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BY TELEGRAPH TO THE NEW-YORK TRIBUNE. Melancholy Loss of Life. Boston, Friday, April 5—A.M.

DESTRUCTION OF A COTTON FACTORY. BENSINGTON (Ms) Friday, April 5—A.M. The Cotton Factory at this place, owned by the Messrs. Brown, of Philadelphia, was entirely consumed by fire about 10 o'clock this morning.

FROM THE ISTHMUS. We are indebted to Mr. Payne, the gentlemanly partner of the Cherokee, for Panama and San Francisco papers in advance of the mail.

THE EMPIRE CITY sailed from Chagres on the morning of March 26, and the Cherokee on the afternoon of the same day.

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OFFICE, TRIBUNE BUILDINGS. PRICE TWO CENTS. WHOLE NO. 3500.

NEW-YORK, SATURDAY MORNING, APRIL 6, 1850.

ONE MONTH LATER FROM CALIFORNIA.

ARRIVAL OF THE CHEROKEE. 2,312,000 IN GOLD DUST.

THE TENNESSEE AT PANAMA. CHARGES IN ASHES.

THE ASTONISHING GROWTH OF CALIFORNIA CONTINUED. RAINS OVER.

GREAT DISCOVERIES OF GOLD. BUSINESS ACTIVE.

Desert asks Admission to California. LATEST SHIPPING INTELLIGENCE.

THE U. S. M. Steamship Cherokee, Captain H. W. King, from Chagres, March 26, and Kingston, arrived yesterday morning at 10 o'clock.

She brings more than a Million and a Half in gold dust, as follows: \$1,500,000 in gold dust, \$500,000 in passenger's luggage, total, \$2,000,000.

The Cherokee brings 21 passengers and also the U. S. Mail from San Francisco to New-York, and contains nearly 30,000 letters.

They are under the charge of Mr. Wm. A. Bayley, U. S. Mail Agent, who has accompanied them all the way from San Francisco and who deserves much credit for the dispatch and care he has bestowed on them.

We return our thanks to Mr. Bayley for his promptness in forwarding us the Cherokee's dispatches.

Among the passengers in the Cherokee is Passed Midshipman M. P. Jones, with dispatches for the Secretary of the Navy, from Commodore King, of the Pacific Squadron. Mr. Jones came as far as Kingston in the Empire City and from there in the Cherokee, as being the first ship for New-York.

Mr. Bayley also brings dispatches from Mr. J. T. Van Allen, Chargé d'Affaires to the Secretary of State, announcing the breaking out of a revolution in the Republic of Colombia.

Nothing serious was anticipated. Mr. Jones came as far as Kingston in the Empire City and from there in the Cherokee, as being the first ship for New-York.

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Town-building will be overdone, and thousands lose their money, who are induced to invest in places never designed by Nature or the currents of trade to be anything but wilderness or cattle-pasture, but meantime where business and travel concentrate, there will spring up, with magical growth, towns that will astonish even Californians by their progress and substantial advantages.

Last season was sufficient to build this city, and increase its population from 3,000 to 30,000, and to erect Sacramento and Stockton into flourishing towns. A few others were laid out on maps, but that was about all. This year, further up the country, several new cities have been commenced, one of which—Yuba City—has fair to become a town numbering its inhabitants by thousands in a few months.

This city is situated on the banks of Feather River, opposite the mouth of the Yuba, at the head of navigation for steamers of light draught, and at the confluence of two of the richest running streams in the northern valley. The country is one of the loveliest in its aspect and scenery that I have ever seen—the ground fertile beyond measure, and high above the froreths that inundate the lower lands—it will be the depot, from its natural position, to the trade of the mining regions beyond, where a hundred thousand men may find profitable employment, and in agricultural resources the valley cannot be exceeded.

The Homestead Farm of our old Capt. Satter is located on Feather River, seven miles below Yuba City. It is a fine place, and worked mostly by Indian labor. In the Southern valley, the new City of San Joaquin, also at the head of navigation, two miles below the mouth of the Stanislaus, will run a hard race with Stockton for supremacy. It is bound eventually to be a fine town. It has been proposed to the public but a few weeks, and already numbers over a hundred houses.

I have just been shown a lump of lava, taken from the base of a mountain near the Mariposa, which was full of scales of gold, visible to the eye and of considerable size. There are traces of volcanic matter in a large region of the country, and these specimens are said to be very abundant. I shall visit that region this Summer, and examine into the starting causes I have heard from them. The specimen exhibited in our office to-day was about the size of an egg, of singular formation, and brought down by a miner, who had wintered in the region when found. I mean to procure some of these gold rocks and send you, at the earliest moment.

Mr. F. A. Bonnard, formerly one of the publishers of the Sunday Times, in your City, and who is engaged in this office, made a visit two weeks ago to the Georgetown Mines, between the South and Middle Forks of the American River. While there he saw four men take out in one day, eight pounds of pure gold, in lumps from grains to ounces, and others in the same vicinity were doing nearly as well. These men, the week previously, took out thirteen pounds in a single day. On all the rivers, we have reliable accounts of increased productivity, as well as the opening of new placers. Yet, as I have said before, all are not—and will not be—equally successful, for all are not equally constituted to endure the hardships to be encountered in gold digging. I tried it for five months, and have some experience in that matter. I am confident, however, that double the gold will be secured this season that was obtained last.

We have now rapid communications by excellent steamboats with the towns up the rivers, though the fare is rather high for the new locomotive. To pay \$25, beside extra, for a trip to Sacramento City, a less distance than from New-York to Albany, knocks them into speechless astonishment. In this way the novice begins to learn something about California prices. Board is up to \$25 a week, but falling.

In rents there will be a large reduction this year, several hundred having now no occupants. They are mostly those sent from the States, and both small and inconvenient. —But my "time is up," and I must hasten to find some Amos who will take my package through to you. So I will only remark, that the Pacific News will commence a daily issue on the 1st of March, making three dailies in this city, all prospering—and bid you goodbye. J. W.

Life in San Francisco. From the private letter of a friend who busies himself at growing cabbages, hen's eggs and such notions, near San Francisco, finding the range of the market quite satisfactory, but who "looks in upon the city itself occasionally in the way of business, we make the following extract: — SAN FRANCISCO, Feb. 26, 1850.

As I do not write very often, I think of what is going on in New-York, but little of what is going on in San Francisco, and I am sure that you do not know from fifteen to twenty per cent. a week! But amidst our daily life, they don't seem to mind it much, one steps out and another stands ready to occupy his place. I might give you some amusing sketches of the life of the people, but I don't think I can do it in the humor to-day. —The rainy season is nearly over and the Lord knows we have had our share of it. —Thousands of people who have come up in San Francisco during the winter, and who had thought they were going to the mines, are now in the city, and are looking for other means of support. —The heavy rains have sent down large deposits of gold from the mountains, and wet digging, which was over-estimated, will yield as much treasure as ever. —Let me let a man fatter himself that he can get it without working for it. Chopping and hauling saw-logs is a pretty hard work, but digging gold is harder. —Those who wear chicken-skin hats had better stay at home.

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