

BY HORACE GREELEY.

"I desire you to understand the true principles of the Government. I wish them carried out—I ask nothing more."—HARRISON.

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## THE NEW-YORK TRIBUNE

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## MR. CLAY'S BANK REPORT.

U. S. SENATE, Monday, June 21, 1841.

Mr. CLAY, of Ky., from the Select Committee on the Currency and Finances, reported as follows:

The Committee to whom was referred so much of the President's Messages relating to a Uniform Currency and a suitable Fiscal Agent, capable of affording increased facilities in the collection and disbursement and security of the Public Revenues, have had the same under consideration, and beg leave to report:

That after the most attentive and anxious consideration of the state of the Currency and the Finances of the Government, in all their important and interesting bearings, the Committee have arrived at the same conclusion, with the Secretary of the Treasury, that a just and sound policy requires the establishment of a Bank of the United States, with as little delay as practicable.

The Committee have neither time nor inclination to enter into a discussion of the question of the power of Congress, under the Constitution of the United States, to establish a National Bank. After all that has been said and written on that question, during the long period of half a century, nothing remains to be added that would be likely to shed much new light upon it. It ought, in the opinion of the Committee, to be regarded as a settled question—settled by the approbation and judgment of the people, by the authority of the Legislature, by the sanction of the Executive Department of the Government, and by the solemn adjudication of the Judiciary. It is not regarded as a decided question, when, as the collisions and conflicts among men arising out of diversity of opinion and judgment, is a controverted matter to be considered as terminated and quieted.

Nor do the Committee deem it necessary to discuss the question of the expediency of establishing such an institution as a Bank of the United States. On this there is even less controversy of opinion than on the former question. On both, it is the deliberate conviction of the Committee that a vast majority of the people of the United States concur; and that they are now looking, with anxious solicitude, to the deliberations of Congress, under the confident hope that a Bank of the United States will be established, at the present extraordinary Session of Congress.

Passing by, therefore, those two questions as being unnecessary to be further argued, and assuming what the Committee verily believe, that a National Bank is indispensably necessary, they will proceed, at once, to the consideration of the particular form, powers and facilities with which it may be expedient to invest such an institution. And here the Committee have no hesitation in saying that, confiding in the experience of forty years, during which the nation has enjoyed the benefit of a National Bank, and during the greater part of which it has realized every reasonable hope and expectation, in the operation of such an institution, they came to the conclusion that it would be wisest to dismiss all experiments, and to cling to experience and assume the last charter granted by Congress as the basis of a new Bank, extending upon it such restrictions, guaranties, amendments, and conditions, as have been found necessary by actual experience.

The Secretary of the Treasury came to a similar conclusion; and in his report and the draft of a bill which accompanies it, he has taken as his model the charter granted by Congress in 1816. On that he has suggested a great many valuable improvements, most of which the Committee have incorporated in the draft of a bill which they now report to the Senate. On this draft, they wish to offer to the Senate, some brief explanations and observations.

The Committee have adopted Washington City, proposed by the Secretary of the Treasury, as the place of location of the principal Bank. They believe the place of its location is a subordinate question; but there are many advantages from the proximity of the Bank to the Government. The distribution of the capital of the Bank among the several commercial cities, in proportion to their respective wants and magnitude, is what they naturally desire, and what will doubtless be done. But to guard against the exercise of any undue Government or official influence, or the imputation of any unworthy transactions, the committee have thought it expedient to deprive the parent Bank of all power to make any discounts or loans whatever, except loans to Government, authorized by express law.

In order to insure the command of the best financial abilities of the country, the bill provides that the directors of the parent bank, which is to consist of nine members, shall be paid for their services by the corporation; and all compensation to the directors, in the usual form of Bank accommodations, is utterly prohibited.

Thus the directors of the Bank at Washington will become a board of control, superintending the branches, supplying them with a currency, and banking exclusively through the agency of their officers of discount and deposit.

The capital of the Bank proposed by the Secretary is retained, but a power is reserved to Congress to augment it by the addition of twenty millions, making the aggregate amount ultimately fifty millions of dollars, if that should be found to be necessary.

To guard against undue expansion of the currency, by the operations of the Bank, various restrictions and securities are introduced.

1. The dividends are limited to seven per cent. per annum; and after accumulating a reserve fund of two millions of dollars, to cover losses and contingencies, the excess beyond that seven per cent. is to be paid into the public Treasury. And whatever excess remains at the end of the charter, beyond the reimbursement to the stockholders of the capital stock, is also to be paid into the Treasury. If the dividends fall below seven per cent. during any year of the charter, the deficiency is to be made good out of the surpluses previously paid into the Treasury. The effect of this provision is to make a permanent and invariable seven per cent. bank stock, assuming that the administration of the Bank is conducted with integrity and ability.

2. The debts due to the Bank are required not to exceed the amount of the capital stock actually paid in, and seventy-five per cent. thereon, which is a greater restriction than usual.

The total amount of debts which the Bank is authorized to contract over and above the deposits is not to exceed twenty-five millions of dollars, which is also a greater restriction than was placed upon the late Bank of the United States.

3. The publicity which is required of the general condition of the Bank; and the full and complete exposure to committees of Congress and to the Secretary of the Treasury, which is simply secured, of all the books and transactions of the Bank, including private accounts.

4. The prohibition of the renewal of any loan; thus putting an end to all mere accommodation paper, as far as practicable, and confining the Bank to fair business transactions; and

5. The Bank is prohibited from making any further discounts or loans, whenever its notes in circulation exceed three times the amount of specie in its vaults.

To protect the community and the stockholders against

mismanagement of the Bank, several provisions have been inserted, which it is hoped may be effectual.

1. No paid officer of the Bank is to receive loans or accommodations in any form whatever.

2. Securities are provided against abusive use of proxies, such as, that no officer of the Bank can be a proxy; no proxy can give more than 300 votes; no proxy to be good which is of longer standing than 90 days, &c.

3. A prohibition against the corporation transacting any other than legitimate banking business; excluding all dealing in stocks, and all commercial operations.

4. A requisition that a majority of the whole number of the board of directors shall be necessary to transact the business of the corporation.

5. Ample power to make the most thorough examination to the condition and proceedings of the Bank, down to the accounts of individuals, by totally removing from the Secretary of the Treasury and committees of Congress the veil of secrecy; and

6. By denouncing and punishing as felony the crime of embezzlement of the funds of the Bank when perpetrated by any of its officers, agents, or servants.

Concurring entirely in the sentiment expressed by the Secretary of the Treasury, that many wise and patriotic statesmen, whose opinions are entitled to consideration and respect, have questioned the power of Congress to establish a National Bank; and that it is desirable, as far as possible, to obviate objections and reconcile opinion, the Committee have attentively and earnestly examined the provision incorporated in the draft of the bill of the Secretary, in regard to the branching power of the Bank; and they would have been happy if they could have reconciled it to their sense of duty to adopt it. But, after the fullest consideration, they have been unable to arrive at that result.

It was not without some hesitation that the Committee agreed to the location of the Bank in the District of Columbia. This they did, because they believed that the utility of the Bank did not so much depend upon the place of its location as upon the capital, facilities, and powers which should be given to it. But to isolate it in this District, without giving it any other branching power than such as it might derive from the consent of particular States, would be to create an enormous District Bank, devoid of effective national character. Such a Bank would be a Bank only of the District of Columbia, and its offices of discount and deposit would be nothing more than Banks of the States, which might allow them to be planted within their respective limits.

For all national purposes, Congress might as well recharter one of the existing District Banks, enlarge its capital and give it authority to establish offices of discount and deposit in any State that would permit it to be done.

The Committee believe that the capital of a bank so constituted would never be taken; and that, if taken, the institution would be wholly unable to accomplish the great and salutary purposes for which it is desired and should be designed.

But the question of establishing a Bank, thus to be restricted and circumscribed, involves higher and greater considerations than those of mere expediency. The General Government has or has not the power to establish a National Bank. If it has the power, it derives it from the existing grants in the Constitution of the United States. The Committee believe it has the power, and ought to exercise it. But after a contest, during the last ten or twelve years, in respect to the Constitutional power of Congress, which has been marked by so much animosity and bitterness, a forbearance to exercise the power, would be a virtual surrender of the power. If a Bank were to be created whose operations within the limits of the States were dependent not upon the will of Congress, but upon the will of each State, separately announced, the creation of such a Bank would add another to the list of disastrous experiments, and would be tantamount to a relinquishment of the national power, and it could never be resumed.

The power of the Federal Government is only to be found in the grants of the Constitution. If they are inadequate to the fulfillment of the great purposes of the establishment, they can only be increased by the mode of amendment which the instrument itself has prescribed. They cannot be augmented by the grants or consent of any State or States, short of the number of two-thirds, whose concurrence is necessary to give validity to an amendment. A derivation of power to the General Government, from the consent of particular States, would be unsound in principle, and the Committee apprehend dangerous in practice. Admit such a source to be a legitimate source of power, the Government would not operate equally in all the States, and the Constitution, losing its uniform character, would exhibit an irregular and dangerous anomaly.

Entertaining these deliberate views, the Committee are decidedly of opinion that no bill for the establishment of a Bank in the District of Columbia will be effectual which does not contain a clear recognition of the Constitutional power of Congress to establish branches wherever, in the United States, the public wants in its judgment require them. They cannot consent that a Bank, emanating from the will of the nation, and imperatively demanded by the necessities of the Government and of the nation, shall be wholly dependent upon its useful operation upon the will of each and every State, distinctly expressed.

Accordingly, in the draft of a bill now reported, the right is asserted to exercise the branching power of the Bank independent of the assent of the States. The Committee do not allow themselves to believe that the bill is free from all defects, but they do hope that these, in a spirit of liberality, will be corrected by the superior wisdom of the Senate and of the House, and that the present Session will be dignified by the establishment of a national institution, which has become a desideratum to the general prosperity.

The advantages which will flow from such an institution in both our domestic and foreign relations are manifest and incontestible.

It will give the people a sound currency, of uniform value throughout the Union, which is just as necessary to the successful operations of all branches of business as pure air or water is to the preservation of human life or health.

It will revise and extend commercial intercourse, which for the want of a common medium has been almost suspended between different parts of the Union.

It will reduce domestic exchanges from the enormous premiums and discounts now frequently paid to the moderate standard growing out of the mere cost and insurance on the risk of transporting specie from one to another part of the Union.

It will consequently save hundreds of thousands of dollars now annually lost in transactions of exchange.

It will essentially benefit the manufacturing interest by enabling it to realize sales and the proceeds of sales.

It will powerfully contribute to the resumption of specie payments by the Banks, whose existing delinquency is the greatest source of all prevailing pecuniary and financial embarrassments.

It will greatly tend to prevent and correct the excesses and abuses of the local Banks.

It will furnish a medium common to all parts of the Union for the payment of debts and dues to the Government; thus rendering duties and taxes uniform in fact as well as in name.

It is indispensable to the convenient and successful financial operations of the Government in all the departments of collection, safekeeping and disbursement of the public revenue.

Such are some of the domestic benefits which the committee fully believe will be secured by a National Bank. Those which appertain to our foreign relations are also worthy of serious consideration.

If it be true that money is power, its concentration under the direction of one will, sole or collective, must augment the power. A nation, without such a concentration of power, maintaining extensive commercial intercourse with another nation possessing it, must conduct that intercourse on a condition of inequality and disadvantage. National Banks in other countries begot the necessity therefore in this country, in like manner as National Governments, in foreign nations, must be met by a National Government in ours.

Accordingly, we have seen the influence by the Bank of

England upon American interests, when those interests were exposed to the action of that Bank, and were left without the protection of a Bank of the United States. The committee do not wish to be understood as intending to express any approbation of the commercial operations in which the Pennsylvania Bank, assuming the name of the Bank of the United States, engaged, when that state of things arose.

But they do mean to say that the interests and dignity of the United States demand that they should not be exposed, beyond the necessary and legitimate influence of monetary and commercial operations, to the action of foreign banking institutions. They believe that, without a competent Bank of the United States, foreign National Banks may, and probably will exercise an undue, and a possibly, pernicious influence upon our interests.

In this view of the case, the question is, whether it is better that we should be left liable to be materially affected by a foreign institution, in which we have no interest, over which we can exert no control, which is administered solely in reference to foreign interests, or shall we have an American Bank, the creature of our will, subject to American authority, and animated by American interests, feelings and sympathies?

The committee could not entertain a doubt in such an alternative. And, in reference to the foreign aspect of the Bank, the committee thought it expedient to allow it to deal in foreign bills of exchange, which are the barometer of the state of foreign trade.

In conclusion, the committee think it proper to say that they have given due consideration to the various memorials referred to them, and to the instructions moved by the Senators from Mississippi.

They submit that wherever in this report the committee is mentioned, a majority of the committee is to be understood. All of which is respectfully submitted.

The report and bill were ordered to be printed, and made the special order of the day for Wednesday.

## GREENWICH POTTERY.

261 Eighth-street, BETWEEN THE NINTH AND TENTH AVENUES.  
THE subscriber respectfully informs the Public that he continues to manufacture the following articles, which he offers for sale at reasonable terms, viz:  
Stove Wares, Earthen Ware, Pottery, Furnaces, Chimney Pots, Stone Tiles, Green-House do., Fire Brick, Druggist and Chemical Ware, &c. &c.  
Stove Linings made to any pattern and at short notice.  
WASHINGTON SMITH, No. 261 8th-st.

**SCHODACK BLOW-WARE.**—The subscriber has taken the Agency for the sale of the above article in this City, and offers the Public that he has now on hand an assortment of Stove and Blow-Ware, well suited to the market, which will be sold at the Factory prices. Persons wishing to purchase will please call and examine.  
Bucklin's Patent Railway, for wood or coal. Premium and Parlor Stoves constantly on hand. H. WICKES, 230 Water-street. [j17-1m]

**PREPARED HARDWARE.**—At 96 Division-street—A complete assortment of Saw, Files, Butt Hinges, Screws, Axes, Axes, and English Knives, Locks, Fine Plate, Drill, Cap-screw, Draw, Chest and Pad-Locks, Borers, Round, Square Springs, Flush and Shotter Bits, Hook and Plate Hinges, together with nearly every article in the line, all of which will be sold as low as at any place in the City.  
Also, Cut Nails, at the lowest market price for cash.  
JOSEPH WEBB, [j17-1m]

**HARDWARE AT COST.**—ROBINSON, 222 Bowery, between Spring and Prince-streets, intending hereafter to confine his business to housekeeping articles exclusively, is selling his present stock at cost, for cash only. Persons in want of any article at his line would do well to give him a call. [j17-1m]

**CHEAP CROCKERY STORE.**—164 Bowery.—The subscriber has on hand a general assortment of China, Glass, and Earthen Ware, of the latest patterns, which will be sold very cheap for cash, at wholesale and retail. P. CHILD, N. B. Goods sent to any part of the city or Brooklyn free of charge. [j17-1m]

**HALF PRICE MUSIC.**  
NEW AND FASHIONABLE MUSIC for Piano Forte, Flute, &c. at only one-half price, for sale at Mrs. MARY KING'S Cheap Book and Music Store, 141 Fulton-street, near Broadway, where may be had all the latest and most popular pieces.  
INSTRUCTION BOOKS for the Piano Forte, Guitar, Flute, Violin, Accordion, &c.  
MUSIC BOUND in any style much cheaper than at any other store.  
All the new and fashionable Music received as soon as published.  
Grand Assortment of the latest patterns, [j17-1m]

**CANADA MONEY WANTED** at the following prices:—  
Bank of Montreal, Montreal, ..... 2 1/2 to 5  
City Bank, ..... 2 to 5  
Bank of British North America, Montreal, ..... 1 to 5  
Bank of Canada, ..... 1 to 5  
H. GRAY & CO., 60 Wall-street. [j17-1m]

**RED BACK MONEY.**—All the Banks without exception, will take without discount at 101 Greenwich-street, where may be found a good assortment of Cloths, Cassimers, Vestings, Linens, Drills, Prints, &c. E. YOUNG, 141 Greenwich-street. [j17-1m]

**RED BACK MONEY** on all the Banks taken at Par. Having now for a quantity of Red Back Money will be taken without exception at par of 444 Pearl-street for all kinds of Dry Goods, Summer Goods &c. cheap, wholesale and Retail. [j17-1m]

**MONEY TO LEND** on Bond and Mortgage. Several sums from \$10,000 to \$100,000 at 7 per cent. J. B. NONES, 3 Wall-street. [j17-1m]

**RAFFAN.**—2000 lbs. Rattan, suitable for Umbrella and Chair Makers, for sale by G. O. S. CARL, 105 Pearl-street. [j17-1m]

**ENGLISH BAR IRON.**—150 tons well assorted English Bar Iron, for sale by GRINNELL, MINTURN & Co. 75 South-st. [j17-1m]

**MUNDOVO SUGAR.**—100 bags, received per "Barbadoes," now landing, for sale by GRINNELL, MINTURN & Co. 75 South-st. [j17-1m]

**STRAP SCOURING AND TAILORING.**—Mr. John Perry, 231 Bowery, a few doors from the corner of Beers-street, where he will continue his Clothing and Dressing Establishment. His mode of cleaning coats, pantaloons, &c. is by steam-scouring and scouring. He extracts stains, grease, paint, &c. Also repairs, alters, and new collars, buttons, &c. at reduced prices. [j17-1m]

**PANNY BLESSER WINDOW SHADES.**—Painted in all her colors, among which are the splendid Cachucha and Cassimere. For sale, and painted to order, at J. L. BIRRELL'S Shade Room, 105 Fulton-st. [j17-1m]

**TRANSPARENT ITALIAN WINDOW SHADES.**—OLIVER W. WOODFORD, 66 Calvarine-st. will continue this morning an entire new case of Transparent Window SHADES, which he has just received from the production of an Italian artist. These Shades have been purchased for below their value, and families will find it to their advantage to make an immediate application, particularly those that may have deferred purchasing blinds during the Spring. N. B. Prices from 25 to 50 per pair. Country Merchants and Up-streeters will find it to their interest to call and purchase in assortment as the prices will be made low. O. W. WOODFORD, 66 Calvarine-st. [j17-1m]

**ROLLED GERMAN SILVER.**  
JAMES G. MOFFETT, 121 Prince-street, near Wooster, would particularly call the attention of Hardware Dealers and Manufacturers to his superior article of German Silver, which he offers for sale wholesale and retail, of all the latest patterns, and warrants it equal to any, either Foreign or Domestic, for sale and softness. [j17-1m]

**THE CHEAPEST LADIES BONNET STORE** in New-York. Ladies are respectfully invited to call and examine the largest stock of Bonnets in the city. Over 400 have just been finished, comprising hain'd silk started hats, frame hats of all colors, lawn hats, &c. &c., which will be sold at a great reduction on present prices. [j17-1m]

Ladies please note—By purchasing at this store you will effect a great saving. Observe over the door, sign of the Cheapest Ladies' Bonnet Store in New-York, 21 Bowery, New-York. [j17-1m]

**HATRY.**—Mrs. HAMILTON, 435 Pearl-street, near the "Widow's Hat" in the most fashionable style; also Ladies' Caps elegantly made and colored. [j17-1m]

**TAMBOUR STORE.**  
Horse, Sign and Ornamental PAINTING, Imitation of Wood, Marble, &c. Paints, Oils, Glass, Brushes, &c. at wholesale and retail. S. SCHOONMAKER, No. 7 Chatham Square, corner of East Broadway, New-York. [j17-1m]

**GREENLEAF'S SUMMER HATS.**—Ladies are invited to call and examine the largest stock of Hats in the city. Over 400 have just been finished, comprising hain'd silk started hats, frame hats of all colors, lawn hats, &c. &c., which will be sold at a great reduction on present prices. [j17-1m]

**SILKS, CHEAP SILKS.**—Plain, striped, figured and plain black, blue-black and colored Silks. Also a large lot of Printed Muslins and Lawns, together with a full assortment of plain and figured Mouseline de Launes, just received, and for sale, at the well-known Cheap Store No. 210 Green-street. HENRY WILLIAMS & Co. [j17-1m]

## CHEAP AND FASHIONABLE GOODS.

**DRY GOODS AT COST PRICES.**  
THE Subscribers, being desirous to reduce their stock of Spring and Summer Goods as low as possible, previous to making purchases for the Fall trade, will from this date up to the first of August make, sell their Goods at COST.

Their stock is large, and having been mostly purchased at Auction at very low prices, it is the best opportunity ever offered to Ladies who wish to supply themselves with fashionable Goods. Among their stock may be found a splendid assortment of RICH SILKS of the latest styles, a great variety of PRINTED LAWNS, Bombazines, Prints, &c. Also a large lot of Gambroons, Crape Cambrils, and Linen Drills for Gentlemen's wear. [j17-1m]

JOHN H. DINGMAN, (formerly KLINK & DINGMAN.) 301 Grand-st., corner of Orchard—Would call the attention of the Ladies to his splendid assortment of rich Silks of the latest styles.—He has just received:  
1 case of beautiful satin-colored striped Gro de Afrique.  
10 pieces do. blue-black Gro de Afrique, striped.  
1 case rich Chevre Silks, beautiful patterns.  
3 do. very rich figured do., all colors and styles.  
4 cases plain black and blue-black do. from 1 to 1 1/2.  
3 do. plain mode colors.

N. B.—Rich Scarfs, Silks, black and blue-black, and colored. Also a beautiful assortment of Scarfs. JOHN H. DINGMAN, 301 Grand-st., corner of Orchard. [j17-1m]

**CAMBRONS AND SUMMER STUFFS.**—These call at JOHN H. DINGMAN'S, and make choice from a large assortment of All, Cassimere, Valenciennes, Mouseline, plain and striped, Cord, Linen Drills, and plain Linen. JOHN H. DINGMAN, No. 301 Grand-st., corner of Orchard. N. B.—Hosiery, Gloves, Linen, Cambric and Silk Pocket Handkerchiefs, Cravats, &c. [j17-1m]

**SHAWLS!**—The subscriber, JOHN H. DINGMAN, has just opened a beautiful assortment of Shawls, at the well-known establishment, 301 Grand-st., corner of Orchard, where he still hopes to receive that patronage which the public have extended to the firm. He is determined that nothing shall be wanting on his part to please all who favor him with a call. Satin, Danish, plain black Silk, Cashmere, Boston, Embroidered, Tartan, Merino, &c. a great variety. N. B.—Rich Parasols, cheap. JOHN H. DINGMAN, No. 301 Grand-st., corner of Orchard. [j17-1m]

**PRINTED LAWNS AND CALICOES.**—The subscriber (formerly of the firm of Banks and Dingman) offers, at the old Stand, 301 Grand-st., corner of Orchard, a beautiful collection of Lawns, and French, English, and American Calicoes, at very low prices. Please call and examine for yourselves. JOHN H. DINGMAN, 301 Grand-st., corner of Orchard. [j17-1m]

**CHEAP COMB AND FANCY GOODS STORE.**—195 Pearl-street, up stairs, (near Maiden Lane) have for sale a variety of Goods in their line, consisting in part as follows:—COMBS of every description; gilt, bone and other Buttons; Noodles of the best quality; Pins, Hooks and Eyes, Scissors, Thimbles, Pocket Knives, Whitebone, Steel and Wood Hooks, Buttons and Steel Cases, Ball Cord, Coral and Bone Laces, Leather and Cord Purses, Spool Stands, Ball Cases, and Perfumery, Cloth, Hair and other Brushes; Best Razors, Razors and Razor Strops, Shaving Boxes, &c. &c. The above Goods may be had in quantities to suit at the lowest market prices. N. B. Dealers in Bones, Horns, and Rattan. [j17-1m]

**\$15,000 CHEAP CARPETS.**—Come and see, at 161 Chatham-st. The subscribers, being determined to sell from their new and extensive stock of Carpets as good as the best and as cheap as the cheapest, wish to inform their many patrons and the public in general, that they have received, in addition to their former stock, a large assortment of Brussels and three ply Carpets, also 2,000 yds super at 25; 2,000 do 30; 2,000 do 35; 1,500 do 40; 1,500 do 45; 1,500 do 50; 1,000 do 55; 1,000 do 60. A beautiful style of transparent Shades, from \$2 to \$25 a pair; also a new article of Crumb Cloths and Table Covers; with the most extensive assortment of all things connected with the trade. L. & M. S. BROWN, 161 Chatham-st. N. Y. [j17-1m]

**CARPETING CHEAPER THAN EVER!**—D. M. WILEY, No. 47 Canal-street, South side near Broadway, has just received from auction a large and choice selection of Ingrain Carpets, of the best quality, for sale at a price so low that the purchaser, a large and extensive variety of Rugs, Mats, Awns and Table Covers, Floor Cloths, &c. &c. with various other articles connected with the business, all of which will be sold as cheap (or cheaper) than can be purchased at any other Store in the City. [j17-1m]

**NEW GOODS.**—229 Broadway—American Hats, Fancy Silk Cravats and Scarfs, also, Muslin Cravats, entire new patterns, just received, and for sale at moderate prices, by W. T. JENNINGS, (late Lynde & Jennings). [j17-1m]

**CHEAP! CHEAP!**  
A SPLENDID ASSORTMENT of French and American Paper Hangings and Borders, for sale at the United States Paper, Hanging and Box Warehouse, 65 Canal-street, near Broadway, New-York. Purchasers are respectfully invited to call and examine for themselves. Rooms prepared in the neatest manner. [j17-1m]

**BLUE BLACK SCARFS** of the finest quality, 3 1/2 yards long, at 25 cts. Shaker's Handkerchiefs, all sizes, at 25 cts. Paper Hangings, all varieties, at 15 cts. per piece. Ribbons and Laces daily from auction, very low. [j17-1m]

**HOPPER, MORSE & CO.,** 219 Greenwich, corner of Barclay-street, have this day added to their former stock a complete assortment of Foreign and Domestic Dry Goods, which they cannot fail to please. N. B. Country merchants are requested to call and examine a stock well selected for their trade, which will be offered to them very low. [j17-1m]

**NEW AND CHEAP CARPET WAREHOUSE.**—D. DARIN & CO. are daily receiving large supplies of CARPETING, consisting in part of the following Goods, viz:—Super 3 ply Carpets, beautiful patterns and colors, at 11s, 12s, and 14s per yard; Super Ingrain, do. from 6s to 10s per yard; fine do. do. 5s and 6s per yard; Common do. 4s to 4s 6d per yard. Also, Oil Cloths, Mats, Mattings, Brussels and Tartan Rugs, Bazaars, &c. &c. Also, 500 pairs Transparent Window Shades, from \$2 to \$12 per pair. Persons about purchasing, would do well to call and examine before buying elsewhere. Goods sent to any part of the city free of expense. D. DARIN & CO., 159 Chatham-st. [j17-1m]

N. B.—The largest Black Letter Sign in New-York, is over the door. Don't forget the number. [j17-1m]

**HOSIERY.**—50 dozen White at 1s per pair, 75 dozen at 1s 1/2, and 100 dozen at 1s 6d a pair, very fine, and so on in proportion to the finest quality, at half the usual prices. Ladies wishing the cheapest Stockings, white, black and unbleached, ever offered in New-York, will obtain them at THOMPSON'S Cheap Store, 120 Grand-street, near Broadway. [j17-1m]

**DRY GOODS CHEAP.**—A general assortment of Dry Goods may be obtained a little cheaper than they are usually bought. Brown and bleached Sheetings, good quality and yard wide, 6d, 7d, and 8d Calicoes; best colors from 6d to 12c. Other goods very low. Ladies call at 70 Houston-st. a few doors below Union Market and buy Dry Goods cheap. [j17-1m]

**JUST RECEIVED.**—A large assortment of Marcelline Quills and Counterpanes, of every size and quality, at very low prices. [j17-1m]

**CAMBRONS, CRAPE, CAMBLET, Mouseline, Satinets, G. Cloths, Linen Drills, and all kinds of Summer Silks cheap at THE MECHANIC'S STORE, No. 59 Houston-st. [j17-1m]**

**BLACK SILKS.**—Heavy and light lustrous; together with Bine and Blue, in superb fabrics, this morning received from London, and will be sold at a bargain. B. THOMPSON'S Auction Goods Store, 120 Grand-st. near Broadway. [j17-1m]

**D. & J. AMES'S RULED CAP AND LETTER PAPER,** in 61 Liberty-st. [j17-1m]

**FRENCH VASES, GRANDIOLES, &c.**—A large assortment of the above articles, comprising all the most splendid patterns in the market, for sale at low prices by MERRITT'S & PAGE, No. 100 Bowery. [j17-1m]

**BLEACHING POWDER.**—100 cases Boyes' celebrated Bleaching Powder, for sale by PERSSE & BROOKS, 61 Liberty-street. [j17-1m]

**M. HULSE,** 122 Grand-street, between Broadway and Cross-street, is now offering fine printed English Calico at 1s 6d, Mouseline de Laun at 1s 3d. Also printed Muslins and Lawns, and summer goods of all kinds, very cheap. [j17-1m]

**ONE PRICE STORE.**  
Persons wishing to purchase good cheap Clothing would do well to call at 120 Chatham-street, where they will find the following prices:—Coats from \$9 to \$12; Cloth Pants from \$3 to \$5; Jacket-coats, \$12 to \$5; satinet, \$1 7/4 to \$2 50. [j17-1m]

**HATS! HATS!!**  
C. WATSON respectfully reminds his customers and the public generally, that he has a new and complete assortment of Hats and Caps of the newest and most approved patterns, which he offers for sale at prices which cannot fail to meet their approbation. Trading upon the principle of large sales and small profits. The assortment consists in part of—Satin beaver Hats on fur