From the Boston Daily Advertiser.

THE COMMERCIAL CRISIS IN ENGLAND.

In the present state of solicitude, in regard to things in England, a few remarks may not be inappropriate.

The great drain of specie for food,—the great increase of engagements to pay money for Rail Roads, and the consequent diversion of the surplus floating capital of the country to that object from the ordinary uses of trade,—and the temporary derangement arising from the changes in duties and the removal of restrictions,—have, together, caused an unusual scarcity of money for a long period of time. The severity of the pressure has created alarm and panic, lessened confidence, and occasioned a searching scrutiny into the concerns of individuals, and revealed the condition of many unsound houses to themselves and to the public.

That the great fall in breadstuffs should have produced the corn failures is natural enough,—and it is not surprising that so long continued a scarcity of money and prevailing distrust, should have brought down large houses who were extended, and whose means were inconvertible, and whose active capital bore no proportion to their engagements.

This state of things, bad in itself, has been made much worse by exaggerated statements in letters and newspapers, and by the crude and contradictory views put forth as the causes and appropriate remedies of the commercial difficulties. By some, and among whom are highly respectable names, the embarrassments are attributed mainly to the operations of the Bank restriction law of 1844,—by others, to the large expenditure for rail roads,—and by many it is believed to be in a great degree, owing to the effects of the free trade measures.

While we can find, in the plain and undeniable causes first mentioned above, sufficient to account for all that has occurred, it is singular that the evil should be charged with so much confidence on the operations of the Bank law of 1844,—a measure which has secured the perfect safety of the Bank,—and the soundness of the currency,—and deprived the Bank of the exercise of a great and dangerous power, which all experience has fully shown to be productive only of evil.

For the information of those who have not attended to the subject, it may be stated, that the Bank law of 1844, divided the Bank of England into two departments. The one, *the issue department*, is so constituted as to do nothing but furnish Bank notes, on the deposite of government and other securities to an amount limited by law, and on the deposite of gold to any desired extent—and to furnish gold on deposite of Bank notes. Any person having Bank of England notes, can always have gold for them on demand—and any person having gold, may have Bank of England notes for them,—so that the great desideratum is accomplished, of the convenience of Bank notes, whenever desired in preference to specie, and the *certainty* always of their immediate convertibility into specie at the pleasure of the holder.

The *discount department* and the Bank, is that which we usually call the *Bank of England*. It has a capital, owns stocks, receives deposits, and keeps the account of the Government,—but it has nothing to do with the currency. It cannot get gold out of the issue department without paying for it in Bank notes, received by it in the course of business; nor can it get Bank notes from it, with the exception of the fixed issue, without paying for them in gold, the same as any other man would do. Its power, therefore, is simply its ability to lend, from the resources thus limited. Ordinarily it can only lend what it has coming in, reserving sufficient to meet the calls of its depositors. Its actual power cannot be great, because, its money being usually lent, it can only reloan what it receives. Still, so great was its power under the former constitution of the Bank, when it had no limit but its own discretion in its issues,—that the people of England retain the habit of looking to the Bank for aid, as if it were in their power as formerly, to increase the currency at pleasure, by the issue of its notes. The raising or lowering its rate of interest, of which much is said, is not a matter of great importance any way, as whatever may be the rate of interest, its ability to discount is restricted within the same limits.

A large party, however, in England, think that the Bank should possess the power it formerly had, and furnish means in a time of scarcity to relieve the public. They say, that the Bank has seven millions of gold, which is of no use, and might be employed for the relief of the public. They seem to lose sight of the fact, that the Bank would not have had the gold at all, but for the act of 1844, which was made for the very purpose, to draw sufficient specie to the Bank, and keep it there,—so that under no circumstances should there be a possibility of suspension of payment—and if the existing stage of things in England had occurred under the former constitution of the Bank, it would not only have had now no specie to loan, and no means of relieving the public, but would almost certainly long ago have been unable to sustain itself. As now constituted, it is always safe—nobody has any fear of its suspension, and the public mind is always at ease from the entire security of holding the notes. Without going into any reasoning about it, we may state, that the present and former ministry, and some of the best practical minds in the kingdom, are agreed, that the Bank act works perfectly, and answers admirably every purpose for which it was intended.

Still, there is a great cry for a change, or for the Bank to have the power given it to increase its issues,—and it is by no means certain, that if the Bank could have the power of increasing its issues at the present moment, the public mind would not be quieted, and confidence in a degree restored—because, it is *confidence* that is wanted, and not *money*. There is money enough, but people are panic-struck, and they hold on to their money. Something is wanting to act on the imagination and feelings,—it is not a matter of reasoning,—and if the power were given, it would not probably be much used, because commercial engagements must have lessened greatly in England, within six months, and they are continuing to lessen, so that the actual demand for money for use in making payments, cannot be very great. Still, we would by no means recommend the interference of government—we think it would be unwise to make even a temporary relaxation at a time when it might not do harm, because it might be hereafter done again at a time when great harm might ensue. We should consider it a calamity to the world at large to repeal the Bank Law of 1844—and especially important to Great Britain that it should be maintained. The aid of government, if any aid be required, may be applied in a form less objectionable, and equally effective. In this country we have gone through various crisis, with numerous and large failures, and never considered that government would do any thing but harm by its interference—nor has it ever been thought of for a moment.

In the existing state of things in England, the stop to engagements, and their liquidation, must necessarily bring ease so far as *money* is concerned. A great fabric of *credit* will have been broken down by the failure of many extended and great houses. Its effects will be felt more or less all over the world—there will be difficulty of negotiation in distant places—and a tendency to decline in prices generally,—subject of course to the operation and modification of the laws of supply and demand. The world however is in a state of progress, peace, and industry, and there appears to be no great over production of any leading articles of commerce. The *money* price of commodities may be lower, but their *exchangeable* value will remain without great difference. It is important to our merchants to realize that the tendency of this state of things, while it continues, is, to lower prices, until the quantity of money regains its relative proportion to the demand for its use, in circulating and exchanging the commodities of the world, and carrying on its business. Those who have to pay money ahead, will as a general fact be obliged to give more commodities for it than heretofore. In other words money will increase in value, and it will be wise not to be largely indebted.

In regard to England, such is the feeling of distrust and want of confidence there, that we may expect more failures of unsound houses, and suffering among sound houses—and some failures of those who would otherwise have escaped. The whole effect cannot now be measured. It cannot be seen how, and when, confidence is to be restored,—one thing is certain, that what is violent cannot be lasting,—engagements have lessened immensely, and will more and more lessen. The fire will burn out for want of material—money will gradually accumulate—people will look round and see the sky clear,—panic will cease—sound houses will resume,—the unsound ones wind up—and business go on on a sounder basis. The world has good crops, and abundance of food. *Food is the great riches of the world*—and abundance of it is the basis of wealth and prosperity. With plenty of food,—the world at peace,—the public mind awake,—and industry, economy, and intelligence, at work,—present losses will soon disappear. We grow wise only by suffering. We had *our* experience in the United States ten years ago. Let us not forget it. England has had fifteen years of comparatively great prosperity. She has now *her* reverses. It will have its course, and will not be without its advantages,—and among them will be the formation of habits of caution, prudence, economy, and industry.

In connexion with the general subject, we would offer one or two suggestions for consideration:

1. Within ten or fifteen years the quantity and value of the products of the world have more than doubled; while the quantity of money has not materially increased. This shows that owing to the quickness of intercourse and other facilities, only half the money is required to perform the same offices which it did formerly. Consequently, any pressure on the money market by removing large masses of specie, operates with a much greater intensity than formerly, and produces a greater effect on prices. This may account for the severity of the pressure a few months ago in England—and should be kept in mind here.

2. We hear much of the high rate of interest in England, and of the pressure *now* existing there. This high interest is only 5, 6, or 7 per cent. per annum, which is here considered a low interest. High and low interest are comparative terms. A high interest cannot be permanently sustained unless by a corresponding profit from the use of money. In a pressure, whether a merchant has to pay for a few months 5, 6, or even 9 per cent. per annum, is not material. It is only important that he should have something convertible with which to buy the money. It is evident that at the present time, the difficulty in England, with those who require money to meet their payments, is not the rate of interest, but the want of that which will buy money. Coffee, sugar, tea, iron, lead, cotton, good real estate, &c., will command money, and so will undoubted short paper and consols.

A Caravan from the Selkirk Settlement.—There recently arrived at the village of St. Paul, near St. Peters and the Falls of St. Anthony, on the Upper Mississippi, the most novel and original looking caravan that has ever appeared since Noah's Ark was evacuated. Our readers are aware that there is an isolated settlement of several thousand inhabitants in a high latitude of British North America, known as the "Selkirk Settlement." Cut off from the commerce of the world, they rely entirely upon their own resources, their farms, their flocks, and fishing for support—being a community, so to speak, of Robinson Crusoes. Their crops having failed the two last seasons, they have been forced to break out of the wilds again and seek food in the market of the great brawling world. Formerly their chief point of contact with commerce, was at Toronto; but now, owing to the increase of supplies on the Upper Mississippi, and the abundance of game and forage on that route, they trade at St. Paul, the head of steamboat navigation on the Mississippi river. Into St. Paul they came a caravan of one hundred and twenty carts in single file, wearily moving along by moonlight. Long after the head of the caravan had reached the village, the lengthened train of followers could be seen moving over the undulating prairie, partly visible and partly hidden, between the billowy ridges of the extended plain, crawling onward like some huge serpent, the extreme rear still invisible and partly hidden in the dimness of distance. They had traveled southward over the prairie six hundred miles, having been nineteen days on their way, through a region abounding in buffaloes; encamping at night, in a tent, around which the carts were arranged in a circle, to fence in the cattle. They were hindered considerably in crossing some of the streams—and in many places found a scarcity of fuel, and of even the dry excrement of the buffalo, which they used for fuel. They often suffered for want of water—as many of the smallar streams were so strongly impregnated with the excrement of the buffalo as to be unwholesome. They brought along a large elk, a bear, and some other animals which they had captured on their way—and many packages of furs. They had a very choice lot of buffalo robes, well dressed, which they sold at St. Paul, by the lot, at $3.50 each.

They had with them, also, an abundance of specie, and waited a few days at St. Paul, for the arrival of a steamboat load of flour and groceries. The caravan was made up of men and boys of all ages, kindreds, tongues and complexions, including a large proportion of Gumbos. Their dresses were as various as could be imagined, being uniform in only a single article of apparel—all wore moccasins. The carts were made wholly of wood and hides, the hubs being covered with bandages of green hide, drawn on while soft, and there shrinking until they became nearly as tight as bands of iron. Some of these odd two wheeled vehicles were drawn by little horses, and others by oxen, each animal, horse or ox, being geered in a harness of green hide. They are now again on their way back to the frozen wilds of the north, many of them, probably, never again to commune with the great world.—*Wisconsin (Grant county) Herald.*

The following article is introduced merely to show the view that a certain description *of our own people* entertain of a *new* subject with which they are unacquainted. The first *steam boats* were equally as exciting, and their true character as difficult to comprehend before they were seen in operation. The *locomotive* was more readily understood, because it was illustrated by a steam boat: the Magnetic Telegraph is without a parallel.

Sending a Letter by Telegraph.—A few days since a young countryman from our neighboring state arrived in New Albany, and inquired for the "telegraph." His appearance indicated that he had travelled with a speed little inferior to the telegraph itself. "Whar's the telegraph?" was his hurried inquiry of the first person he met upon arriving in Main street—at the same time asking what would be the cost of sending a "letter" to Cincinnati. Now, this Kentuckian lived in a district where the principles of Morse's invention were not so perfectly understood as in the patent office at Washington, nor had he ever attended a course of Dr. Bently's lectures; much less did he trouble himself about the disputes of Morse and House, of Kendall and O'Reilly.

The gentleman to whom he addressed himself being somewhat of a wag, informed him that if he went to the office with his letter they would charge him pretty heavily; but that he could, by climbing up one of the posts, put his letter in one of the holes through which the wire passes, and the first "shock" would take it to its destination, "free of postage." Being a disciple of Franklin of the strictest sect, our Kentucky friend saw no good reason for the expenditure of half a dozen dimes, when his object, as he thought, could be otherwise so easily attained. But he reckoned without his host. In a coon hunt he was counted "some," and if his rifle failed to fetch a possum, he would, with an agility little inferior to the subtle animal itself, climb up and "bring" it himself.

Having made the necessary preparations, he commenced the ascent of one of the "neatly dressed" posts that "ornament" our principal street. When he had reached an elevation of about fifteen feet, his hands slipped, and down he came, jarring his whole frame, and considerably bruising himself.

Nothing daunted by the failure of this his first experiment, our "operator" made another effort, and had almost gained the necesssry altitude, when the same misfortune, and a much worse bruising overtook him as before. This double failure would have been sufficient to check the courage of most men: but who ever heard of a Kentuckian saying "I can't?" Picking himself up, and consoled with the idea that the "third time is the charm," he recommenced his labors, and succeeded in putting the precious document in the proper place.

Descending from his elevated position, the next trouble was to know how, or where, or when he should get a reply to his communication. But the wag, who was standing by (together with a number of others,) enjoying this ludicrous scene, was at no loss for giving the necessary instructions to the Cornracker. He told him that if it came to the knowledge of the telegraph agents that he had been thus clandestinely sending "despatches" without paying the usual fees, they would certainly make him pay dear for his whistle. He instructed the green one, therefore, to go about a half mile east of town, climb one of the undressed posts, and there await the arrival of a reply, for which he must keep a sharp look out or it would escape his observation. The instructions were obeyed, and the last we heard of this telegraph operator from Kentuck, he was snugly perched on one of the posts, a little way out of town, with his eyes intently bent on the magnetized wires.—*New Albany (Indiana) Democrat.*

DOMESTIC MARKETS.

BOSTON—week preceding Oct. 30.

Candles—There is a very good demand for Sperm, and N. Bedfords are selling at 32½a33 cts., and Nantuckets 32 cts. per lb., 6 mos. *Coffee*—Sales of about 1800 bags St. Domingo at 6½ cts.; 300 Java, 9a9½. A cargo of about 9000 bags Java has arrived this week. *Drugs*—Sales of Castor Oil $1.25 per gal.; Cochineal, $1.80; Ipecac Root, 55 cts. per lb., 6 mos. Large sales of Super. Carb. of Soda have been made, on the spot and to arrive, at 7 and 7½ cts. per lb., 6 mos. The consumption of this article has greatly increased, it being now freely used in families as a substitute for saleratus, and at a less price. *Fish*—There is a good demand for Mackerel, and prices a little firmer. Sales of No. 1 at 7.50a$7.75; No. 2, 6a$6.25; and No. 3, 5.12½a$5.25 per brl., cash. No. 1 are more plenty. Dry Fish of all kinds sell readily on arrival, particularly large Cod, at 3.50a$3.75; small, 2.50a$2.75. *Flour*—Genesee, and Ohio and Michigan, via Canal, is selling at $7. A lot of Baltimore Howard street brought $7, cash; and sales of Richmond, to arrive, at $7, equal to cash. Southern Flour continues very scarce, and wanted for shipping. The receipts by the Rail Road this week have averaged about 3000 brls. per day. The stock of Flour now on hand, is much smaller for the season than has been known for many years. *Fruit*—The only sale to report is the cargo of bark Nautilus, from Malaga, disposed of at auction, on 4 mos. credit; 970 casks blue mark Raisins, Kriesler's brand, 7.30a$7.25; 200 half kegs, 3.65a$3.62½; 300 csks. Muscatel, Molena's brand, 7.25a$7.12½; 450 bxs. Bunch, in layers, $2.57½; 4090 boxes Bunch, 2.32½c$2.25 per box; 1000 half boxes, 1.20a$1.16; 800 quarter boxes, 68a70 cts. each; 940 kegs Grapes, 25 lbs. each, 2.72½a$2.62; and 200 kegs do., 12½ lbs. each, 1.70a$1.62½ per keg. *Grain*—There is an improvement in the Corn market since our last, and sales have been made of good yellow flat at 82a85 cts.; mixed, 81a82 cts., and white 79a80 cts. per bushel, cash; 7000 sacks mixed and yellow Western Corn for export, at 73½a77 cts., cash. A ship is loading for Cork which will take 20a25,000 bushels of Corn out of the market. *Hemp*—Sales have been made in lots of American dew-rotted, at prices varying from 147.50a$160 per ton, 6 mos., according to quality. Sales of Manila, in lots, at 13 cts. per lb., 6 mos. *Hides*—The market has rather a downward tendency. Sales of 7000 Californias, received via Sandwich Islands, at 8½ cts. per lb., 8 mos., rather poor; 1000 Rio Grande, 12 cts.; 8000 Buenos Ayres, 2000 at 12½ cts., and the balance at a less price. About 50,000 Hides have arrived at Salem since our last, from R. Grande, Montevideo and Africa, one cargo of 10,000 of which was sold previous to arrival. A cargo of 20,925 California Hides has just arrived, and another cargo is daily expected. *Iron*—Pig continues in good demand, with an upward tendency: 200 tons Gartsherrie sold from the vessel at $38, and in lots from the stores at 38.50 to $40 per ton, 6 mos. *Lead*—1000 pigs have been disposed of at $4.70, and 1500 pigs at a little less price. *Molasses*—The arrivals continue very light, and as the demand is large a better feeling prevails. The sales for the week are about 400 hhds. of Surinam at 24 cts.; 1400 hhds. Cuba, sour, at 23 cts., to distillers; 800 hhds. Cuba, sweet, to the trade, at 25 cts., 6 mos. *Oil*—Linseed is dull, and we hear of only a few small sales of American at 60 cts.; and 6000 gallons English, in lots, at 60 cts., cash. Manutured Sperm Oil is scarce, and in very active demand. A Government contract for 17,000 gallons Sperm, ⅔ Winter and ⅓ Fall, has been taken at $1.15 for former and $1.09, cash, for the latter, deliverable in Dec'r. *Provisions*—The demand has been generally very good for all kinds of salted provisions. Considerable sales have been making in lots, at 12a$12.50 for prime Pork; 15a$15.50 for Mess. Sales of old Mess Beef at $12, and new at $12.50 per brl., 4 mos. Sales of 2500 kegs and brls. of Lard, mostly for export, at 12½ cts. for kegs, and 10½ for brls. *Salt*—The arrivals of Liverpool sack Salt have been considerable, and sales of 4a5000 sacks at 1.35a$1.37½ for fine, and 1.17a$1.20 for coarse, cash. A cargo of 6000 bushels Turks Island has just arrived. *Seed*—The importations this week of Linseed are 5693 bags from Calcutta, and 600 bags from Sicily; about half of the Calcutta Seed was sold previous to arrival, and the balance is held at $1.60, cash. Buyers offer less. *Spices*—Are without any material change. *Sugar*—The demand continues good for Box, and they are taken freely by the trade. Sales of 500 boxes fair to prime yellows at 7¼a7¾ cts. per lb., 6 mos. About 1000 of various grades do. at quoted prices. *Wool*—The stock of foreign white is very much reduced, and the demand for both foreign and domestic is good.—*Daily Adv.*

NEW YORK—3 days preceding Oct. 30.

Ashes—Pots are firm at $6.50, with occasional sales at $6.56½; and Pearls $8.50, the closing rate. *Beeswax*—Is very dull at 24 cts. *Coffee*—We have no new feature to notice, no transactions of moment having taken place owing to the light stock of Brazil. *Copper*—A lot of 6000 lbs. heavy old has sold at 19½ cts. per lb., cash, and 11,200 do. Peruvian Pig at 17½, 6 mos. *Cotton*—The decline since 1st Oct. has been 3¼ cts. per lb., but within the past three days there has been rather more firmness in the market, and the closing rates are 8a10½ cts. for all denominations including ord. and good fair; the sales of the week are 9900 bales. *Drugs and Dyes*—Sales of Venetian red at 2.62½a$2.75; Turkey Opium $4.25; Castor Oil, $1.25 for No. 1; and American Sulphate Quinine, 2.65a$2.70, 6 mos. *Dyewoods*—Moderate sales of Logwood at $16.50, cash, for Honduras. *Feathers*—Live Geese have sold at 34 cts. for prime, and 34a37 for white. *Flour and Meal*—The market for Western Flour is firmer, having recovered from the depression recently noted, and the sales have been over 20,000 brls. at 6.50a$6.56½, including 2000 Oswego for export to England at $6.62½. The stock, for the late period of the season, is about 100,000 brls., and probably it will not largely accumulate till the close of navigation. Southern is without change; a small lot of Baltimore City Mills has sold $6.62½. Rye Flour is steady at 4.93¾a$5; and Corn Meal at $3.43¾ for Penna. and $3.50 for Jersey. *Fruit*—Sales of Malaga Raisins at $2.20 for 4000 bxs. Bunch, $1.20 for 2000 hf. do., and 65 cts. for 2000 qr. do. By auction, 80 cases Bordeaux Prunes, in glass jars, sold at 14½a15 cts., and 3800 in fancy boxes at 20a25 cts., 3 mos. *Grain*—The market has been rather improving, and for some descriptions higher rates have been obtained. Full prices have been paid for Wheat, good to prime white Genesee having sold at 1.46a$1.49, and good mixed Western at 1.37a$1.40, part of the latter for export to England. Northern Rye is in good request at 93a96 cts., delivered. Old Barley has sold at 80, and new at 85 cts. Oats 50 cts. for Northern. Corn has been in good demand and advanced 3 cts., the sales reaching 70,000 bushels, the extremes 74 to 78 cts., weight, for mixed, flat and round yellow. *Hemp*—American Dew-rotted has sold at 140a$150, 6 mos., for 150 bales. Clean Russia is held at $225, 6 mos. *Hides*—Sales of 3500 Buenos Ayres at 11¾ cts., 6 mos.; 2500 Orinoco, via Liverpool, 10½, 8 mos.; 2252 San Juan, 10; 2200 Barcelona, 9, 6 mos., as they run; and 700 Porto Rico, 23 lbs., 7½, cash. *Indigo*—The market generally is dull, but fine grades are in request. *Lead*—Missouri Pig is arriving freely, and prices have declined, 1500 pigs sold at $4.37½, cash. *Molasses*—Is without change. *Naval Stores*—The market is dull for all denominations. *Oils*—Remain steady. *Provisions*—The market for Ohio Pork is dull, and prices lower, Prime may be quoted $10.50, and Mess $14.87½, without sales. Beef recedes as new comes forward. Lard, with a reduced stock, is in good demand, but prices no higher. *Salt*—The recent heavy arrivals have all been disposed of, the Ground at $1.10, and Marshall's and Ashton's Fine at 1.42½ and $1.48, 4 mos. *Seeds*—Very little doing either in Clover or Timothy. *Spices*—Sales of 250 bags Jamaica Pimento at 11¾ cts., cash. *Spirits*—Foreign is in fair demand. Domestic Whiskey has sold at 31 cts. for N. Orleans, and 32a32½ for drudge and State Prison. *Sugars*—Muscovadoes have continued in good demand, and as the stock is now reduced to about 2000 hhds. the market is firm at the improvement noticed in our last. The sales include Cuba at 5¼a6¼ cts.; Porto Rico, 6a7½; New Orleans, 6a6¾; 100 bxs. Brown Havana, 6¼a6½; and 300 White do. part low grade, 7¼a8¾, 4 mos. *Sumac*—Sales of 124 bags Palermo have been made at $95, 6 mos. *Tallow*—Continues in good demand, and sells readily upon arrival; 30,000 lbs. prime were disposed of at 10 cts., cash. *Teas*—The two public sales this week, went off with less animation, yet for the finer grades full prices were obtained, and on the lower there was but little, if any, reduction from previous rates.—*Ship. and Com. List.*

PHILADEPHIA—week preceding Oct. 30.

Coal—The season for canal navigation is fast drawing to a close, and the stocks of Coal are light. The prices of White Ash range from 3.85 to $4, and Red 4.12½a$4.25 per ton, for broken. The market is bare of Alleghany Bituminous. The total supplies of Coal this year, embracing those by the Lehigh Company, Reading Railroad, Schuylkill Canal and Delaware and Hudson Canal, have amounted to 2,210,331 tons. *Coffee*—Stock still light and prices firm, and the sales comprise 1600 bags Rio from a cargo on landing, at 7¼a7½ cts per lb., 4 and 6 mos. *Flour and Meal*—The Flour market has been very dull, and receipts increasing: sales of Baltimore at $6.75 for City use, and Genesee at $6.87½, the market closing with offers to sell standard brands at $6.62½, but no buyers. No Rye Flour in market. Corn Meal steady at $3.50 for fresh ground. *Fruit*—Sales of Malaga Bunch Raisins at 2.20a$2.25 per box for 3,200 boxes, and halves and quarters at $1.20 and 65 cts. each. *Grain*—The price of Wheat has given way as receipts increase, and the range, which on Saturday last was 1.35a$1.40 for good to prime red, at close is 1.30a$1.37 for Southern, including 5000 bushels Illinois sold at $1.35. Penna. white may be quoted $1.40. Rye is scarce, and wanted at 87 cts. Corn has declined, and the closing rates are 73a76 cts., the latter for good yellow. *Iron*—Prices are firm, and the receipts are chiefly to fill previous orders. *Molasses*—Is without change: 50 hhds. Porto Rico sold at 28 cts. *Oils*—Small sales of Linseed at 62a64 cts.; and 70 brls. Lard Oil at 82½ cts. for rather dark quality. *Provisions*—The season for salted descriptions is over and the market has become inactive. *Seeds*—Clover is extremely dull and may be quoted 4.12½a$4.25 per bushel of 64 lbs. for fair and prime new; and Timothy is without demand. Flaxseed is in request at 1.42a$1.46. *Spirits*—Whiskey is in less demand, and has sold in brls. at 30, and hhds. 28½a29 cts. *Sugar*—Is in better demand, and sales of Muscovadoes have been to a considerable extent, including Cuba at 5a$5.50; New Orleans 5.75a$7; and Porto Rico $5.75. The stock remaining on hand is 3100 hhds. *Wool*—The market is without a supply, and there is none to come forward from the interior.

CHARLESTON—week preceding Oct. 30.

Cotton—The aggregate sales of the week foot up 4000 bales; and the decline in prices, since the arrival of the steamer, is fully 1¾a2 cts. per lb. Without attempting to give quotations for the lower qualities, as the market is quite unsettled, we would state that middling fair, at the close of the week, was not worth more than 8¾a8½; and fair and fully fair 8¾a9 cts. per lb. The stock on hand is 16,666 bales. *Rice*—There has been probably an increased demand, but prices remain steady at 3.50a$4, the bulk of the transactions at 3.75a$3.87½ per 100 lbs. *Flour*—Baltimore is improving in value and may be quoted 6.25a$6.50 per brl. *Corn*—Remains at 65a70 cts., and Oats 46a48. *Exchange*—Sterling may be quoted 7¼a7½ per cent. premium, and Francs 5.32½a$5.35. *Freights*—Are steady, and may be quoted ⅜d. for Cotton in square bags to Liverpool, and dull; and to Havre 1 ct.

SAVANNAH, Oct. 29.

Cotton—The market has been very dull, and since the arrival of the Cambria's accounts prices have declined 1½ ct. per lb. There are no sales under good middling of the new crop, and the week's transactions sum up 1030 bales, at 7½ to 8¾ and 9½ cts. The last two not a fair criterion as they were for *choice* lots. The stock on hand is 6221 bales. *Rice*—Has been in good demand, and 1756 csks. have sold at 3.25 to $3.75 per 100 lbs. *Exchange*—Sterling is nominal at 7a7½ per cent. prem. *Freights*—No vessels loading for foreign ports; and to New York Cotton is ¼a5-16 ct. per lb., and Rice 75 cts. per csk.

NEW ORLEANS—Saturday night, Oct. 23.

The Past Week.—In spite of the serious impediments in the way of trade, the most prominent of which is the extreme difficulty of passing Bills of Exchange, the business of our city is increasing. The sales of *Cotton* amount to 16,000 bales, chiefly for England and France, at a further decline of ¼ to ⅜ of a cent, or about 1¼ cent in all since the steamer's news. The quotations are now, for Middling to Good Middling 8⅞ to 9¼, Middling Fair to Fair 9¾ to 9¾ cts, per lb. *Flour* has been in brisk demand for the East, and prices have advanced at least 37½ c. per brl. The sales amount to nearly 10,000 brls., and the closing rates are 5 to $5.25 for Ohio and ordinary Illinois, &c.; choice baker's brands 5.50 to $5.75 per barrel. Some 1200 brls. kiln dried Corn Meal have sold at $2.20 per brl., an advance. In *Corn, Wheat*, &c., little or nothing was done. *Provisions* dull, at former prices.—*Delta.*

FALL ARRANGEMENT.
DAILY LINE TO THE SOUTH.
(SUNDAYS EXCEPTED.)

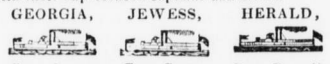
CARRYING THE GREAT CENTRAL U. STATES MAIL—

SCHEDULE:

Leave Spear's Wharf, Baltimore, DAILY, (except Sundays) at 4 o'clock, P. M., by the well known route, viz: Chesapeake Bay, City Point, Petersburg, Weldon, Wilmington, to Charleston, S. C., without loss of sleep to Weldon.

In the popular, comfortable and safe Steamboats, with their experienced captains and crews.

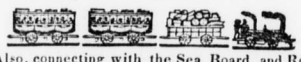
GEORGIA, JEWESS, HERALD,



Capt. Cannon; Capt. Sutton; Capt. Russell.

This Line has been running upwards of twenty years without loss of life or property. Boats built expressly for this route. Arriving in Norfolk, after a comfortable night's sleep, next morning at 6 o'clock, A. M., thence up James River, with its beautiful scenery, in daylight, by the steamboat CURTIS PECK, Captain Davis, or ALICE, Capt. Brough, to City Point. Thence to Petersburgh in the beautiful Iron Steamboat MOUNT VERNON, Capt. Blow, some time in advance at Petersburg of the Great U. States Mail Line with the passengers leaving Baltimore same time, or Washington city next morning, where this Great U. S. Mail Line take their start from thereby deceiving the public with their false advertisement of 24 hours ahead of any other line.

☞The Bay Line gives the travellers at least six hours rest at Petersburg, to encounter the night travel to Wilmington, N. C. The same passengers that leave Baltimore by the Bay Line amalgamate at Petersburg with those that leave Baltimore same evening and Washington next morning, (via the Great U. States Mail Line) at Petersburg, therefore arrive at Charleston all together.



Also, connecting with the Sea Board and Roanoake Rail road to Garysville and Franklin; thence by Steamer Fox, to Edenton, Plymouth, Newbern and Washington, N. C. Return with same connection.

Returning, leaves Norfolk at 3, and Portsmouth at 4 o'clock, P. M., Daily, (except Sundays,) and arrive in Baltimore in time for the several routes going North, East, South and West.

FARE:

Between Balt. and Norfolk or Portsmouth			$5.00
Do	do	do Franklin	6.00
Do	do	do Elizabeth City, N. C.	7.50
Do	do	do Richmond or Petersburg, Va.	6.00
Do	do	do Gaston or Weldon	9.00
Do	do	do Thro' to Charleston, S. C.	16.00

Meals on board Bay and James River Boats included, thereby saving each passenger by this route $1.50.

☞Travellers by the above routes will please be directed by our Soliciting Agent in the Cars, and by the Porter in the Depot Yard, (*Norfolk Line* labelled on his hat,) who will conduct you and your baggage to the boat.

oc 14 T. SHEPPARD, Agent.

PICKLES, JELLIES, PRESERVES, &C.

THE subscriber would respectfully announce to the public that he has on hand a large stock and general assortment of PICKLES and PRESERVES, which he can sell, wholesale or retail, fifty per cent. lower than they can be purchased any where in the United States.

Shipping Merchants, Agents and Contractors will find it advantageous to examine the stock before purchasing elsewhere. His stock comprises in part viz:

PICKLES.

Cucumbers, in gallon, hlf gl. and qt. jars,				10,000 of each
Mix'd Pickles	do	do	do	15,000 do
Peaches,	do	do	do	10,000 do
Beans,	do	do	do	3,000 do
Onions,	do	do	do	3,000 do
Cantelope Mangoes,	do	do	do	10,000 do
Pepper	do	do		5,000 do
Cauliflowers,	do			1,000 do
Red Cabbage,	do			1,000 do
Yellow Pickles,	do			2,000 do
Tomatoes,			do	5,000 do
Cherries,			do	1,000 do
English Walnuts, (2 years old,)			do	6,000 do

PRESERVES.

Strawberries, in quart and pint jars,		1,000 of each.
English Walnuts,	do	1,500
Gages,	do	1,500
Peaches,	do	1,000
Pears,	do	1,500
Quinces,	do	800
Citrons,	do	1,000
Limes,	do	800
Raspberries,	do	500 do
Apricots,	do	300

BRANDY FRUITS.

Peaches,	in half gallon & quart jars,		700 of each
Pears,	do	do	800
English Walnuts,		do	800
Gages,		do	700
Raspberries,		do	600
Cherries,		do	600
Apricots,		do	400

JELLIES.

Quince, in pint and half pint jars,			700 of each.
Apple,	do	do	do 600
Currant,	do	do	do 600

SYRUPS.

Raspberry Vinegar, in claret bottles,			10,000
Lemon,		do do	8,000

ALSO—A superior article of Tomato, Walnut and Mushroom CATSUPS; African and American PEPPER SAUCE; French Mustard and prepared Horseradish.

Families and dealers can also be supplied (by the hundred) with Cucumber Pickles, finely spiced and in vinegar; a superior article of Saurkrout, and Cider Vinegar, at WILLIAM BODMAN'S Pickling House and Vinegar Depot, oc 16 1y No. 46 and 48 S. Howard street.

BALTIMORE LIFE INSURANCE CO
Has removed to No. 15 South street.

JOHN I. DONALDSON, President.

THIS COMPANY makes *Insurance on Lives* for one or more years, or for life, at the following rates for every hundred dollars.

Age.	*One year.*	*Seven years.*	*Life.*
25	1.00	1.12	2.03
35	1.36	1.53	2.76
45	1.91	1.96	3.71
60	4.35	4.91	7.00

Grants Annuities. Rates for one hundred dollars

60 years of age,	10.55	per annum.
65 "	12.27	
70 "	14.19	

Buys Annuities.
Sells Endowments for children.
Receives Money on deposite.
Executes Trusts.
Makes contracts in which life or the interest o money is involved.

june 5 1y RICHARD B. DORSEY, Secretary.

TO OWNERS AND MASTERS OF VESSELS.

IN order to facilitate and improve the mode of Communication at Sea, by Ships of War with each other, and with vessels of the Revenue, Marine and Merchant service, the Signals patented by the undersigned have been adopted by the Government as the standard code of the United States:

The following are the advantages to be derived from their use, viz:

"Vessels meeting at sea in any part of the world, if provided with the Flags and Signal Books, may, as long as they are in sight of each other, without altering their course, communicate any intelligence, either their names, from what port they sailed, what passage they have had, what vessels they left in port, or that preceded them; particulars relative to vessels they have fallen in with, if in want of *stores, provisions, assistance*, or *information*; their *latitude* and *longitude; casualties* or any observations they have made during their voyage."

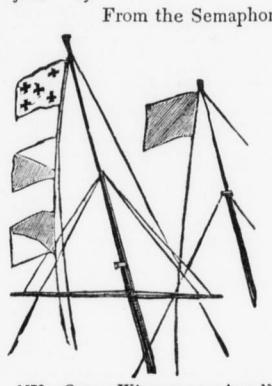
It is highly important to owners that their vessels be provided with these Signals in the event of their being under convoy of Government, or in company of other vessels.

Testimonials from officers of the Navy, Revenue, Marine, &c., in favor of the system, can be had free of charge at our office, where we are prepared to furnish Signals and give any information in regard to the business.

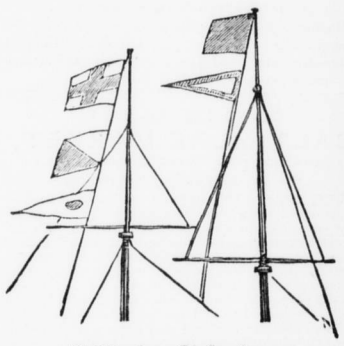
ROGERS & BLACK,
Merchants' Exchange.

je 12 1y

From the Semaphoric Signal Book, page 18, of Instructions.



1572—*Ques.*—Where are you bound? (See page 49.)



11,470—*Ans.*—Rio Janeiro. (See page 291.)

CHEAP PLAIN AND FANCY JOB PRINTING.

OFFICE No. 117, BALTIMORE STREET, 2 doors W. of South.

THE subscriber is in every way prepared to execute Job Printing with great despatch and elegance,—and has on hand a full supply of fine and common papers for Bill-Heads, Circulars, Bills of Lading, Bank Checks, &c.—He has *considerably reduced* the scale of prices on

BILL HEADS, BILLS OF LADING,
CARDS, HAND BILLS,
CIRCULARS, FREIGHT BILLS,
LABELS for *Shopkeepers, Manufacturers, Druggists, &c.*

Where large quantities are required his prices are very low, as he runs them off by means of a Napier Cylinder Press.

The orders of his friends are particularly solicited, who will please give him a call and judge for themselves.

He has also on hand BLANK BOOKS of his own manufacture; and will make to order at the shortest notice—which he warrants equal to the best in the city—together with a full supply of STATIONARY, &c. JOS. ROBINSON, Printer,

june 5 Bookseller & Stationer, 142 Baltimore-st.

NATIONAL LOAN FUND LIFE ASSURANCE SOCIETY OF LONDON.

"A Savings Bank for the benefit of the Widow and Orphan."

(EMPOWERED BY ACT OF PARLIAMENT.)

CAPITAL £500,000 STERLING, OR £2,500,000,

Besides a Reserve Fund (from surplus premiums) of about $185,000,

(*Part of the Capital is invested in the United States.*)

T. LAMIE MURRAY, Esq.

George street, Hanover, Square, Chairman of the Court of Directors in London.

UNITED STATES BOAR