE *HAY PRESS.*
We call attention to this press which *combines greater power and durability, requires less labor, occupies less space, and costs less money* than any other Machine for baling Hay or Cotton, ever offered to the public. For sale at manufacturer's prices by J. A. WESTON & CO.,
fe22 tf 41 South Charles street.

PURE RYE WHISKEY.
THE UNDERSIGNED, OWING TO the low price of Rye, are at this time manufacturing at their Distillery in Washington County, Md., pure RYE WHISKEY. All orders left at our store, Nos. 91 and 93 South Charles street, will be faithfully executed, and can be relied on. We have at this time in store and for sale WHISKEY of our own distillation, of superior quality and age, from 1 year up to 10 years old, and in addition have for sale the following brands:
J. HORINE, Rules 4th proof; J. C. R. Eckman; M. Maddux; John Snyder; all warranted pure and to give satisfaction as represented, or may be returned at our expense.
FOWLER & ZEIGLER,
feb22-tf. No. 91 and 93 South Charles st.

Business Cards.

N. G. STARKWETHER,
PRACTICAL ARCHITECT,
AND
SUPERINTENDENT OF PUBLIC AND PRIVATE BUILDINGS.
94 FAYETTE STREET, Baltimore. mr31-6m

LEONARD VANDEN KERCKHOVE,
ARTIST.
STUDIO, Second story, No. 69 SECOND STREET.
mr31-1y

EDWARD DE CORMIS. WILLIAM ROGERS
DE CORMIS & ROGERS,
IMPORTERS AND WHOLESALE DEALERS IN WINES, BRANDIES, GINS.
SCOTCH AND IRISH MALT WHISKYS, ENGLISH AND SCOTCH ALE AND PORTER.
mr24-tf No. 4 COMMERCE STREET, Balt.

R. COUPLAND,
FASHIONABLE HATS, CAPS, &c.
No. 40 Baltimore Street.
Between FREDERICK and HARRISON STS.
mr11-1y BALTIMORE.

FRANCIS DENMEAD,
Manufacturer of RYE AND BARLEY MALT, CITY MALT HOUSE, West Falls Avenue,
BALTIMORE.
N. B.—Hops constantly on hand. fe22-1y

E. B. GRANT. J. B. GRANT.
GRANT & BROTHER,
COMMISSION MERCHANTS.
NO. 61 EXCHANGE PLACE,
fe22-tf. Baltimore.

JOHN S. WILLIAMS & BRO.,
COMMISSION MERCHANTS,
52 COMMERCE STREET,
fe22-tf. BALTIMORE.

J. L. M'PHAIL & BRO'S
HAT, CAP AND FUR STORE,
No. 132 BALTIMORE STREET,
Between North and Calvert streets, (north side.) fe22tf.

WM. W. JANNEY. LOUIS STOW.
JANNEY & STOW,
PRODUCE AND GENERAL
COMMISSION MERCHANTS,
No. 101 SOUTH STREET,
fe22-1y Baltimore.

JOSEPH CARSON. H. G. VICKERY.
JOSEPH CARSON & CO.
WESTERN PRODUCE
AND
GENERAL COMMISSION MERCHANTS,
Nos. 43 AND 45 LIGHT STREET,
Baltimore.
Liberal advances made on consignments. fe22-tf

COURTNEY & CUSHING,
TOBACCO COMMISSION MERCHANTS,
65 SOUTH GAY STREET,
E. S. COURTNEY, *BALTIMORE.*
C. E. CUSHING,
J. A. COURTNEY. fe22-tf

J. LYLE CLARKE & CO.,
IMPORTERS AND DEALERS IN
MANUFACTURED AND LEAF TOBACCO,
SEGARS, SNUFF, &c.,
No. 106 WEST LOMBARD STREET,
fe22 tf Baltimore.

CARD.
P. C. MARTIN,
DISTILLER AND DEALER
EXCLUSIVELY IN FINE OLD WHISKEYS,
No. 108 NORTH HOWARD STREET,
fe22 1m 3 doors South of Mulberry street.

RICHARDSON & CO.,
SHIPPING AND COMMISSON MERCHANTS,
No. 67 EXCHANGE PLACE,
Baltimore. mr1-tf

HALL & LONEY,
SHIPPING AND COMMISSION MERCHANTS
No. 56 BUCHANAN'S WHARF,
BALTIMORE.
Give particular attention to consignments of SUGAR, MOLASSES, COTTON, COFFEE, RICE, FISH, PROVISIONS, FLOUR, GRAIN, &c.; also fill orders for same.
fe22-tf

W. T. WALTERS & CO.,
IMPORTERS AND DEALERS IN
WINES & LIQUORS,
NO. 68 EXCHANGE PLACE
LOMBARD STREET,
BALTIMORE.
☞ A large and very fine stock of OLD RYE WHISKEY on hand. fe24-tf

T. T. MARTIN. WM. R. MARTIN.
T. T. MARTIN & BRO.,
IMPORTERS AND DEALERS IN LIQUORS—and
General COMMISSION MERCHANTS,
No. 72 CALVERT ST., (one door from Pratt).
mal-tf Baltimore.

R. SNOWDEN ANDREWS,
ARCHITECT AND SUPERINTENDENT,
7 & 8 CARROLL HALL,
fe23-1m Baltimore, Md.

JOHN F. PICKRELL. LEWIS WARRINGTON.
JOHN F. PICKRELL & CO.,
GENERAL
COMMISSION MERCHANTS,
40 WEST LOMBARD STREET,
Baltimore.
☞ Liberal advances made on consignments. fe24-tf

Attorneys.

JOHN G. CURLETT,
ATTORNEY AT LAW,
No. 6 LAW BUILDING,
ap7-eo2m (Opposite Record Office.)

THOMAS H. KEMP, JR.,—
ATTORNEY AT LAW,
DENTON, CAROLINE CO., MD.,
Will practice in the Courts of Caroline, Talbot, Queen Anne and Kent counties. mr17-2m

R. STOCKETT MATHEWS,
ATTORNEY AT LAW,
OFFICE No. 1 COUNSELLOR'S HALL,
(46 LEXINGTON STREET,)
Baltimore,
Will attend promptly to all kinds of business appertaining to his profession. fe22-tf.

CHARLES E. PHELPS,
ATTORNEY AT LAW,
No. 2 LAW BUILDINGS,
Continues to practice in the Courts of BALTIMORE CITY and HOWARD COUNTY. fe22-tf.

ROBERT D. BURNS,
ATTORNEY AT LAW,
NO. 5 COUNSELLOR'S HALL,
LEXINGTON STREET.

T. FRISBY HENDERSON,
ATTORNEY AT LAW
AND
COMMISSIONER FOR PENNSYLVANIA,
No. 6 COUNSELLORS' HALL,
fe22 tf. Lexington street.

JOHN PRENTISS POE,
ATTORNEY AT LAW,
OFFICE NO. 25 LEXINGTON STREETS,
Practices in the Courts of BALTIMORE CITY, and BALTIMORE and HOWARD COUNTIES. fe23-2aw6w.

T. JOSEPH ROGERS,
ATTORNEY AT LAW,
Has removed to 83 W. Fayette street, above Charles.
mr1-tf.

Medicines, Perfumeries, &c.

J. PURVIANCE POLK & CO.
APOTHECARIES,
Corner of Fayette and St. Paul Streets,
AND
N. HYNSON JENNINGS & CO.
APOTHECARIES,
No. 88 N. CHARLES STREET,
Baltimore,
Respectfully call the attention of citizens and the travelling community to their large and choice assortment of MEDICINES, PERFUMERY, FINE STATIONERY and FANCY ARTICLES, which may be confidently relied on as being what we represent them, as we select none but of the purest quality. Also, MEDICINE CHESTS, SURGICAL INSTRUMENTS, TRUSSES, DIETETIC PREPARATIONS, &c., &c.
Written orders filled promptly and with care, subject to be returned at our expense if not of standard quality.
fe22 tf.

GREAT SAVING IN GAS.
BALTIMORE, Feb. 9th, 1858.
MESSRS. JACKSON & CHANDLER:
Sirs:—We have been using J. H. COOPER'S LEVER GAS REGULATOR upon our metre for the past six weeks, and are satisfied that it economises from 20 to 25 per cent. of Gas. The light is uniform and ample, and all blowing and flicker of the flame is obviated, and the escape of unconsumed gas prevented.
NOAH WALKER & CO.
As there is now great complaint about Gas bills the public will find it to their interest to adopt the above apparatus. All orders sent to
MESSRS JACKSON & CHANDLER,
At the office of Messrs