Lynx-st.; also, Lots numbers 34, 36 on Buffalo-st.; also, Lots numbers 57, 59, 61, 63, 65, 67, on East Front-st.; also, Lots numbers 29, 65, 67, 69, 71, on West Front-st.; also, Lots numbers 41, 43, 45, 47, 48, 50, on East Third-st.; also, Lots numbers 30, 31, 52, on Eagle-st.; also, Lot number 55, on Lark-st.; also, Lots numbers 11, 55, 72, on Swan-st.; Lot number 34, on Canary-st.; Lots numbers 33, 34, 36, 42, 46, 50, 54, 56, 64, 66, 68, 70, 72, on Dove-st.; Lots numbers 53, 55, 63, 65, 67, 69, on Plover-st.; Lots numbers 2, 5, 8, 20, 28, 36, 46, 44, 48, 54, 62, on Deer-st.

Also, 16 feet of the front of Lots Nos. 71, 73, 75, 77, 79, on West Third-st.; also, lots Nos. 100, 102, Centre-st., and N.s. 99, 101, Lark-st., in block 140; also, Lots Nos. 110, 112, Canary-st.; also, Lots Nos. 23, 24, 25, 26, in block 93; also, all the right, title and interest of Russell H. Nevins, of, in, and to the north part of block No. 561, East Fourth-st., being 100 feet front by 120 feet deep; the north part of block No. 141, West Fourth-st., being 100 feet front by 120 feet deep; the north part of block No. 144, being 100 feet front by 120 feet deep; will be sold at public auction (to close a concern) at the Merchants' Exchange, in the city of New-York, on the 4th day of November, A. D., 1852, at 12 o'clock, noon, of that day. Terms, Cash—10 per cent, payable the day of sale, and the balance fifteen days thereafter, when deeds will be delivered.

Maps of the property may be had at the office of COLE & CHILTON, Auctioneers, No. 9 Wall-st.

RUSSELL H. NEVINS.

By J. HAGERMAN, Auctioneer.

THURSDAY, Nov. 4, at 11 o'clock A. M. at the corner of Washington and Fulton-ave., Brooklyn—The Furniture, &c., remaining in the house, Brussels Carpets, French Plate Glasses, Turkish Red Curtains, Lamps, Girandoles, Wardrobes, Oil Paintings, Engravings and 20 tons Coal.

Also, at 3 o'clock P. M. precisely—1 pair bay stylish Carriage Horses, 7 and 8 years old, perfectly sound and gentle in single or double harness and both good saddle horses. They are well known as very fast, either having trotted their mile in 2 minutes 50 seconds and going handily together in 3 minutes 15 seconds. They are sold for want of use.

Also, 1 handsome close coupé Carriage, very suitable for a Physician, built to order and cost $700; 1 handsome rockaway Carriage nearly new, holds 7; 1 do. drag, with pole and shafts, holds 4; 1 new leather top light Wagon; 2 Sleighs; Harness; Saddles; &c., &c.

V. B. Palmer's Column.

PALMER'S AMERICAN NEWSPAPER AGENCY.—Horace, the Roman poet, speaks with contempt of imitators, and calls them a servile herd. Yet, though not the highest order of human intelligence, these men fulfill their part in the business of the world. Nothing was made in vain. Imitators form a test by which you may judge the value of any novelty. If we see a crowd of imitators about anything, we may be sure there is something good in it; just as a crowd of sea-birds, hovering above the sea, let the people know that a shoal of fish is underneath; or as straws and other light things, carried along by the current, serve to show the speed and direction of it, without helping the stream in the least, or increasing its volume.

If we want any assurance—which we do not—that our system of advertising is an admirable one and going ahead prosperously, we should find it in the fact that several persons have hitched themselves on to our plan, and are marching along our road, which they have wit enough to perceive must lead in the end, if properly followed, to success—though whether it may lead them to success is quite another question. But the field is a broad one, and they will have success who merit it—according to Lord Nelson's motto.

For the last ten years we have been making a plan and perfecting it; and as we pretend to no copyright, we must only make the excellence of our system a sufficient one. We wish to say that ours has no connection with any others who advertise newspaper agencies in the Northern States. Our facilities for doing all that we profess in the line that we have struck out, lie in the number and character of the papers which have confided to us the exclusive agency, embracing the best and most widely circulated journals of the cities and towns in the various parts of the country—the system and regularity with which our business is done—the experience of years which we have had of the method of carrying it on—our knowledge of the peculiar character and wants of the several districts of country, and the consequent ease with which we can meet the wishes and consult the interests of our advertising friends. We know that the means and appliances of our business are beyond all competition. Such as they are, they shall be still further improved as we get along, and earnestly directed to the benefit of the business public. This system of ours is not altogether a machine for making money. We take the pride of an inventor in it; and do that, from strong paternal feelings, which others may be supposed to do merely for the sake of the net proceeds. We do not see why we should not have the satisfaction, so dear to every true citizen of a State, of doing something to serve it, in its day and generation—something by which people may remember him when he has gone away to answer the *advertisement* which every man is bound to notice. Although not so great a man in our own estimation as Fourier, the Frenchman, we do not see why we also should not try and leave our mark upon the industrial progress of our native country.

PROPER MODE OF ADVERTISING.

There are always two ways of doing a thing—a right one and a wrong one; and a good thing in itself may be turned from its purpose by the mode in which it is applied. This is the case with advertising as well as with most things. For want of judgment in the choice of them, some modes of advertising are nearly as bad as none at all. There are those who advise their friends to advertise, but are not capable of showing *how*. A book was lately written with the title "How to Observe;" another could also be written to show *how to advertise*. Advertising is very good; and so is cutting. But if any man induces you to cut without judgment or measure, he may bring you to be black in the face, and to the verge of asphyxia.

It is our desire and duty, not merely to lead people to advertise, but to do so *properly and advisedly*. Being practically acquainted with the subject, we shall not advise a man whose goods do not suit a certain district to advertise in the papers of that district. We will send the advertisement where it will be most promptly and satisfactorily answered; or we may see fit to delay it to a more favorable season. We will depend upon the circumstances of each particular case, and the conscientious judgment and discretion which we always exercise in our mediation.

There are two things on which we will always rely for the prosperity of our system, viz: First, the *conscience* to recommend as much advertising, and no more, than suits a man's interest; and secondly, the *knowledge and facilities* which enable us to advertise in the manner most profitable to the advertiser. People there are who advertise plentifully and yet do not reap a commensurate benefit. The reason is, they go to work in the dark, not knowing the way, or they follow the advice of those as blind as themselves. We advise people what to do, in a cautious, intelligible way, to suit their several necessities—like an honest physician who orders as much medicine as is fitting for his patients, *and no more*, while one belonging to the apothecary class may be found to advise a brisk use of drugs—to empty half the gallipots in his shop to be emptied down the throats of his invalids.

A knowledge of the places and papers in which a man is going to advertise is of as much consequence to him as the advertisements themselves. That *knowledge* is possessed in the fullest extent at PALMER'S Agency; and those who rely upon it will have the comfort of knowing what they are about—what they pay their money for; no slight comfort this, as the times go at present.

Extract, by Pay Fay, of Boston Sunday News.

"As we have before said, advertising is a business in itself, and ought to be intrusted to those only who have made it their particular study. The grand principle of the subdivision of labor applies beautifully in this case. By means of an especial Agency, the advertiser, for the same money that a certain number of isolated notices would cost, can have them distributed over those papers—and those only—where they are bound to be read, and certain to bring customs. Surely that single inducement, even if there were no others, is sufficient to outweigh every argument that interested ingenuity can bring against the employment of a competent Advertising Agent. The doctor and the lawyer are employed because they have made one subject their study, and in like manner should a professional man be employed who, by shrewdness and study, has acquired skill in the science of advertising. The man who does his own physicing and law, has a quack for his physician and a fool for his client. What shall we say, then, of him who does his own advertising? Nothing, except earnestly entreat him to consult his own interest by employing a responsible substitute. We do not say employ V. B. PALMER, because it is certain that every one who has the tact to appreciate the enterprise that, by dint of long perseverance, has succeeded in establishing a *new business*, will at once single him out from the host of imitators, who, copying the plan which he has matured, now try to dispute with him the field of public favor. On that point we say no more, as Mr. PALMER, when he hears, is perfectly able to speak for himself."

Having now (as fully as space would permit) given a hint or two on the vast subject of advertising, we have a private word for every wise man's ear. *Myriads there are who advertise systematically, but those few are rapidly increasing. Can we expect that the thousands of easy drive-ahead merchants, who will soon be of the head of establishments of their own, will be content to plod on in the jog-trot footstep of their predecessors? Heaven and the Yankee character forbid the supposition! Where one advertiser now, in a few years hundreds will. Amid such competition, nothing but monster energy and enormous outlay will secure a hearing. Now is the golden time.* MAKE MONEY NOW, *before "there be six Richmonds in the field."*

SYSTEMATIC ADVERTISING.—The Hamilton (Ohio) Intelligencer thus does justice to Mr. Palmer, the pioneer and perfecter of the great enterprise of bringing the advantages of extensive and methodical advertising throughout the country home to men of business in all the great cities.

[N. Y. Daily Tribune.

THE SECRET OF SELLING.—Volney B. Palmer, some years ago, struck upon a theory which he deemed would work a revolution in Trade, and at the same time furnish him with a reward for his labors. Since that time, with unceasing assiduity and the most untiring energy, he has prosecuted his plan through evil and through good report—equaled in tenacity of purpose by only one great theorist of the day—Whitney, the Railroad King.

But a cloud has come over Whitney, while Palmer is in the full tide of successful experiment. He has in some degree brought into subjection the great principle he first designed to control—wielding the mighty engine of Publicity for the benefit of any and all who may have sufficient light to require its assistance. Many a man has already been made rich through his instrumentality, and many more are yet to follow. The work is but begun—the mighty system is but partially in operation. But the day will soon come when a man will as readily think of walking without feet or working without hands, as of success without advertising. Such is the inevitable course of things; and in a few years not one, from the greatest wholesaler of the greatest city to the smallest retailer of the smallest town affording a newspaper, will fail to see it. *And success is for those who seize the golden ball of opportunity, who take the tide of fortune at its flood, who seize time by the forelock, start now, and win the goal when their dilatory neighbors are beginning to talk about beginning.*

We have mentioned Mr. PALMER, the chief champion of systematic Advertising. We had the pleasure of making his acquaintance last fall. He unfolded his system and his plans to us, and we must say we have no doubt of their success. He is a thorough business-man, a keen calculator, and withal perfectly honest, as well as enthusiastic in his aims. Others have seen the prize ahead and endeavored to overreach him, but the wisdom which planned was sufficient to perfect, and he has put all competition at bay.

MR. PERKINS PERPLEXED.—"I can't she how it is! There's Tewksbury, he's been off again—down to Newport with his wife, two children and a servant! Where under heaven he gets money to spend in that way is more than I can tell. He hadn't a cent when he began, five years ago. Look at him now—lives out of town, keeps a horse, drives in and out every day. His expenses must be large—yet he seems to pay as he goes. I hope there is nothing wrong about Tewksbury. Then look at the money he spends for advertising! Why, that is enough to ruin any man, I don't care how rich he is. I have been in business for thirty years, and I can't afford any of these things. Wouldn't I look well taking my wife down to Newport, and staying there eight weeks!—eight weeks, indeed! I sent her on a cheap excursion—but I couldn't go myself. I can't afford it—don't take in money enough to do it. And then to see a man spend his money, just to let people see his name in the papers—and sending cards and bills all about the country. Tewksbury bleeds freely for his vanity, I must confess! They don't catch me in that trap, no how. It don't do no good; I got a lot of cards and bills printed five years ago, and there they are in the desk now. Nobody ever calls for them. And then I advertised four weeks in a newspaper—money thrown away—wasted! Tewksbury is a fool, and he must fail sooner or later. I'm sorry for him—he was naturally a clever fellow. It must cost him more to advertise than all the money I take! I wish somebody would buy me out—trade is so dull!

All he said about Tewksbury was true enough, with the slight exception that Tewksbury was in danger of failing. The very thing that Perkins thought would fail him was that which kept him up. He began business with nothing but his brains—he let the people understand where he was and what he had got to give them for their money, and he got a great run of trade, which is constantly increasing. Perkins lost his business just as fast as his old customers died off or went off; he took no steps to get new ones, and the consequence is that he is just living upon what he made twenty years ago. He had better shut up his shop than try to live in these times without advertising. Reader, are you following in the tracks of our friend Perkins? If you are, either shut up your shop or pitch into this great public—if you don't do the latter your creditors will pitch into you and shut you up.

[Boston Daily Mail.

ADVERTISING.—If any one wishes to learn the true Philosophy of Advertising, and to ascertain the incalculable advantages resulting from it, we advise him to call on our friend V. B. PALMER, who will open his eyes to its benefits and give him all necessary information on the subject. Mr. PALMER has long made this branch of education a study, and the whole subject is familiar to him. We venture the opinion that any man who calls upon Mr. PALMER will get some new ideas upon the important subject, such as he may think it strange he had not thought of before. The whole matter is simple enough, but yet the people are somewhat ignorant of it because they have not given to it that consideration its importance demands. A revolution in advertising is yet to take place, and when it does, the people will be surprised that it did not come sooner.

[Boston Daily Mail.

V. B. PALMER'S NEWSPAPER AGENCY.—This old-established Agency continues to enjoy the full confidence of the press and the public. Whatever is intrusted to Mr. P. or his agents is promptly attended to, and as the Press is under very great obligations to him, we are happy to know that he is enjoying the unlimited confidence, as he deserves the good wishes, of those whom he has so long and so faithfully served.

[Albany Evening Journal.

To such of our country cotemporaries as have not secured the services of an advertising agent in New-York, we commend the old and well-established agency of Mr. V. B. PALMER, in the Tribune Buildings. His business relations extend to nearly the entire press of the country, and the promptitude with which his accounts are always adjusted has secured for him the confidence of those who have had transactions with him. Mr. PALMER also has agencies in Boston and Philadelphia.

[Buffalo Courier.

The business of advertising is imperfectly understood by merchants generally. Mr. PALMER'S great experience and extensive agency enable him to give very important and valuable suggestions in these matters to all who may favor him with an interview. The subject, as presented by him, is certainly worthy the serious attention of all persons engaged in active business.

From an intimate acquaintance with Mr. PALMER, we are prepared to say that any business connected with the Agencies which he advertises, will be both promptly and honorably transacted. In the matter of Newspaper Agencies, he has reduced the business to such an admirable system that all parties can hardly fail to be satisfied. [N. Y. Daily Tribune.

Copartnership.

LIMITED PARTNERSHIP formed this day by EDWARD STAPLETON and CEPHAS H. NORTON:

First—The name or firm under which said partnership is to be conducted is EDWARD STAPLETON.

Second—The general nature of the business to be transacted is the manufacturing and dealing in Hats, Caps, Straw Goods, &c.

Third—The name of the general partner interested therein is EDWARD STAPLETON, who resides in the city of New-York, and the name of the special partner is CEPHAS H. NORTON, whose place of residence is also the city of New-York.

Fourth—The amount of capital which said special partner has contributed to the common stock is Twenty-five Thousand Dollars, in cash.

Fifth—The said partnership is to commence on this twelfth day of October, 1852, and to terminate on the 1st day of January, 1856. EDWARD STAPLETON,

New-York, Oct. 12, 1852. CEPHAS H. NORTON.

Millinery.

MISS D. A. GARDNER, importer of French Bonnets, Caps and Flowers, No. 409 Broadway, N. Y., and No. 159½ Congress-st., Savannah, Ga.

Miss S. A. CONN, Dressmaker. Paris Fashions, No. 409 Broadway.

RICH PARIS FEATHERS.—Just received, a large and desirable assortment of Paris Feathers for Bonnets and Head-Dresses, some of them of very superior quality; also, a lot from auction, which will be sold low by J. H. HORNER, No. 64 John-st.

TO THE LADIES.—Our Fall style of Ladies', Misses' and Children's Drab and Black Felt, Black and Drab Beaver Bonnets, with a beautiful Beaver Riding Hat for Ladies and Misses, made from the best stock in market. Also, a large and handsome assortment of plain and embroidered Caps of the latest Paris fashions, with new styles of Drab and Silver Felt, Black and Drab Beaver Hats and Flats for Boys, Misses and Children, at MONARQUE'S old establishment, No. 223 Bowery.

Insurance Companies.

BUILDING ASSOCIATION and General Fire Insurance Company, corner of Tryon-row and Chatham-st., in the Harlem Railroad Buildings, are taking risks on Rents, Buildings, &c., on the most favorable terms.

JOHN BRUCE, President.

DANIEL BARNES, Secretary.

MUTUAL FIRE INSURANCE, with CASH CAPITAL.—The Republic Fire Insurance Company of the City of New-York—Insurance Buildings No. 49 Wall-st., corner of William-st.

The Charter of this Company requires that four-fifths of its profits (after paying seven per cent. per annum to its Stockholders) are to be divided with the policy holders.

ROBERT S. HONE, President.

D. F. CURRY, Secretary.

N. B.—Copies of the Charter of this Company may be obtained on application at the office.

NOTICE.—THE NORTH AMERICAN FIRE INSURANCE COMPANY have removed their office to the new building No. 6 Wall-st., opposite New-st. The Company continues to insure against fire on Buildings, Merchandise, and property generally, at the lowest standard rates. JAMES W. OTIS, Prest.

R. W. BLEECKER, Secretary.

NEW-ENGLAND LIVE STOCK INSURANCE COMPANY, of New-Haven, Conn.—BRANCH OFFICE, No. 13 Wall-st., N. Y.

CAPITAL, $50,000.

This Company insures Live Stock, such as Horses, Cattle, &c., &c., from death, occasioned either from natural causes, or accident, or disease of any description whatsoever.

THOMAS KENDRICK, President.

GEORGE T. REYNOLDS, Secretary.

REPUBLIC FIRE INSURANCE Co.—Insurance Buildings, corner of Wall and William-sts.; Offices Nos. 10 and 11, ground floor.

This Company, having their Capital of $150,000 paid in, in cash, and securely invested, are prepared to insure against loss and damage by fire on favorable terms.

The charter of this Company provides that, after paying interest to the stockholders at the rate of 7 per cent. per annum, four-fifths of the remaining profits are to be divided among the assured in scrip, bearing interest, which scrip is to be redeemable in cash whenever the accumulated profits and capital shall amount to $1,000,000.

TRUSTEES:

Jos. Gaillard, Jr.,	John A. Stephens,	S. S. Howland,
Jas. M. Waterbury,	James Warren,	Stephen Whitney,
George Curtis,	Arthur Leary,	Dan. B. Fearing,
George T. Adee,	M. W. Hamilton,	Wm. H. Russell,
D. S. Kennedy,	Denning Duer,	Aug. C. Downing,
John J. Astor, Jr.,	John Steward, Jr.,	G. B. Lamar,
Fred. A. Delano,	Robert B. Minturn,	Wm. H. Aspinwall,
James C. Bell,	Reuben Withers,	Wm. B. Duncan,
Daniel Drake Smith,	Edward C. Center,	Chas. H. Russell,
Fred. G. Foster,	Josiah Oakes,	Isaac Townsend,
Peleg Hall,	Robert S. Hone.	

ROBERT S. HONE, President.

DUNCAN F. CURRY, Secretary.

Ocean Steamers, &c.

NEW-YORK and CHARLESTON STEAMSHIPS—SEMI-WEEKLY U. S. MAIL LINE.—The new and elegant steamships

MARION.....Captain M. Berry,
UNION.....Captain R. Adams,
SOUTHERNER.....Captain W. Foster,
JAMES ADGER.....Captain J. Dickinson,

Forming a regular semi-weekly line between New-York and Charleston, will make their trips as follows:

SOUTHERNER.....Wednesday, Oct. 13.
MARION.....Saturday, Oct. 16.
JAMES ADGER.....Wednesday, Oct. 20,
UNION.....Saturday, Oct. 23.
SOUTHERNER.....Wednesday, Oct. 27.
MARION.....Saturday, Oct. 30.
JAMES ADGER.....Wednesday, Nov. 3.
UNION.....Saturday, Nov. 6.
SOUTHERNER.....Wednesday, Nov. 10.
MARION.....Saturday, Nov. 13.

These steamers leave Pier No. 4 North River, at 4 o'clock P. M., precisely. For freight apply on board, and for passage at the counting-room of

SPOFFORD, TILESTON & Co., No. 48 South-st.

Savannah passengers furnished with through tickets without additional charge.

FOR CHARLESTON, SAVANNAH and FLORIDA.—Semi-Weekly U. S. Mail Line.—The new and fast-going steamer JAMES ADGER, J. Dickinson, Commander, will leave Pier No. 4, N. R., on WEDNESDAY, Nov. 3, at 4 o'clock P.M., precisely. For freight apply on board, where all bills of lading will be signed, and for passage, at the office of

SPOFFORD, TILESTON & Co., No. 48 South-st.

Savannah passengers will be ticketed through without further charge. Passengers will suffer no detention at Charleston, as arrangements have been made with the South Carolina Railroad Company to dispatch an extra train on the arrival of the steamer.

No bills of lading signed after the steamer has sailed.

The UNION will follow on SATURDAY, Nov. 6.

VANDERBILT LINE—For SAN FRANCISCO—The shortest and cheapest route—Only line giving tickets for crossing the Isthmus!—The favorite double-engine steamship PROMETHEUS, 1,800 tuns, will leave from Pier No. 2 North River, at 3 o'clock P. M., precisely, on FRIDAY, Nov. 5, connecting with the Pacific steamer over the Nicaragua Transit Route, having but twelve miles of land transportation.

These steamers are unrivaled in their accommodation and ventilation.

For information or passage, apply only to

D. D. ALLEN, Agent,
No. 9 Battery-place, up stairs.

U. S. MAIL STEAMSHIP COMPANY—For NEW-ORLEANS via HAVANA.—The splendid steamship EMPIRE CITY, Henry Windle, Commander, will sail from the pier at the foot of Warren-st., N. R., on FRIDAY, Nov. 12, at 2 o'clock, P. M., precisely.

RATES OF PASSAGE TO HAVANA AND NEW-ORLEANS.
New Arrangement.

Ladies' and After-Saloon Berths.....$60
Forward-Saloon.....50
Steerage.....25

Specie only taken on freight to Havana.

Freight taken to New-Orleans at 30 cents per cubic foot.

Shippers of freight are requested to supply themselves with the Company's bills of lading, which may be had on application at the office. No other form will be signed. No bills of lading signed after 12 o'clock on the day of sailing. For freight or passage, apply to

M. O. ROBERTS, No. 177 west-st., cor. Warren.

FOR AUSTRALIA DIRECT.—New-York and Canada Dispatch Line.—The beautiful A 1 clipper packet-ship BOTHNIA, James A. Avery, Commander, 1,000 tuns burden, and only 3½ years old, will sail for the above port about the 15th of November. This splendid ship having made one very successful voyage to California, and her commander having great experience in the Australian trade, persons engaging may expect a very short passage; her between decks are very high, and thoroughly ventilated, and fitted up with State Rooms for the comfort of families or single persons. An experienced surgeon will accompany the ship, with other proper attendants. All persons about taking passage are respectfully invited to examine for themselves before engaging elsewhere, on board, Pier 23, East River, or to BUTLER BROTHERS, Nos. 163 and 118 South-st., N. Y.

NEW-YORK and SAN FRANCISCO STEAMSHIP LINE—THROUGH to SAN FRANCISCO at REDUCED RATES—NO DETENTION on the ISTHMUS.—The new and splendid steamship UNITED STATES, Wm. C. Berry, Commander, will leave New-York for ASPINWALL, Navy Bay, SATURDAY, Nov. 13, at 3 o'clock P.M., precisely, connecting at Panama with the new double engine steamship CORTES, 1,800 tuns, Thomas B. Cropper, Commander, which steamship leaves Panama on the arrival of the passengers by the UNITED STATES, for San Francisco, stopping only at Acapulco for supplies. This line has never failed to connect at the appointed time.

These vessels, in accommodations, ventilation, speed and safety, are unsurpassed. An experienced physician is attached to each steamer.

Passengers will be landed on the wharf at Aspinwall, and take the Panama Railroad.

Passengers are cautioned, that all tickets for this line, must bear the signature of the undersigned, and that no other parties are authorized to sell tickets at New-York.

Apply to DAVIS, BROOKS & Co., General Agents,
No. 25 Beaver-st., New-York, or
JONES & JOHNSON, No. 104 West-st.,
corner of Liberty-st.

UNITED STATES MAIL STEAMSHIP COMPANY, connecting with the PACIFIC MAIL STEAMSHIP COMPANY.—Only through U. S. Mail Line for CALIFORNIA and OREGON, via Aspinwall and Panama.—The splendid new and double-engine U. S. Mail Steamship GEORGIA, 3,000 tuns, D. D. Porter, U. S. N., Commander, will sail on FRIDAY, Nov. 5, at 2 o'clock P. M. precisely, from pier at foot of Warren-st., North River. The Pacific Mail Steamship Company's magnificent steamer PANAMA will be in readiness at Panama to receive the Georgia's mails and passengers, and sail immediately for San Francisco. No efforts will be spared by the two Companies to put their passengers through with expedition and comfort.

RATES OF FARE TO ASPINWALL.

Ladies' Saloon, State-Room.....$35
Lower Aft and Forward Saloon, do.....35
Second Cabin Standees.....25
Steerage.....25

Passengers will be landed at the railroad wharf, Aspinwall, free. Transit of the Isthmus at the passengers' expense. Persons securing through passage by the United States Mail Steamers from New-York, have preference of accommodation on board of the Pacific Mail Steamers.

Rates of fare from Panama to San Francisco on the most favorable terms. For freight or passage apply to

CHARLES A. WHITNEY, at the Office of the Co.'s,
No. 177 West-st., corner of Warren, N. Y.

N. B.—Shippers are requested to supply themselves with the Company's bills of lading, which will be signed at the office between the hours of 10 and 1 o'clock on the day of sailing.

OCEAN STEAM NAVIGATION Co.—For BREMEN via SOUTHAMPTON.—The United States Mail Steamship WASHINGTON, E. M. Fitch Commander, will leave for Bremen, touching at Southampton to land the mails for England and France, on SATURDAY, Nov. 6, at 12 o'clock, M., from pier No. 3, North River.

Price of passage from New-York to Southampton or Bremen:

First cabin, main saloon.....$120
First cabin, lower saloon.....100
Second cabin.....60

An experienced Surgeon is attached to the ship.
All letters must pass through the Post-Office.
Specie delivered in Havre and London.
For passage or freight, apply to
MOLLER, SAND & RIERA, Agents, No. 26 South-st.
The steamship HERMANN will succeed the Washington on the 4th December.

EMPIRE CITY LINE.—FOR SAN FRANCISCO, via ASPINWALL and PANAMA—Through Tickets at Reduced Rates.—The new and splendid steamship SIERRA NEVADA, 1,800 tuns burden, J. Dayton Wilson, Commander, will leave for Aspinwall, direct, on THURSDAY, Nov. 4, at 3 o'clock, P. M., from Pier No. 3, North River, connecting at Panama with the new and splendid double engine steamship CITY OF PITTSBURGH, 2,500 tuns burden, Robert W. Foster, Commander, which steamer will be in readiness to receive the passengers by the Sierra Nevada, and sail immediately for San Francisco.

These steamers are unsurpassed for speed, ventilation and accommodation, and offer superior advantages for families going to California. First and second Cabin Passengers are provided with State Rooms on both ships, and dine at the same table. Part of the Steerage of the City of Pittsburgh is allotted to females. Passengers are landed at the Panama Railroad Depot at Aspinwall. For freight or passage, apply to

J. HOWARD & SON, Agents,
No. 34 Broadway, and No. 86 West-st.

FOR LIVERPOOL—United States Mail Steamship ARCTIC, Captain James C. Luce.—This steamer will depart with the United States mails for Europe, positively on SATURDAY, Nov. 13, at 12 o'clock M., from her berth at the foot of Canal-st. No berths secured till paid for. For freight or passage, having unequaled accommodations for elegance and comfort, apply to

EDW. K. COLLINS & CO., No. 56 Wall-st.

Passengers are requested to be on board at 11½ A. M. The steamship PACIFIC will succeed the ARCTIC, and will sail on the 27th November.

FOR LIVERPOOL—Packet of 15th NOVEMBER.—The new and magnificent packet-ship ORIENT, Capt. J. M. Trench, will sail as above, her regular day. For freight or passage, having splendid stateroom accommodations, apply to

SPOFFORD, TILESTON & CO., No 48 South-st

FOR LIVERPOOL.—Dramatic Line—Packet of 26th NOVEMBER.—The splendid and favorite Packet-ship, GARRICK, Capt. Thos. Walker, will sail as above, her regular day. For freight or passage, having fine state-room accommodations, apply on board at Pier No. 14 East River, or to

SPOFFORD, TILESTON & Co., No. 48 South-st.

PACIFIC MAIL STEAMSHIP Co.—For RIO JANEIRO, VALPARAISO and PANAMA.—The splendid new steamer JOHN L. STEPHENS, (2,500 tuns burden,) Robt. H. Pearson, Commander, will be dispatched for the above ports, on or about the 5th DECEMBER. For passage only, having superb accommodations, apply at the office of the company, No 54 South-st.

THE NEW-YORK and LIVERPOOL UNITED STATES MAIL STEAMERS.—The ships composing this line are the following:

ATLANTIC, Capt. West. PACIFIC, Capt. Nye,
ARCTIC, Capt. Luce. BALTIC, Capt. Comstock.
ADRIATIC, Capt. Grafton.

These ships have been built by contract, expressly for Government service. Every care has been taken in their construction, as also in their Engines, to insure strength and speed, and their accommodations for passengers are unequaled for elegance and comfort. Price of passage from New-York to Liverpool in first-class cabin, $120; in second do., $70; exclusive use of extra-size state rooms, $300; from Liverpool to New-York, £30 and £20. An experienced surgeon attached to each ship. No berth secured until paid for.

PROPOSED DATES OF SAILING.

FROM NEW-YORK.		FROM LIVERPOOL.	
Saturday	Sept. 4, 1852	Wednesday	Sept. 8, 1852
Saturday	Sept. 18, 1852	Wednesday	Sept. 22, 1852
Saturday	Oct. 2, 1852	Wednesday	Oct. 6, 1852
Saturday	Oct. 16, 1852	Wednesday	Oct. 20, 1852
Saturday	Oct. 30, 1852	Wednesday	Nov. 3, 1852
Saturday	Nov. 13, 1852	Wednesday	Nov. 17, 1852
Saturday	Nov. 27, 1852	Wednesday	Dec. 1, 1852
Saturday	Dec. 11, 1852	Wednesday	Dec. 15, 1852
Saturday	Dec. 25, 1852	Wednesday	Dec. 29, 1852

For freight or passage apply to

EDWD K. COLLINS & Co., No. 56 Wall-st., N. Y.
BROWN, SHIPLEY & Co., Liverpool.
E. G. ROBERTS & Co., No. 13 King's Arms Yard, London.
JOHN MUNROE & Co., Rue Notre Dame des Victoires, Paris; or GEO. H. DRAPER, Havre.

The owners of these ships will not be accountable for gold, silver, bullion, specie, jewelry, precious stones or metals, unless bills of lading are signed therefor, and the value thereof therein expressed.

WINTER ARRANGEMENT.—The LIVERPOOL and PHILADELPHIA STEAMSHIP CO. intend sailing the favorite steamships as follows:

TUNS.
CITY OF MANCHESTER, 2,125, Capt. Robert Leitch.
CITY OF GLASGOW.....1,610, Capt. William Wylie.

FROM PHILADELPHIA.		
CITY OF GLASGOW	Saturday, Oct.	2, 1852
CITY OF MANCHESTER	Saturday, Oct.	23, 1852
CITY OF GLASGOW	Saturday, Nov.	20, 1852
CITY OF MANCHESTER	Thursday, Jan.	6, 1853
CITY OF GLASGOW	Thursday, Feb.	3, 1853
CITY OF MANCHESTER	Thursday, Mar.	3, 1853
CITY OF GLASGOW	Thursday, Mar.	31, 1853
FROM LIVERPOOL.		
CITY OF MANCHESTER	Wednesday, Sept.	29, 1852
CITY OF GLASGOW	Wednesday, Oct.	27, 1852
CITY OF MANCHESTER	Wednesday, Dec.	8, 1852
CITY OF GLASGOW	Wednesday, Jan.	5, 1853
CITY OF MANCHESTER	Wednesday, Feb.	2, 1853
CITY OF GLASGOW	Wednesday, Mar.	2, 1853
CITY OF MANCHESTER	Wednesday, Mar.	30, 1853

RATES OF PASSAGE.

FROM PHILADELPHIA.		FROM LIVERPOOL.	
Saloon after Staterooms	$90	Saloon after Staterooms	20 gns.
" midship "	65	" midship "	15 "
" forward "	55	" forward "	13 "

Including Steward's fees.

THIRD-CLASS PASSENGERS.

A limited number of third-class passengers will be taken from Philadelphia and Liverpool, and found in provisions.

From Philadelphia.....$30 | From Liverpool.....6 guineas.

Certificates of passage will be issued here to parties who are desirous of bringing out their friends at corresponding rates.

Freight 60 per tun; coarse goods, hardware, &c., will be taken subject to agreement.

An experienced Surgeon will be carried on each ship.
Small drafts drawn at sight on England and Ireland.
For freight or passage apply to
THOMAS RICHARDSON, No. 41 Exchange-place, N. Y.,
and No. 9 Walnut-st., Philadelphia.
RICHARDSON, BROTHERS & Co., Liverpool.

THE BRITISH and NORTH AMERICAN ROYAL MAIL STEAMSHIPS between NEW-YORK and LIVERPOOL, direct; and between BOSTON and LIVERPOOL.—The Boston ships only calling at Halifax to land and receive mails and passengers.

ARABIA, Capt. Judkins, AFRICA, Capt. Harrison.
PERSIA, Capt. ——, EUROPA, Capt. Ressie.
ASIA, Capt. Lott, NIAGARA, Capt. Leitch.
AMERICA, Capt. N. Shannon, CANADA, Capt. Lang.

These vessels carry a clear white light at mast-head, green on starboard bow, red on port bow.

ASIA, Lott, from NEW-YORK, Wednesday, Oct. 20.
AMERICA, Shannon, from BOSTON, Wednesday, Oct. 27.
EUROPA, Refste, from NEW-YORK, Wednesday, Nov. 3.
NIAGARA, Leitch, from BOSTON, Wednesday, Nov. 10.
AFRICA, Harrison, fm. NEW-YORK, Wednesday, Nov. 17.
CANADA, Lang, from BOSTON, Wednesday, Nov. 24.
ASIA, Lott, from NEW-YORK, Wednesday, Dec. 1.
AMERICA, Shannon, from BOSTON, Wednesday, Dec. 8.
EUROPA, Refste, from NEW-YORK, Wednesday, Dec. 15.
NIAGARA, Leitch, from BOSTON, Wednesday, Dec. 22.
AFRICA, Harrison, fm. NEW-YORK, Wednesday, Dec. 29.
CANADA, Lang, from BOSTON, Wednesday, Jan. 5, 1853.
ARABIA, Judkins, fm. N. YORK, Wednesday, Jan. 12, 1853.
AMERICA, Shannon, fm. BOSTON, Wednesday, Jan. 19.

Passage from New-York or Boston to Liverpool—First cabin, $120; second cabin, $70.

Berths not secured until paid for.

Freight will be charged on specie beyond an amount for personal expenses.

An experienced Surgeon on board.

☞ All letters and newspapers must pass through the Post-Office. For freight or passage apply to

E. CUNARD, No. 4 Bowling-green.

☞ French, German, and other Foreign Goods received and brought in common with British Goods. Through bills of lading are given in Havre for New-York.

WATCHES.—By order of the British Treasury, watches of foreign manufacture, bearing the names or marks of English manufacturers, will be hereafter admitted in England in transitu to the United States and other countries; in consequence of which French and Swiss watches may be shipped at Havre for New-York or Boston via Liverpool, without incurring the risk, as heretofore, of being seized by the English Custom-House.

REMITTANCES—PASSAGES.—BOWMAN, GRINNELL & Co., No. 53 South-st., New-York, sole and only authorized Agents for the SWALLOW-TAIL LINES of PACKET SHIPS.

LIVERPOOL PACKETS sail 6th and 21st of every month.
LIVERPOOL,
CONSTITUTION,
NEW WORLD,
QUEEN OF THE WEST,
CONSTANTINE,
ALBERT GALLATIN,
ASHBURTON,
NEW SHIP.

LONDON PACKETS sail every alternate Thursday.
LONDON,
SIR R. PEEL,
CORNELIUS GRINNELL,
INDEPENDENCE,
AMERICAN CONGRESS,
PRINCE ALBERT,
YORKTOWN,
PATRICK HENRY.

Persons wishing to send for their friends, and desirous of bringing them out by any of the above magnificent ships, are informed that Messrs. BOWMAN, GRINNELL & Co. are the only Agents for the above ships in this city.

They also issue Drafts from £1 and upward, which are payable at sight in any town through Ireland and Great Britain. BOWMAN, GRINNELL & Co.,

No. 53 South-st., N. Y., and Regent's-road, Liverpool.

Liverpool Packets leave New-York 6th and 21st of each month.

London Packets leave New-York every alternate Thursday.

For passage apply as above.

STEAM BETWEEN NEW-YORK and GLASGOW.—The Glasgow and New-York Steamship Company's powerful new Steamship GLASGOW, 1,900 tuns and 400 horse-power, Robert Craig, Commander, will sail from New-York for Glasgow on SATURDAY, 20th Nov. and on SATURDAY, 15th January., at 12 o'clock, noon.

First Cabin, (Saloon State Rooms).....$90
First Cabin, (Midship State Rooms).....75
Second Cabin.....30
Steward's fee included.

Apply to J. Mc SYMON, No. 33 Broadway.

HALIFAX STEAMER, for HALIFAX, NOVA-SCOTIA.—The new and splendid steamship SIR JOHN HARVEY, built expressly for this line, and furnished in elegant style for the accommodation of passeng