MARRIED.

In Louisville, Ky. on the 3d inst. by Rev. E. P. Humphreys, Mr. JOHN FERGUSON, Jr. of New Orleans, to MARSARAH J. MOORE, daughter of Francis A. Moore, Esq. of Louisville.

DIED.

On the morning of the 9th inst. PHEBE PALMER, in the 81st year of her age.

Her friends and those of her family are invited to attend her funeral on this day, (Friday) the 11th inst. at 11 o'clock, A.M. from the residence of her daughter, Hannah Reiff, No. 137 Henry-st.

In the City of New-York, on the 9th inst. MRS. ANNE GARDNER WILLIS, widow of Elisha Wells, formerly of East Windsor, Conn. and of Hudson, N. Y. aged 84 years.

Her friends and those of her sons in-law, Warren Rockwell and Z. Fisher, are invited to attend her funeral at 2 o'clock this afternoon from 46 Avenue C.

N.B. Hudson papers please copy.

On Wednesday, Jan. 10, of scarlet fever, CAROLINE, daughter of Samuel Prentice Bettman, aged 8 years 8 months and 6 days.

The friends and acquaintances of the family are requested to attend the funeral on Thursday morning, at 8 o'clock, from their residence, 19 Waverly-place.

On the morning of the 10th inst. after a short illness, CATHARINE CHARLES, daughter of George C. Goddard, aged 8 years.

Funeral services, to which the friends of the family are invited, will take place at her father's residence, 139 Eleventh-st. Friday, the 12th, at 2 P.M. The body will be taken to Newark, Conn. for interment.

On the 10th inst. of a paralytic stroke, SUSANNA, wife of Thomas Cox, Sr. late of Cambridge, England, in the 64th year of her age.

COMMERCIAL AND MONEY MATTERS.

For sales of Stocks, &c. see Fourth Page.

WEDNESDAY, Jan. 10—P. M.

There was a fair business doing to-day at the Stock Board, but generally at a decline on yesterday's rates. The decline in Reading continues, but the fall is mainly in Bonds. The Mortgage Bonds have fallen off 1 per cent. since the statements in the Annual Report of the Company was made.

The market for Sterling closed quietly at 8½@9, with some bills over. France were scarcely so firm. The small supply of Grain in the market has checked shipments, and shipmasters are disposed to accept lower rates. Cotton is taken at 5-16d, heavy freight 27s 6d@30s. Within a few days there have been engagements of 150 bbls Bacon and 1,000 bxs Cheese at 30s, 300 bbls Oil Cake at 2s 9d, 200 tierces Beef 4s 6d, 300 or 400 bbls Provisions at 3s. To London Oil was taken at 30s, to Glasgow Cotton 5-16d, Rice 30s, to Havre Cotton ⅛c, to Hamburg Ashes 30s, Rice 22s 6d, Cotton ⅛c. To California vessels are filling up fast at $3 per bbl, 50@60c per foot, and $10 per ton. Several additional vessels have been put on the berth for California within a day or two.

Money continues very easy, and private bankers decline to pay over 5 per cent. on deposites, at which considerable sums have been deposited.

The establishment in this City of Agencies of foreign corporations, for the purpose of doing banking business, is the subject of some conversation in the street. These institutions send their President or Cashier here nominally as agents, but in fact to engage in all the branches of banking, excepting the issue of bills. This practice is an injustice to our own banking institutions, which pay large taxes, while these foreign corporations pay nothing. The Baltimore Trust Company and the Southern Trust Company, adopted this course in former years, and the consequence was large losses suffered by our citizens. Eminent legal opinion has been had on this subject, and the establishment of these agencies, and they have been pronounced to be directly in violation of the statute, at least as far as receiving deposits and making loans. It is even believed to be illegal to receive notes for collection. We shall recur to this subject.

The trains from and to Binghamton have about two hundred passengers each way. The time from Binghamton to New York has been eleven to twelve hours. In the Summer, when no obstructions exist on the track, the time will be much lessened.

The December earnings of the Macon and Western Road were $20,600, against $14,690, showing an increase $5,959, equal to 40 per cent.

The Albany Exchange Bank has declared a dividend of 3½ per cent. for the last six months....The Jamaica Railroad Company 3½ per cent.

A portion of the Annual Report of Reading Railroad Company has been received, and we give the material facts below. The entire Report will be received to-morrow, when the earnings, expenditures, &c. can be ascertained. The Report says:

The managers have occasion to regret that their anticipations as to the business of the year 1848 have not been realized, and that no dividend, common, with those of last year, could be declared. The depression of trade, which is already well known to the stockholders, suffered from the depression of trade and financial difficulties, that have to an unprecedented extent marked the past year. When the last Annual Report was made, they had reason to believe that no large increase of capital would be required.

The statement appended to that Report exhibited such a position of the Company as called to the attention of the Stockholders the fact that some increase would necessarily occur, as for instance, the interest due January 1st last, and Bonds due in March 1849.

Some of the results which they then anticipated did not become available, to meet corresponding liabilities, as had been expected.

Many other circumstances have contributed to produce an increase of capital, which were not then foreseen. Some of the subscribers to the loan (created to relieve the Company from its floating debt) did not meet their engagements; a portion of the bonds, therefore, were not used.

The Report states that under the depression of the railroad the Company was forced either to suspend operations or give credit for tolls. The obligations thus received for tolls were sold at a heavy shave to meet pecuniary demands on the Company. The Report then says:

Weighed down by the unfunded portion of the floating debt, the non-payment of freight in cash, and the enormous rates of interest charged—the impossibility of obtaining money from the Stockholders or friends of the Company, to maintain its existence, no course was left to the President to allow some of the Bonds, held as collateral security, to be used to meet the engagements for which they were pledged. This course was not adopted until every effort to avoid it had been exhausted, until those most deeply interested had been apprised to its risk.

From these causes it will be found by the statement of the Treasurer, that the capital of the Company has been greatly increased, indeed, however, in this increase, in the allowance of 50 percent. rate by direction of the Stockholders to those parties who subscribed to the loan payable in 1850 at par, and have since converted it into preferred stock; the construction accounts of the past year; accounts which were not adjusted when the former Report was submitted; the old damages, &c—interest on balances; all items properly chargeable to the cost of the road, and which have now been carried to that account.

It is proper to add that the holders of the remaining Bonds of 1850 will be entitled, upon their conversion, to the allowance authorized.

ESTIMATE OF BUSINESS FOR 1849.

Coal freight of 1,250,000 tons	$1,933,[illegible]
Passengers	300,000
Revenue	127,000
Rail, expenses, &c	15,000
Total	$2,161,380

ESTIMATED EXPENSES.

Fuel	$440,000
Workshop	252,000
Railway	111,000
Depot	37,100
Lateral Railroads	2,750
Office	4,250
Superintendence	22,000
Total	$869,100
Railroad Iron for 1849	16,000
Allowance for damages	75,000
Expenses connected with furnishing motive power on lateral roads	20,000
Contingent expenses of office on Philadelphia	30,000
	$1,008,000
Leaving a balance of	$1,153,380

Thus it will be seen that regular dividends even upon an increased capital are readily within its capacity.

It will be seen that the rates of freight and tolls, on which this estimate is based, are materially higher than those of the past year.

The managers have reason to congratulate the proprietors upon the fact that a satisfactory arrangement has been concluded with the Schuylkill Navigation Company, by which the rivalship so detrimental to the interest of both has ceased, and a more just compensation for the service rendered will be obtained.

Another measure thus secured and justified by the improved prospect of the business, is that of requiring peremptorily and without exception the payment of cash for all freights.

Since the last annual meeting the Act of the Legislature sanctioned with the assent of the Stockholders; the conversion of all debts payable prior to 1837 into a Preferred Stock. At a special meeting of the Stockholders subsequently held, the provisions of this law were approved, and the Managers were authorized to carry them into effect by issuing the Bonds due in 1850 and 1860, into a Preferred Stock, entitling the holders to a dividend of 7 per cent. Agreements for this purpose were entered into by the holders of such bonds, to the amount of $3,703,000. Of these $1,648,000 have been converted, and there is no reason to doubt but that the balance will in like manner be surrendered, indeed a large portion of those so outstanding, will be thus arranged within a few days.

It is the obvious policy of all parties interested still further to carry out this measure.

The present condition of the Road, Machinery, &c. is such as to justify the estimate of the Managers, that a reduction of the cost of transportation will be found at the close of the present year.

The Act of the Legislature of March last, required the extension of the road to Pottsville, and the execution of suitable Depots within two years from that time. In the present position of the Company, it is thought advisable by the Managers to endeavor to procure an extension of the time for such purpose, which it is believed will be granted.

The accompanying statement shows the actual position of the Company. The liabilities which should be immediately provided for are, $1,00[illegible]20 and for the payment of which Bonds are deposited as collateral security, to the amount of $1,000,000, as already explained. These are to be added the interest on the Bonded Debt, due January 1, 1849.

The Managers consider this a favorable moment to call the attention of the Stockholders to the necessity of permanently providing for the settlement of these claims. They are gratified to be able to state that an arrangement for this purpose can now be effected. Since the last Annual Meeting, the Legislature have conferred upon the Stockholders, a power not before possessed of issuing Bonds of the Company, at market rates for the payment of these floating liabilities, a power deeply interested in the work, and having firm and unshaken confidence in its ultimate success, have been found who are ready to supply the loan now needed upon such terms. To complete this arrangement requires only the sanction and authority of the Stockholders. It is strongly recommended. By it the company will be relieved from embarrassment, the energy will be restored, divided among the proprietors, and upon the determination of this question, the Managers do not hesitate to state will depend at least, for years to come, the prosperity and success of the Company.

GENERAL Account of the Philadelphia and Reading Railroad Company, for the year ending Nov. 30, 1848.

	DR.	CR.
Rail Road	$11,204,715 41	
Depots	200,324 97	
Locomotive engines and cars	2,279,[illegible] 86	
Real Estate	478,514 82	
Materials on hand	134,257 34	
Delinquent subscribers	25,000 00	
Temporary stock	10,000 00	
Total	$14,306,458 50	
Stock	$3,945,392 50	
preferred	1,648,000 00	
6[illegible] shares		5,593,392 00
1 yr at loan 6 p ct, inconvertible, pay '47	3,000 00	
1 yr at loan '30-40, convertible, pay '50	2,439,100 00	
1 yr at loan '43, mort convertible, pay '50	1,570,800 00	
1 yr at loan '44, mort convertible, pay '50	1,492,000 00	
1 yr at loan '47, mort convertible, pay '50	225,000 00	
1 yr at loan '48, mort inconvertible, pay '50	940,000 00	
		7,169,250 00
Bonds and mortgages on real estate	213,000 00	
Bills payable		
Bills receivable	1,336,726 24	
Bills payable	1,100 00	
Balance	898,786 35	
Total	$2,370,037 72	
Bills receivable	32,578 66	
Bills payable	66,986 07	
Delaware Canal Co	787,874 02	
Total	$886,139 85	
Deduct for loss exp. of '48	$764,268 06	$791,871 79 $1,420,766 00
Total		$14,306,458 50

SALES OF REAL ESTATE.

By H. Prentice & Son.—House and lot 323 Bleecker-st, 21x80, to 179 Laurens-st. 22x100, $4,600.

By J. Bleecker.—26 lots on Eleventh-avenue, between One Hundred and Thirty-second-st. and One Hundred and Thirty-third-st. [illegible] lot on Thirteth-st. 20x99, $1,000; house and lot 9 Watts-st. 20x60, [illegible]

Markets.....CAREFULLY REPORTED FOR THE TRIBUNE.

WEDNESDAY, Jan. 10.

ASHES—Are quiet, and generally held at $7 for both Pearls and Pots. Small parcels are picked up cheaper.

Export from 1st to 9th January:

	1849.	1848.
Pot	bbls..1	none.
Pearl	12	none.

COTTON—The inquiry is fair, and about 1,000 bales sold at full prices.

Receipts, Exports, and Stocks of Cotton, at the following places at the dates annexed:

Cleared from	Rec'd since Sept 1, 1848.	Total Exports since Sept 1, '48.	Stock on hand at date.	Stock a yr ago 1st Sept 1848.
New-Orleans, Dec. 29	418,645	357,000	105,435	37,651
Mobile, Dec. 30	108,000	61,423	119,056	23,084
Florida, Dec. 29	40,501	....	29,504	507
Texas, Dec. 23	9,403	....	2,403	747
Georgia, Jan. 3	134,340	40,304	42,457	10,000
South Carolina, Jan 8	167,177	89,170	38,740	14,068
North Carolina, Jan. 6	802	....	....	....
Virginia, Dec. 1	2,700	300	700	444
New-York, Jan. 9	....	70,000	41,000	41,000
Other Ports, Jan. 6	....	2,000	....	16,000
Total bales	882,574	500,613	400,805	144,515

Stock of Cotton in Interior Towns, not included in the Receipts.

	1848.	1847.
Augusta and Hamburg, Jan. 1	46,250	47,541
Macon, Ga. Dec. 1	19,104	18,712
Columbus Geo. Dec. 30	16,142	24,000
Montgomery, Ala, Dec. 28	15,068	25,130

Export of Cotton from the Port of New-York, from Sept. 1, 1848, to Jan. 9, 1849.

To Great Britain	32,143	Other Ports	2,340
To France	21,861		
North of Europe	15,012	Grand Total	72,354

Shipping List.

FLOUR AND MEAL—The renewed cold weather has again given firmness to the market for Flour, and the sales to day have been prompted by a little improvement in the close yesterday. The transactions add up 4,500 bbls at $5 75@5 87½ for common and good brands, with but little below $5 62½. Rye is 50@6 12½, and extra rye sells at $5 50. Included in the sales are some 300 bbls New-Orleans at $7 50@7 87½ from second hands. There is no shipping demand. In South-ern Meal there is a better feeling, and the market is steady. The sales add up 1,000 bbls Georgetown, Richmond, Petersburg, &c. at 3 25@3 62½, with 200 bbls inferior at $3 37½. Sales Richmond City Mills, in bbls, at $5 37. Meal is a little firmer, with sales at one 500 bbls at $4 94 @$5 municipally. Brandywine is held at $5 12½. Rye Flour is quiet at $3 12½@3 18.

Export from 1st to 9th January:

	1849.	1848.
Wheat Flour	bbls..9,920	17,097

GRAIN—The supply of Corn is very light, and consequently the receipts are moderate and the market rather unsettled. The sales are 17,000 bush, part in store, at 60 cts for mixed, 62 cts for a very prime lot Southern. Wheat is dull, and we hear of no transactions, excepting about 1,000 bush Long Island, for milling, at 110@113 cts. Rye is dull and nominal. Sales 1,400 bush Barley at 62 cts. Oats are dull and lower. We hear of a sale of 800 bags Black-eyed Peas was made at 1 41, cash, $2 bag of 2 bush.

Export from 1st to 9th January:

	1849.	1848.
Wheat	bush..500	5,000
Corn	153,928	95,000
Barley	none.	none.
Oats	none.	3,312

PROVISIONS—The market is dull for old Pork. The supply is nearly exhausted. New has been sold to the extent of 120 bbls, at 14 50@15 for new Ohio and City Prime, and $10@10 50 for Mess. The market closes dull for lots of Prime Mess, Western vessels. Sales 100 bbls Prime Mess, City out, at $14. Beef is quiet and dull, and the inquiry continues to be mainly for Mess. The sales are 400 to 1,000 bbls at 11 50@12, the latter for extra. There has been some inquiry for Prime Beef, and we hear of about 400 bbls have been sold at about 17 75. Sales 150 bbls Beef Hams, Western, at 21 37½. There are no Pork Hams on the market. Sales 500 Dressed Hogs at 6¾@7 cts. The supply is moderate. Butter is in good demand, with some purchasing on speculation. Cheese ranges from 6 to 7½ cts, with fair inquiry for Western for immediate consumption or importance. Sales 30 bbls at 7½ cts, and City, in kegs, at 6@6½.

Export from 1st to 9th January:

	1849.	1848.
Beef	bbls..442	1,000
Pork	1,000	2,361
Lard	kegs..1,400	5,400

WHISKY—Sales 66 bbls at 24½@25 cts, and 75 Drudge casks at 23@23½ cts.

HEMP—Sales 100 bales Dressed were made at 182 50 ⅌ ton, cash.

TALLOW—Remains steady at 8¾ cts, cash.

IRON—The market has undergone no material alteration during the past forty-eight. Scotch Pig, No 1, has been selling at $27@28 50, cash, to $27@31 50, 6 mos; English Merchant Bars, to a moderate extent, at 62 50; and some Swedes at $85, 6 and 8 mos.

LEAD—Sales have been made of 788 pigs Missouri at $4 29; and 2,500 do, to arrive, 4 25, cash.

HIDES—We notice sales of 3,197 Rio Grande, 23½@25, at 9½ cts, part 6 mos and part less 4 ⅌ cent for cash; 1,000 damaged do and 2,500 Buenos Ayres, on private terms; and 400 dry Calcutta long, 4 cts, less 4 ⅌ cent for cash. The Buenos Ayres, &c, now remaining in first hands, are held at higher prices.

NAVAL STORES—Sales of 600 bbls Washington and Newbern Turpentine at 2 50@2 62½; 200 North County common Rosin, at, delivered, at 1 87½; and 300 bbls Spirits Turpentine, cash and short time. Holders of Turpentine generally refuse to sell at 2 50. Tar may be quoted 1 75@1 81, dull; and City Pitch, 1 62½.

OILS—There is no new shipping on hand to-day, and but little at market rate. Olive is quiet; small lots Marseilles selling at 1 25, 4 mos. Manufactured Sperm is dull at 90@95 cts, cash, for sales. 2 or 4,000 gills of English Linseed have been made at 52@54 cts.

GROCERIES—*For Three Days*—There has been an increased demand for most descriptions of Coffee, and a better feeling exists in the market generally than for some time past. The sales include 1,000 bags Rio at 8¾@9 cts, cash and 4 mos, of which a portion is in small lots, including but little good and prime; 300 Java, 8¾; 250 Laguayra, 8¾; 200 white Angostura, 7½, usual time; and 500 St Domingo, 8¼@8½, cash.... The market for foreign Muscovado and Cuba Box Sugars remains very firm and buoyant, and though prices are no higher, they have a better tendency. The sales include 300 hhds Cuba at 8¼@8½, cts; 200 new crop New-Orleans, 4@5; 20 Porto Rico, 8¾; and 500 bxs Brown Havana, 8¼@8½, 4 mos. The stock 1st inst consisted of 2,720 hhds New-Orleans, 500 Porto Rico, 1,321 Havana—together 4,541 hhds and 14,127 bxs against 2,292 hhds and 7,500 bxs same time last year. For Molasses there has continued a good demand for Cuba for distilling, and a fair inquiry for new crop New-Orleans from the trade, full prices being realized for such. The sales 300 hhds of the latter at 25 cts; 150 hhds tart Trinidad, part for refining, on private terms; 100 hhds Cuba, 24, part refined sugar, 18½@18½; 500 sweet Cardenas and Nuevitas, (part before reported,) for distilling, 19; and 130 Cuba Muscovado, 22, and on the usual time.

Passengers Sailed.

By steamship Europa, for Liverpool—Mr Brayers, G Elder, lady and 2 servants, of Montreal, W S Bell, tutor and 2 boys, England, Messrs C Layton, John Levy, Schulewall, Wm Riechmuller, David Law, H Stokes, James Law, Thos Watson, Cromwell, Fred'k Smith, T Acorts, Thos Thornton, New-York, Messrs Hall, Saul Gunn, Ewart, Nixon, Toronto; H W Welch, H C Conner, D A Colson, Quebec; J Fra Dykes, Montreal, Mr Ewart, Quebec; J H Brown, Paris, Mr Cutter, bearer of despatches; F Acres, Belgium, bearer of despatches; Gray, Dr Smith, Glasgow; S Cleland, Boston; J R Chamberlain, Major Burr, R A and servant, Jesse Joseph, Cruz Rafwell, Montreal; Thorne, Eng; T M Brode, Charleston; J Woodside, Dobson, Mesechert, Philadelphia; Kaw Brookfield, Rochester—47.

For Halifax—Messrs Arthur Holland, A Hopkins, Ward, James Jules, Holden; E S Chesbrough, Massachusetts.

In steamship Cherokee, for New-Orleans—A Jenella and lady, W H Harris and lady, F Marquand and lady, Capt Geo Cogswell, lady and son; Mrs S W Wright and child, Mrs Preston, Mrs Ingersoll, Mrs Hooker, Messrs L B Drake, E Mackay, Bullock, Rev B O'Connor, Messrs E C Potter, A Catlin, Wm Waring, D W Yeomans, W W Boardman, H Fowler, Mr Kuckle, J Kensinger, Wm Rathbone, F F Ferris, A Van Valkenburgh, W B Moffatt, J R Habersham, Alex Law, V De Laralette, A Benedict and son, W C Tropler.

In ship Albany, for San Francisco—Messrs W H Rogers, J R Johnson, Wm Ogden, Charles N Deane, Jas Pullman, D C Gourlay, John Ellis, Geo Tomes, Chas Tucker, Philip French, F L Mather, Robt Fast, Sebastian Lassis, Wood Gibson, M Hayes, A Wells, S S Whitlock, New-York; Henry Bissell, Hartford; Jas Gibson, James Brown, A Horsman, G W Anderson, Jas Morris, Ed Seaman, R S Somerville, H Hoagle, E W Meigs, M S Cornell, A B Lawrence, J L Morehead, S Whitehouse, R D Hall, H S Horton, Wm Robbins, A Dorell, Wm Heyner, Ed Shoremans, L B Ingersoll, C S Hutchings, jr, T Hayes, John Hayes, J Letson, S Edwards, F McVey, J Greegan, C Philips, S C Hornsby, L Barnes, Frans Pelgeys, John W Day, E Edwards, J Richardson, L H Mayeroy, F D Bostine, Geo Breasted, Jas A Whitman, Jas B Wright, Reuben Palmer, Wm Durien, E Finard, A Ballmere, Fred Rumins, J Anderson, T Gilchrist, T C Gilchrist, Samuel J Hughes.

MARINE JOURNAL.

PORT OF NEW-YORK....JANUARY 11.

MINIATURE ALMANAC....THIS DAY.

	THE SUN		THE MOON		FULL SEA
Rises	7 26	Sets	4 51	Rises	8 19	Mor	10 29

SEE MARINE JOURNAL, FOURTH PAGE

CLEARED—Steamship Cherokee, Lyon, Savannah; ship Wabash, Hathaway, New Orleans.

Brig Ann, Bingg, Cork; E Corning, Stanley, Port Walthall, to load for Rio Janeiro.

Brigs Alice Bentley, Dearborn, Nuevitas; Moses, Rolfsby, Apalachicola; Leshlah, Stetson, Sagua la Grande; Amesbury, Robbin, Mobile.

Schrs Arethusa, Eldridge, San Francisco; Sterling, Hy Holmes, Halifax; H M Neal, Hatmaker, Jacksonville, San Jacinto, Wells, Providence; Maid of Erin, Tedford, Yarmouth, NS; Exit, Smith, Barnstow, Priscilla, Smith, Mobile.

Sloop Oregon, Sturges, Providence.

ARRIVED—Schr Eidee, (of Duxbury) Homes, Georgetown.

Schr Elizabeth, Freeport, Norfolk.

☞ The telegraph reports no inward bound vessels in sight from the Highlands at sunset. Wind NNW.

MEMORANDA—The East and North Rivers are so much obstructed by large fields of ice that vessels find it difficult to go out or come in the harbor without the aid of steam.

Domestic Ports.

BOSTON, Jan 9—Arr schr Ellen, Brown, NYork; Fashion, Long, do; J Q Adams, Norris, do. Cl'd, schr Earl, Eldridge, NYork.

BALTIMORE, Jan 10—Arr brig Harrassaket, Alard, Monsevillo. Left 16th ult, brigs Persia, of Beverly, Etruria of NYork, ldg; Menerva, of NYork, do; schr Juliet, Miller, of Baltimore, do.

ALEXANDRIA, Jan 8—Arr schr John R Chandler, Smith, fm NYork for Georgetown.

NEW-ORLEANS, Jan 1—Arr ship Alexander, Sanford, Philadelphia via Charleston. Cl'd, ships Colombo, Pray, New-York; Atlanta, Rose, do.

MOBILE, Jan 2—Arr ship France Depau, Mallard, NYork; brig Metamora, Boone, NYork.

SAVANNAH, Jan 8—Cl'd, bark (Br) Ellen, Lachlan, Liverpool.

RICHMOND, Jan 9—Arr schrs Pallas, Haskell, NYork; H H Talman, Young, do.

GENERAL NOTICES.

☞ **Mercantile Library Association**—*Lectures.*—"The Actual and Ideal in Life Illustrated in a Series of Lectures on Topics selected from Don Quixotte, by Rev. HENRY GILES.

Mr. GILES will deliver six Lectures before the Association at Clinton Hall on the evenings of Monday, commencing 8th January and concluding 12th February.

Lecture I...Jan. 15—"Cervantes."
" II...Jan. 22—"The Scope and Spirit of Don Quixotte."
" III...Jan. 29—"The Censorship of the Library—Literary Famine."
" IV...Feb. 5—"Dulcinea. Womanhood."
" V...Feb. 12—"Sancho, in the satirical aspect of the character—the Worldling."
" VI...Feb. 19—"Don Quixotte in the Ideal view—the Enthusiast."

Tickets, admitting a lady and gentleman to the course, $2. For sale at the Library and at the bookstores of John Wiley, Bartlett & Welford and Henry Kernot. Members' tickets (as usual, half-price) will be furnished by the Librarians. The Lecture will commence at 8½ o'clock.

jl1 4t THOS J BAYAUD, Chairman Lec. Com.

☞ **Mercantile Library Association**—REGULAR NOMINATION.—The Committee appointed pursuant to the provisions of the Constitution to nominate officers for the current year, respectfully submit the following ticket for the suffrages of their fellow members. They invite the closest scrutiny as to the ability and merit of the candidates, and ask for nothing but an impartial verdict on this issue—The Committee are possessed of ample evidence that the opposition originated with a merchant, and that some of its most active supporters have joined the Library within a few days for the purpose of influencing the election. They are confident that the members of our Association will not submit to the dictation of merchants or non-members.

For President.
ISAAC H. BAILEY, with.....GEORGE PALEN.

For Vice President.
THOMAS J. BAYAUD, with....RENAULD & FRANCOIS.

For Corresponding Secretary.
HENRY A. OAKLEY, with...Howard Insurance Company.

For Recording Secretary.
J. EUGENE BERARD, with.....Merchants' Exchange Bank.

For Treasurer.
THEODORE STOUT, with.....Merchants' Exchange Bank.

For Directors
E. T. TOURNIER, with.....MARSH & FREAR.
W. B. HAYWARD with.....FREELAND, STUART & CO.
E. B. PLACE, with.....C. & L. DENISON.
W. B. CLERKE, with.....J. S. CARPENTER.
DAVID WETMORE, with.....WETMORE & CO.
BRENT A. BREEDEN, with...R. D. & D. McMURRAY.
S. P. TITUS, with.....S. VALENTINE & SON.
jl1 1t*o E. J. MADDEN, Chr. Nom. Committee.

☞ **Mercantile Library Association.**—The election of officers for 1849-50 will be held in Clinton Hall, Tuesday, 16th inst. The poll will be opened at 9 o'clock, A. M. and closed at 6 o'clock, P. M. By order,
HENRY A. OAKLEY, Rec. Sec.
jl0 6t1s

☞ **Magnificent, Glorious Hair**—Silky, soft, clean, fine and lovely, to be had for—. We have many times told you that JONES'S Coral Hair Restorative really possesses the qualities we claim for it. We again tell you, it forces the human hair to grow, stops and cures it falling off, removes scurf or dandruf, and it costs you but 25 cts. to test all these and actual qualities in the above, and showing how soft it dresses harsh, dry hair. Sold only at 403 Broadway, one door above Walker-st. jn Stood

GENERAL NOTICES.

☞ **General Society of Mechanics and Tradesmen of the City of New-York**—At the annual election held on the 8th inst. at Mechanics' Hall, the following officers were duly elected for the ensuing year, viz:

FRANCIS W. EDMONDS, President, and ex officio a Director of the Mechanics' Bank.
SYLVANUS S. WARD, First Vice-President.
ISAAC FRYER, Second Vice-President.
RICHARD E. MOUNT, Treasurer.
THOMAS EARLE, Secretary.
ROBERT PROVOOST, Collector. jl1 1t

☞ **American Institute.**—A stated monthly meeting of this Institute will be held this (Thursday) evening, the 11th day of January, at 7 o'clock, at the rooms of the Institute, 353 Broadway, corner of Anthony-st.
H. MEIGS, Rec. Sec'y.

☞ **Free Lecture.**—Mrs. M. S. Gove NICHOLS's fourth free Lecture to ladies and gentlemen will be on the Physical, Intellectual and Moral Effects of Tobacco, with remarks on Coffee, Tea and Opium, at Hope Chapel Lecture Room, opposite New-York Hotel, Broadway, on Thursday evening, Jan. 11, at 7½ o'clock. jl0 2t*

☞ **Notice.**—The Sabbath School connected with the Orchard-st Universalist Society will, in consequence of the storm on Christmas, repeat their Exhibition this (Thursday) evening in the Church near Broome-st, commencing at 7 o'clock. Tickets, 12½ cents at the door. jl1 1t*

☞ **Protective Union.**—The members are hereby notified of the regular election of Officers and Trustees this (Thursday) evening, 11th inst. at Convention Hall, Worcester-st. [jl1 1t*] IRA B. DAVIS, President.

☞ **Broadway Hall.**—Temperance Fund League No. 1 will hold its usual public meeting at 306 Broadway, this (Thursday) evening, at 7 o'clock. There is always good speaking at these meetings. By order.
jl1 1t* WARREN ROCKWELL, Secretary.

☞ **Hecker's Farina has established** its reputation with the medical men and with the public, as a diet for children and invalids, much superior to arrow-root, sago, barley, &c. more strengthening, pleasant to the taste, and easily prepared. At the principal drug stores. Wholesale by HECKER & BROTHER, 291 Cherry-st. oil tfs

☞ **Asthma of Thirty Years Standing.**—Mr. SETH W. FOWLE, Nr—Having been afflicted for more than thirty years with the Asthma, at times so severely as to incapacitate me from attendance to business, and having adopted many medicines without any but temporary relief, I purchased, about three years since, of Mr. Edward Mason, your agent in this city, several bottles of Wistar's Balsam of Wild Cherry, from the effects of which I obtained more relief than from all the medicine I had ever taken for that distressing disorder. I now feel confident that your valuable Balsam, been more free of pressure for breath, and oppression on the lungs than I anticipated, and indeed conceive myself cured of the most disheartening malady. I do most cheerfully tender you this acknowledgment which you will use as your judgment dictates. C. D. MAYNARD.

Argus Office, Portland, March 26, 1848.

None is genuine unless signed I. Butts on the wrapper. Price one dollar per bottle, or six for five dollars.

For sale wholesale and retail by Messrs. A. B. & D. Sands, 100 Fulton-st, 275 Broadway, 77 East Broadway; Haviland, Keese & Co. 10 Maiden-lane; Mrs. Hayes, Brooklyn, and by Druggists generally. 11Th

☞ **Dr. Swayne's Compound Syrup of Wild Cherry**—It cures, permanently, Coughs, Colds, Asthma, Bronchitis, Liver Complaint, Spitting of Blood, Pains in the Side and Breast, Nervous Debility, Hoarseness, and cases of Consumption, even when life had been despaired of. This medicine has cured its thousands, after the most skillful physicians have prescribed in vain, and all hopes of a cure had been given up, which must plainly convince all that it is the best remedy ever offered to the public. The original preparation is prepared only by Dr. SWAYNE, corner of Eighth and Race-sts Philadelphia.

AGENTS FOR NEW-YORK CITY—C. H. RING, cor. Broadway and John-st.; E. B. WARNER, 205 Bleecker-st.; R. A. SANDS, 128 Bowery; J. C. HART, 556 Grand-st.; J. S. LEWIS, 527 Greenwich-st.; J. B. DOOD, 771 Broadway; A. B. & D. SANDS, 100 Fulton-st; H. H. MORRIS, 84 Ann-st; SCHIEFFELIN, BROTHERS & Co. 142 Water-st.; RUSHTON, CLARK & Co. 110 Broadway and 10 Astor House; HAVILAND, KEESE & CO. 90 Maiden-lane. B. OLDS & SON, Newark.

☞ **All diseases of the head,** face and hands, such as scurvy, eruptions, tetter, baldness, itch, sore heads, sore heads, sunburn, freckles, morphew. I have seen persons who who have had filthy skin diseases for years, and after trying everything in vain, have been cured by washing the skin with JONES's Chemical Soap, and I can conscientiously offer it for any of the above. Sold only in New-York, at 403 Broadway, one door above Walker-st. 29 Stood

CALIFORNIA.

HO! FOR CALIFORNIA.

PRESERVED FRESH PROVISIONS.

OYSTERS, LOBSTERS, MEATS, POULTRY, MILK, &c.—Persons about visiting the gold regions should not fail to procure the excellent preserved provisions, hermetically sealed, and warranted to keep for years. These articles are put up in tin cans containing 2 pounds each, are perfectly fresh, and are offered at prices but little above their actual cost at the New-York market. The cans of oysters contain from 70 to 80 oysters, furnishing a hearty meal for four men. They may be taken to any climate, and kept on hand for years, retaining when opened the same excellent nutritious properties as though taken from the shell and cooked.

We warrant every can we put up.

FOR SALE AT WHOLESALE OR RETAIL BY
jl0 1mis ALLEN & ROGERS, 235 Front-st.

CALIFORNIA!

DAY'S PATENT BOAT AND HOUSE—Buyers of India Rubber Boats are reminded that all boats made under Day's Patent are convertible in a few minutes into tents. The cylinders are not attached to the bottom, and the usual size make a tent 12 feet by 8.

Orders executed with dispatch.

All boats made combining cylinders with India Rubber cloth bottoms, are infringements of my patent.

Outfits of every description connected with the Rubber trade always on hand. H. H. DAY,
jl1 1w 25 Cortland-st. near Broadway.

WHO IS FOR CALIFORNIA?—A company of 10 young men is about being organized to proceed by land route across Mexico to the gold region. Those preferring this method to the dangerous and uncertain ones of rounding Cape Horn or crossing the Isthmus, may have the opportunity by immediate application at 292 Canal-st. corner of Hudson, between 9 A. M. and 7 P. M. A person will be in attendance to give all requisite information.

N. B.—The second meeting of the above Association will be held on Saturday evening, 13th inst. at 7 o'clock, at the Broadway House, corner of Broadway and Grand-st. A general attendance is requested. jl1 1w*

FOR CALIFORNIA and the Gold Mines.—In the haste of preparing for sea, sometimes important matters are overlooked. For instance, Matches are very important. JOHN TAYLOR'S PATENT SAFES are light, portable and safe, being capsuled to stand the rainy season in California. Put in safety match boxes. Recommended by the Insurance Companies. Terms low. Orders by mail or otherwise solicited. Depôt 117 Maiden-lane. jl0 4tis*

CAUTION.—Persons about purchasing Gold Washers, are advised to call at the agricultural warehouse of A. B. Allen & Co. 189 and 191 Water-st and examine those of my patent before purchasing elsewhere, as I have directed my agent, E. Crosby, Esq. at San Francisco, to put an injunction upon all machines in imitation of mine taken there. Read the law in relation to purchasing counterfeit machines.
jl1 2t* WM. LEAVENSWORTH.

FOR CALIFORNIA—Companies and individuals about to embark for California, will find a large variety of Mattresses, Beds, Feathers, &c. for sale at reduced prices, at WILLARD'S,
jl1 1t* 150 Chatham-st. corner of Mulberry.

CALIFORNIA GOLD-WASHERS, Handcarts, Wagons, Wheelbarrows, Picks, Crowbars, and a general assortment of mining implements, together with a full assortment of wire-cloth Screens, for sale at low prices, at the Agricultural Warehouse, 189 Front-st.
jl1 5t JOHN MOORE.

FOR CALIFORNIA—$700 WANTED—A young man who has made arrangements to go to California, wishes to raise the above amount on his policy of Life Insurance. A liberal compensation for the use of the money will be allowed. Undoubted city reference as to character, &c. Address T. T. T. this office. jl1 3t*

GOLD IN CALIFORNIA.—Gold Sifters and Cradles, Gold Digger and Gold Picks made for the purpose. Also, Wire Cloth, Pans, Shovels, Spades, Black lead Crucibles, best article made, and other California fixins, for sale by [jl10 3tis*] BALDWIN & MANY, 34 John-st.

CALIFORNIA.—A large assortment of ready made clothing suitable for the California trade, will be exchanged for cloths, cassimeres, and vestings. Address Box 2,563 Post Office. jl1 3t

THE TRUSTEES of the SEAMAN'S BANK FOR SAVINGS have ordered that interest be paid on all deposits that, according to the By-Laws, are entitled thereto, for the six months ending 31st Dec. 1848, as follows: On sums of $1,000 and under, at the rate of 6 per cent. per annum; and on sums exceeding $1,000, at the rate of 5 per cent per annum, payable on or after Monday, 15th inst. The interest will be placed to the credit of depositors as principal.
BENJ.