ibo. At the first board to-day, Erie Railroad declined ¾ per cent; Canton Company, ¾; Long Island, 1⅛; Norwich and Worcester, ¼; Reading Railroad, ⅛. A dividend by the Reading Company is still doubtful. Tuesday next is the period fixed to determine the question. The impression is, that a small dividend will be declared.

The receipts at the office of the Assistant Treasurer of this port to-day, amounted to $85,321 66; payments, $83,947 04—balance, $1,035,677 54. Interest on government debt paid to-day, $329,000.

The steamship Niagara, for Liverpool, carried out $950,328 in specie, principally gold. A portion of this shipment was on account of interest due on United States securities held by foreigners. The steamship Arctic leaves on Saturday, for Liverpool. She will take out about a million in specie.

Within the past week four large failures have occurred in this city, all of which were caused, directly or indirectly, by losses growing out of the California trade. Of the four failures alluded to, two were banking houses—one engaged in the shipping business, and one in the dry goods importing and jobbing business. The amount involved in these failures cannot be less than one million of dollars. Speculation is the cause of more bankruptcy and ruin than is ever brought about by the legitimate operations of the community at large; and it is a deviation from the regular line of business, and putting too many irons into the fire at once, that uses up the substance of most of those thus operating, and compels them, sooner or later, to announce their insolvency. The California trade has, thus far, been most disastrous, and the failures that must result from the heavy losses realized, have been just commenced. There are, at this moment, scores of houses in this city, who are struggling, staggering along, like a drunken man, uncertain what moment will prostrate them to the ground. Those which we have alluded to will probably lead to others; and when the movement gets fairly under way, all those now tottering to their very foundations will fall in the general crash. The great revulsion in 1837 started by the failures of cotton speculators in New Orleans, and there are indications of a crisis being produced by similar causes, emanating from the same source. The failure we announced yesterday was caused by the suspension of a cotton speculator in New Orleans—Peter Conrey, Jr.—who was, up to a short time prior to his stoppage, supposed to be a millionaire. This is only another illustration of the folly of giving unlimited credit to individuals, merely upon the reputation of being rich. Within the past six months there have been, in all parts of the country, all of fifty failures, the result of operations in *cotton, coal,* and *California*; and the probability is, that, within the next six months, twice as many more will take place from the same causes.

The best news that the steamship Africa, from Liverpool, brings, is the advance in quotations for cotton. This, with the improving business in the staple, will cheer up many hearts on this side of the Atlantic, and renew hope and confidence, and perhaps save many who were upon the verge of ruin. The markets for breadstuffs were better, and a more buoyant feeling existed in the money market. The advices, on the whole, are favorable. Should they continue so for several packets, the effect on this side will be very great. We extract the following from James McHenry's circular, dated at noon on the 21st ult.:—

There is only a moderate inquiry for cotton this morning, and as a full supply is offering, buyers are getting a slight concession in price. Sales will probably reach 6,000 bales; middling Boweds just sold at 5¾d. per lb. The accounts from Manchester are all that could be desired; but the great strength of the spinners' position, in being without stocks of yarns or goods, may not improbably induce them to throw the onus of holding the heavy stock of the raw material on the importers—the same as in 1846—and if so, we cannot reasonably anticipate any serious advance with present prospects only.

The value of merchandise imported into this port during the month of June, 1851, was as annexed:—

COMMERCE OF THE PORT OF NEW YORK—IMPORTS FOR JUNE, 1851.

Dutiable merchandise	$8,097,631
Free do.	608,716
Specie and bullion	121,234
June, 1851—Total value of imports	$8,887,581
Do. Total value of exports	10,562,381
Excess of exports over imports	$1,674,800

This is the first time, for a great many years, that the exports from this port in any one month exceeded the imports for the same period. In June, 1851, this excess was $1,674,800. During the past month, the value of merchandise withdrawn from warehouse, was $717,633; and the amount entered for warehousing, $1,043,345. Cash duties on merchandise withdrawn, $271,384 58; duties on merchandise entered, $350,180 06.

The amount of California gold deposited in the United States Mint, Philadelphia, during the month of June, was $365,000 more than in May; the gold coinage for the month was $3,653,248, more than two-thirds of which is in double eagles; and only about half as many gold dollars and quarter eagles have been coined as in May; though it is but proper to state that the supply on hand of these coins is beyond the demand of depositors. A compared with the gold coinage of May, that of June is about $452,000 greater. For the first time in many months, there has been a considerable coinage of large silver, a very large number of three cent pieces, and over one million of cents. The whole number of pieces coined at the Mint within the month is two million six hundred and sixty-five thousand eight hundred and twenty-seven—of the value of $3,709,858.

The Schuylkill Navigation Company have advanced the rates of toll to something approximating to a living point. This movement, no doubt, will prove highly gratifying to the bondholders. The rates from the shipping points to this city, including use of cars, according to the new tariff, which is to take effect on the 17th inst., are to range between 40 and 45 cents.

The following shows the receipts and disbursements at the office of the Assistant Treasurer of the United States, at Philadelphia, for the month of June, 1851:—

1851, May 31—Balance		$1,421,815 91
June 30—Receipts:—		
Customs	$270,569 20	
Post Office Moneys	15,081 34	
Fund or Interest on Loans	151,193 06	
Miscellaneous	3,344 19	
		437,187 79
		$1,892,003 70
Payments—Treasury Drafts	428,919 75	
Post Office Warrants	33,870 34	
Interest on Loans, Pensions, &c.	14,497 63	
		487,317 72
June 30—Balance		$1,404,685 98

The amount of duties collected at the Custom House, Philadelphia, for the first six months of 1851, was $1,566,489 66, against $1,658,045 79—showing an increase in 1851, of +$91,443 86.

The quantity of flour, wheat, corn and barley, left at tide-water during the fourth week in June, in the years 1850 and 1851, was as follows:—

	Flour, bbls.	Wheat, bu.	Corn, bu.	Barley, bu.
1850	66,410	220,904	1,290,391	111,945
1851	1,141,906	534,704	2,886,811	99,716
Increase	58,496	313,800	1,596,420	Dec. 12,229

The aggregate quantity of the same articles left at tide-water from the commencement of navigation to the 30th June, inclusive, during the years 1849 and 1851, was as follows:—

	Flour, bbls.	Wheat, bu.	Corn, bu.	Barley, bu.
1849	769,641	368,658	2,171,610	94,261
1851	1,141,906	534,704	2,886,811	99,716
Increase	372,265	51,046	715,201	5,515

By reducing the wheat to flour, the quantity of the latter left at tide-water this year, compared with the corresponding period of last year, shows an increase of 371,246 barrels of flour.

The following table shows the quantity of some of the principal articles of produce left at tide-water from the commencement of navigation to the 30th of June, inclusive, during the years 1849, 61 days; 1850, 69 days; 1851, 16 days:—

RECEIPTS OF PRODUCE AT TIDE WATER.	Canal open May 1, '49	April 22, '50.	April 13, '51
Flour, bbls	769,641	653,420	1,151,006
Wheat, bush	368,658	220,904	534,704
Corn, do	2,171,610	1,290,391	2,886,811
Barley, do	94,261	111,945	99,716
Rye, do	87,329	131,876	82,065
Other grain, do	969,480	653,859	1,171,314
Beef, bbls	17,652	25,792	27,431
Pork, do	60,849	42,896	42,198
Ashes, do	16,861	7,091	13,845
Butter, lbs	1,121,611	756,017	960,899
Lard, do	6,721,012	5,771,446	9,276,910
Cheese, do	2,819,169	2,768,991	1,049,913
Wool, do	1,264,769	1,149,725	857,466
Bacon, do	6,337,066	7,157,647	9,074,973

The weekly increase continues at about the same rate, and judging from the accounts coming in relative to the growing crops, and the demand springing up in Great Britain for our breadstuffs, we should think that, as the season advances, the weekly receipts would not only increase, but the excess, compared with last year, steadily enlarge. The arrivals of flour, wheat and corn, up to the close of the fourth week in June this year, now more than double those for the corresponding period in 1850.

Stock Exchange.

$5500 U S 6's, '67		116⅝	100 sha Erie Railroad	s60	83⅛
2000 do		116⅝	400 do	b60	84⅛
2000 do		116⅝	50 do	bw	83⅞
5000 Ohio 6's, '60		108	200 do		83⅞
500 do		107⅝	500 Harlem Railroad		74
5000 Kentucky 6's		109⅛	200 do		74⅛
2000 U S Int Imp		41	300 L I Railroad		17⅛
2000 Mud 2d Mort Bds		96⅝	500 do		17⅛
5000 Erie Income	s60	96⅛	200 do		17⅛
4000 do		96⅛	300 do	s90	17
1000 do		96⅛	100 do		17
5000 do	s60	96⅛	100 Morris Canal		16⅝
5000 do	b60	97	100 Reading Railroad		57
125 shs Mechanics' Bank		120	100 do		57⅛
19 Metropolitan Bank		98⅛	300 do	b60	57⅛
100 Farmers' Trust	s60	69	500 do		57⅛
200 do	b30	69⅛	100 do	s60	57⅛
100 do		69⅛	100 do		57⅛
10 Canton Company		71	50 Ut & Sch RR scrip		127
150 do		70⅝	50 Roch & Syr Railroad		144⅛
300 Erie Railroad		83	50 do		114⅛
100 do	b90	84	25 do	b60	114⅛
850 do	s90	83	300 Nor & Wor RR	b60	60
450 do		83⅛	350 do	b60	60⅛
100 do	s10	83⅛	50 Stonington RR	s10	47⅛
100 do	sbw	83⅛	70 Hud Riv Railroad		75⅛

SECOND BOARD.

$500 Erie Conv, '71		96⅛	10 shs Harlem Railroad		74
450 shs Erie RR	b60	85⅛	100 do		73⅞
50 do	b60	83	300 do	b30	74
50 do		84⅛	600 do	b60	74⅛
500 Reading RR		57⅛	100 do	b60	74⅛
100 do	b30	57⅛	700 do		73⅞
50 Canton Company		70	200 Farmers' Trust,		68⅛
200 Harlem RR	s30	74	100 Morris Canal	b30	16⅛
200 do		73⅞			

ADVERTISEMENTS RENEWED EVERY DAY.

PERSONAL.

THE NOTE OF S**** W******, OF H*******, Conn. dated July 1, was received, and its suggestion will be cheerfully complied with when notice is given of the proper time for doing so; meanwhile address as before.

MR. LYONS, WOOD ENGRAVER, CALL AT LOVEJOY'S Hotel, before the 5th of July, and you will see a friend from Philadelphia. C. H. BEELER.

MARY MILTHORP—INFORMATION IS WANTED OF Mary Milthorp, daughter of Thomas Milthorp, of Thorp, Yorkshire, England, who came to this country in May, 1850, with her father's family, in the ship Western World. She is living in New York. Her parents reside in Otsego county, and are anxious to find her. Any information respecting her may be addressed to John L. McNamee, Cooperstown, Otsego County, New York.

ABSALOM AUSTIN, A NATIVE OF BUCKS, ENGland.—£5 Reward.—Whereas an advertisement appeared in one or more English papers, nineteen years ago, for the next of kin of the above named Absalom Austin, who died in America, and is supposed to have built extensively in some parts of America. The above reward will be paid to any person who can produce the advertisement, or can give full particulars of the time when and where the said Absalom Austin died, the nature of his will (if any), who are the executors, and what his said property consists of. A letter addressed to Mr. Austin, George street, Bermondsey, London, England, will meet with immediate attention.

SPECIAL NOTICES.

FIRST REGIMENT NEW YORK VOLUNTEERS.—THE officers and members of the New York Volunteers are requested to meet at the Mercer House, this evening, at eight o'clock. Also at half past five, A. M., on the 4th of July, for the purpose of parade. The Mercer House will be escorted by the American Rifles, Captain Moody.
H. J. EXECH, Sec. M. FAIRCHILD, Commandant.

MECHANICS' INSTITUTE ROOMS, 7 BOWERY.—A Special Meeting will be held on Saturday, 5th instant, from 4 to 6 P. M. for the election of officers and standing committees of the Institute for the ensuing year. By order of the President. THO. C. DODD, Actuary.

AGEM INDEED.—THE VERY IDENTICLE BILLIARD Table that General Washington exercised on, in the time of the revolution, at one of the Philadelphia city houses, it has been up in Recorder Lee's dwelling house, Philadelphia, of late years. Although in the old style, there is more work on it than is put on tables now-a-days. It may be seen in all its parts, (not set up,) for a few days, at the Union Rooms, 562 Broadway, next above Niblo's new Hotel. Due notice will be given when it is put up ready for exercise. The Union Rooms, the most spacious and splendid, contain double the number of tables of any other in the world. Is open from eight A. M. to twelve P. M., for exercise only, as betting is strictly forbid. As considerable has been said, of late, about other pretended large rooms, it only requires one visit to throw all such pretence in the shade and prove their insignificance. The Union Rooms, when lighted and all the tables in operation, (which is in full blast every evening, from nine to twelve o'clock,) are worth more for the sight alone than any museum in this city. "It certainly is the most splendid," is the involuntary remark of every new visiter.

NOTICE.—NEW HAVEN, JULY 1, 1851.—ALL PERsons are forbid harboring or trusting any one on my account, as no debts of their contracting will be paid by me. OLIVER BRYAN.

THE LATE SIGNOR SARTI'S CELEBRATED COLlection of anatomical and pathological life-size Figures, at the Society Library, Broadway. Previous to the sale of these celebrate works of art, they will be on exhibition for a short time in this city. Ladies admitted Tuesdays and Fridays, when Miss Sarti demonstrates the Moorish Venus. Intermediate days for gentlemen. Open from 10 A. M. till 9½ P. M. Demonstrations on the Moorish Venus every day, at 11, 3½, 7, and 8½. Tickets 25 cents.

MESSRS. BERFORD & CO. ANNOUNCE that their new Cheap Postage Regulations are now in force, and they will engage to deliver letters in San Francisco in advance of the U. S. Mail, and with greater safety. Under their new postage regulations, the postage on a single letter to San Francisco is only 3 cents; all other places in California, 6 cents; newspapers, 2 cents to California. Goods delivered in San Francisco in thirty-three days, at 40 cents per pound. Next shipment on the 15th July.
BERFORD & CO., 2 Vesey street, Astor House.

NOTICE.—TO THOSE WHOM IT MAY CONCERN.—I hereby notify my intention to institute proceedings to test the legality of the formation of the Empire Stone Dressing Company, or otherwise known as the North American Stone Dressing Company of New Haven, Ct., and carrying on business in the city of New York. The above notice is intended especially to refer to an advertisement which has recently appeared in the New York Herald and Journal of Commerce, for the purpose of increasing the capital of the said company. J. W. COCHRAN.

LOST, &c.

$25 REWARD—LOST, SOMEWHERE IN SOUTH street, between Roosevelt and Oliver streets, a Pocket Book, containing two hundred and sixty-eight dollars. The finder will receive the above reward, by leaving the same at the store of Thomas Morrell, 200 Front street, corner of Roosevelt.

$25 REWARD.—LOST, TUESDAY LAST, COMING up from the Exchange to the corner of Broadway and Wall street, or in one of the Broadway stages, the sum of two hundred and forty dollars, in gold pieces of ten dollars each. They were wrapped in a piece of paper. The above reward will be paid to any one who will return that sum at 548 Houston street.

$5 REWARD.—LOST, A LADY'S GOLD BROOCH, set with stones in the form of a vase and flowers; has engraved on the back, "Victoria, May 24, 1851 or 6." The above reward will be paid on leaving it with Mr Baillie, 134 Pearl street; or Hall's Music Store, corner of Park place and Broadway.

LOST OR STOLEN—ON THE NIGHT OF THE 27TH June, 1851, from on board the steamer Mayflower, a white russet leather Valise, no mark, containing clothing, and three unregistered Illinois State Bonds, Nos. 43, 44, and 45, and other papers which are of no value except to the owner. Any person giving information of the above to either Captain Van Allen, Buffalo, or myself, at Poplar Ridge, Cayuga county, N. Y., shall be liberally rewarded.
J. M. STRAIL.
All persons are warned not to purchase or negotiate said Bonds, as payment has been stopped.
J. W. KATHBORN, Poplar Ridge, N. Y.

LOST—YESTERDAY AFTERNOON BETWEEN FOUR and six o'clock, two Bills one of fifty dollars, on the Bank of the Republic, and one of five dollars, on the Manhattan Company. They were wrapped with a piece of paper having the name of the firm written on. The finder will be suitably rewarded by leaving them at 77 Maiden Lane.
FRANCIS & LOURIEL.

LOST—BETWEEN CANAL STREET AND MR WARner's Fancy Store, a purse containing one $50 note, on the American Bank. The finder will confer a favor on the owner, and will be suitably rewarded, by leaving the above at No. 161 Tenth street.

LOST, A SMALL ACCOUNT BOOK, PASTEBOARD cover. The above contains open accounts against Woods, Wells and others, to a small amount. The finder will confer a great favor on the owner by leaving it at 71 Maiden lane. A. RUFER, Proprietor Archer's City Express.

LOST—YESTERDAY MORNING 1ST JULY, A YOUNG male Fox, about seven months old, reddish color, with black legs, a black spot on the tail and, a black stripe round his neck. On bringing the fox to the owner, at 60 Greene street, a handsome reward will be paid for it.

MUSICAL.

FOR SALE—TWO SUPERIOR MOCKING BIRDS, from two to three years old. They mock cat, dog, rooster, and sing night and day; price twenty dollars each. Also, five young birds, recently arrived from Savannah, at five dollars each. They are the best lot in the city. Apply at the Station House, Franklin Market, Old slip.

PIANO FORTE.—FOR SALE, A SECOND HAND INstrument, London make. Apply at 66 Broad street, near Beaver street. Looking Glasses.—Also for sale, two large size glasses, French plates.

INSTRUCTION.

PENMANSHIP.—MR. OLIVER B. GOLDSMITH WILL receive pupils for private instruction in Penmanship, on Tuesdays, Wednesdays and Thursdays, at hours agreeable to pupils. Ladies' Classes, at 11 A. M. and 4½ o'clock P. M. Gentlemen day and evening. To be had at the rooms, 289 Broadway, Goldsmith's Gems of Penmanship, price $1 50.

LODGINGS, &c.

FURNISHED ROOM—A LARGE ROOM OR PARLOR, furnished, to let to a single gentleman, without board. The room is on the second floor; and any gentleman desiring a good room for the summer months, will not find this a desirable location. Price $1 per month. Apply at No. 1 State street corner of Whitehall street.

TO LET, FURNISHED, A FRONT PARLOR, WITH Bedroom attached, on the first floor; also, single Rooms furnished in the best style, without board. Inquire at 109 West Broadway, between White and Franklin streets.

LIQUORS.

AMBROSE DALLIMORE BEGS MOST SINCERELY TO return his grateful thanks to a discerning public, for the kind and liberal patronage bestowed upon him, and assures them a good (well) he nothing on his part shall be wanting to merit such kind favor. Ambrose Dallimore, 430 Broome street, corner of Crosby. P.S.—The celebrated Brandy store.

BRANDY AND SEGARS—GENTLEMEN DESIROUS of supplying themselves with choice brands of the above articles, (before leaving for the country) can be suited as to quality and quantity, by calling upon J. E. WARREN, No. 174 Greenwich street, under the Pacific Hotel.

JUST RECEIVED—A SPLENDID LOT OF CLARET Wines, which, by each purchaser, I can offer at 12s per dozen, bottles returned. AMBROSE DALLIMORE, 430 Broome st., cor Crosby, the celebrated Brandy Store.

SCHREIDER CHAMPAGNE—250 BASKETS QUARTS and pints, just landed. Also, 500 dozen St. Julien Table claret, price $2 per dozen. For sale by
HENRY D. FELTER, 539 Broadway.

REMOVALS.

DR. A. B. MOTT, SURGEON, HAS REMOVED TO NO. 527 Broadway, where he will devote a portion of his office hours to diseases of the Eye and operations thereon. The remainder of his time will be devoted, as usual, to general and surgical practice. Hours from 9 to 11 and from 3 to 5.

DR. ELLIOTT, OCULIST, HAS REMOVED TO 498 Broadway, opposite the Art Union. Office hours from 11 to 3 o'clock. Monday, Wednesday and Friday.

WANTS.

WANTED—EIGHT OR TEN HANDS TO MAKE ladies soft and dress caps. To really good and tasty hands, the best wages paid in the city; steady employment. Also, two experienced Saleswomen for ribbons and fancy goods. Apply to Mrs. RICHMOND, 239 Broadway.

WANTED—BY A YOUNG WOMAN, A SITUATION in the city or country. Can do chamberwork, or would serve as general housemaid in a small family. Can be seen for two days, and produce her references for character, at 183 Mandeugal street, corner of Clinton place, the residence of her present employers.

WANTED—BY A RESPECTABLE YOUNG WOMAN, a first-rate dressmaker, a situation as Seamstress; the best of city references given. Has no objection to the country, and would be willing to do light chamberwork, or to take charge of children. Please call at 247 Eighth avenue, second floor.

WANTED—BY A RESPECTABLE YOUNG WOMAN, a situation as Chambermaid; is a good plain sewer, and willing to assist in light housework. No objection to the country. Good reference given. Can be seen for two days. Please call at 41 Market street.

WANTED—A SITUATION BY A FIRST RATE DRESSmaker; has no objection to do the entire sewing of a family. Apply at No. 12 Jay street.

WANTED—BY A PROTESTANT YOUNG WOMAN, A situation as Seamstress; she can make up dresses or boys' clothes; is willing to take care of children, and to go to the country. Please apply at No. 9 West Twentieth street, first house from Fifth avenue. Can be seen two days.

WANTED—BY A RESPECTABLE YOUNG GIRL, A situation as Chambermaid or Seamstress. Can be seen for two days, at 44 Fourth street. Good reference from her last place.

WANTED—A SITUATION, BY A RESPECTABLE young woman, as Chambermaid and Seamstress, or to do chamberwork and assist in washing. Has no objection to do general housework in a small private family. Can give the best city reference. Please call at 116 West Nineteenth street.

WANTED—A GENTEEL YOUNG PERSON AS SEAMstress to work by the day, in a private family; must perfectly understand making up fine linen, and plain needle work in all its various branches. Apply, with a sample of work, after 10 o'clock, at 385 Broadway.

WANTED—A RESPECTABLE THOROUGH SERVANT for a small family. None but those who can give unexceptionable reference need apply. Apply at house in Clinton street, corner of Degraw street, South Brooklyn.

WANTED—TWO FIRST RATE COOKS FOR DINING saloons; three good Cooks and three Laundresses for boarding houses; six good and eight plain Cooks, for private families, city and country; eighteen good girls to do general work, nurse, sew, waiting &c. 7 Carmine street, or 106 Chambers street. A Waiter man wanted; first rate one, for Albany.

WANTED—TWO FIRST RATE IRONERS, AND TWO good Washers, to go in the country. Apply at the New York Hotel, at 10½ o'clock, A. M.

WANTED—A MIDDLE AGED, RESPECTABLE COlored woman as Cook, to go a short distance in the country. Inquire at 29 Wall street, in the fourth story, with good city reference.

WANTED—A FRENCH WOMAN AS NURSE AND Seamstress. One who is capable of teaching children, and is well recommended, will meet with a permanent situation. She will be expected to go in the country during the summer. Apply at 55 Murray street.

WANTED—AN INDUSTRIOUS PROTESTANT YOUNG woman, to do general housework, without washing or ironing; one lately arrived, but who has been in service in the old country, preferred. She must be fond of children, and a good sewer. Apply, after 10 o'clock, at 14 Tenth street.

WANTED—A SITUATION AS SEAMSTRESS, BY A respectable young person, who perfectly understands all branches of dressmaking (no objection to the care of one child), in a respectable private family. The best of city reference will be given. The advertiser will be seen for three days, if not engaged, at 333 Broadway, fourth floor, room 17.

WANTED—A SITUATION, BY A RESPECTABLE young woman, as Cook, Washer, and Ironer. She is a good plain cook and baker. Has no objection to go a short distance in the country. The best of city reference given from her last place. Please apply at 58, corner of Sands and Pearl streets, Brooklyn.

WANTED—IMMEDIATELY, IN A HARDWARE IMporting business, an intelligent young lad of respectable family, from 15 to 17 years of age, who resides with his parents. Address Post Office, box 3,022, in own handwriting, with references.

WANTED—A GENTEEL LAD, FIFTEEN OR SIXteen years of age, to attend a Boot and Shoe Store. Good reference required. Inquire at 323 Hudson, corner of Vandam street, immediately. H. S. HOLLISTER.

WANTED—IMMEDIATELY, A CUTTER. COMPEtent to get up a stock of fine ready made clothing for a Southern market. To one who thoroughly understands his business, the salary will be liberal, and the situation permanent. None but those who can give the best references need apply at 64 Liberty street, up stairs.

WANTED—TO-DAY, TWO CLERKS, EXPERIENCED salesmen in the lace and embroidery business. Apply before 10 A. M., at 311½ Grand street, between Orchard and Allen streets.

WANTED—A BAR TENDER.—IT IS PARTICULARLY requested that no person will make application unless fully qualified, understands his business, and possesses the required business habits. 430 Broome street, corner of Crosby.

WANTED—AT NO. 2 DIVISION STREET, CORNER Bowery, three farmers, one first rate hand for mowing and cradling, $20 per month, with board and lodging; two second class men, from $14 to $16 per month, passage paid out; four cooks, six housework girls, three nurses, six errand girls, two chambermaids, and apprentices.

WANTED—A FIRST RATE CABINETMAKER, TO GO a short distance in the country. A young man, with a good chest of tools, preferred. Inquire at the Cooper's shop, 82 Liberty street.

WANTED—A GOOD BOOTMAKER, TO GO IN THE country a short distance. Call at 11 o'clock precisely, this day, at Dunlap's Hotel. English or American.

WANTED—A SOBER, STEADY MAN, AS AN AS sistant Barkeeper, and who would make himself generally useful. To such a one, with good recommendation for honesty and capability, a permanent situation may be obtained at the Shades Hotel, corner Trinity Place and Thames street. Apply before 10 o'clock, A. M.

BOY WANTED—A SMART, ACTIVE BOY, TO ASSIST in taking care of a horse, driving a one horse carriage, to run errands, and make himself generally useful, between 14 and 17 years old; to live, during the summer, on Staten Island. A colored boy would suit. Apply immediately, to J. M. BEATTIE, 60 Nassau street.

BOOKKEEPER WANTED—A MAN PERFECTLY COMpetent, a native of this country. None need apply but those having had experience in this city. The best of references required. A liberal salary will be given. Apply at the store of Tweedy, Moulton & Plimpton, 47 Broadway, between the hours of 12 and 2 o'clock.

DRUG CLERK WANTED—AN AMERICAN BY BIRTH, and one who understands thoroughly the retail drug business, and can give good reference, can find employment by calling at the corner of Fourth and South Sixth streets, Williamsburg.

GIRL WANTED.—A YOUNG GIRL, OF ABOUT twelve or thirteen years of age, as Nurse. Apply at 50 Lexington avenue, corner of Twenty-fifth street.

TO BARBERS.—WANTED, THREE FIRST RATE AND steady workmen, who can come well recommended. Inquire at the Knickerbocker Baths, 101 Bowery.

TO SHIRT MANUFACTURERS—WANTED, A SITUAtion as Cutter. Best of references given. Please address Cutter, Herald office.

TO CLOTHIERS.—A GENTLEMAN WHO THOROUGHly understands the clothing business in all its branches, and having at his command an extensive wholesale trade of the best kind, wishes to make an engagement with some first class house, to receive a stipulated salary and per centage; or to a house well located, and in good standing, wishing to extend their business, would advance a few thousand dollars and share in profits. Note addressed to Hanover, Box 7, Herald office, will receive attention, and be treated strictly confidential.

BOARDING, &c.

A SPLENDID BOARDING HOUSE IN GREENWICH street, near the Albany. Philadelphia and Boston boats. Rent $600 a year—four story high. Stocked up with beds, bedding, bar room, Croton water, &c. A lease of three years for sale of above house. Apply to Mr. GIBBONS, 37 Pearl street, near Broad street, from 9 to 11 o'clock.

A LADY WISHES TO OBTAIN BOARD IN A PRIVATE family where there are no other boarders, and where she can enjoy the comforts of a home. Address Miss Warren, Herald Office, stating terms and location.

A GENTLEMAN AND HIS WIFE, OR TWO SINGLE gentlemen, can be accommodated with a pleasant room and board, in a private family, at 30 Harrison street.

BOARD—A FEW SINGLE GENTLEMEN CAN BE accommodated with pleasant rooms, and breakfast and tea, at No. 115½ Grand street, two doors west of Broadway. Dinner on Sundays.

BOARDING IN BROOKLYN, WITHIN FIVE MInutes' walk of the Ferry.—A few boarders can be accommodated, in a small family, with pleasant rooms. A furnished back parlor to be let, with board. Apply at 96 Middagh street, between Fulton and Henry streets. An excellent opportunity for persons doing business in the lower part of the city.

BOARDING.—TWO PARLORS ON THE FIRST FLOOR, front parlor, and bedroom on the second. Also one or two bedrooms neatly furnished, with full or partial board (private table if preferred), at 501 Houston street, first house west of Broadway. The above would be let for a short period if required.

BOARDING.—BOARDING WANTED, FOR A PRIvate family, within one and a half hours sail or ride of New York, on the seaside. The family consists of a gentleman and wife, a young lady, three little girls and nurse. A parlor and private table, and three or four bed rooms will be required. Also, accommodations for a pair of horses and coach man. Apply by note, with particulars, to Box No. 2,125 Post Office.

BOARD—TWO RESPECTABLE YOUNG LADIES CAN obtain board in a small private family, by applying at 71 University place, between Twelfth and Thirteenth streets. Two sisters would be preferred. It is a good stand for a dressmaker.

BOARDING.—ONE OR TWO FAMILIES, OR A FEW single gentlemen, can be accommodated with pleasant rooms, with full or partial board, by applying at No. 910 Broadway. References exchanged.

BOARD—A COOL AND PLEASANT ATTIC ROOM, furnished, will be let to a single gentleman, without board. Apply at 114 Franklin street.

COUNTRY BOARD, WITHIN TWO MINUTES WALK of the depot at Fordham, to which the cars run hourly from the City Hall, N. Y.—Mrs. T. Bassford has fitted up the spacious stone mansion for the reception of boarders during the summer. For convenience of location, healthiness, beauty of scenery, &c., Fordham is unsurpassed by any of the places within so short a distance from the city. Call and judge for yourselves, on the premises, or apply to Mrs. E. A. Smith, No. 4 Allen street, N. Y. N. B.—Lots for sale.

STRANGERS VISITING NEW YORK WILL FIND AT the "Fairfield County House," No. 31 Bowery, corner of Bayard street, comfortably furnished rooms, either with or without board, on moderate terms. Entrance on Bayard street, one door east of Bowery.

$200.—A MARRIED LADY, WHOSE HUSBAND is at sea, having a house genteelly furnished, will out boarders, wishes to meet with a bachelor or widower, without incumbrances, who would be willing to advance her the above amount, and in return for the same, the lady would furnish him with rooms, with partial board, if required, with all the comforts of a home. Address Mrs. A. E. Lee, Herald office.

FINANCIAL.

OCEAN BANK OF THE CITY OF NEW YORK.—THE directors have declared a semi-annual dividend of five per cent, payable on and after the 10th inst. The transfer books will be closed until that day. By order of the Board, New York, July 1, 1851. J. S. GIBBONS, Cashier.

METROPOLITAN BANK.—INSTALMENT—The final instalment of Fifty dollars per share on the Capital Stock of this Bank, is required to be paid at the Banking house, 54 Wall street, on Wednesday, the ninth day of July next. By order of the Board of Directors.
J. E. WILLIAMS, Cashier.

THE MERCHANTS' INSURANCE COMPANY OF THE city of New York.—The Directors have this day declared a semi annual dividend of six per cent, payable on and after the 12th inst. The transfer books will be closed until that day.—New York, July 2, 1851.
By order of the Board,
GEO. W. SAVAGE Secretary.

CAPITAL, ONE MILLION STERLING.—BANK OF British North America, London. Incorporated by Royal charter. Court of Directors—Henry Barnewall Esq; Thomas H. Brocking, Esq; Sir Robt. Campbell, Bart; Robt Carter, Esq; W. R. Chapman, Esq., William Chapman, Esq.; James John Cummins, Esq.; James Dennis, Esq; Oliver Farrer, Esq.; Alexander Gillespie, Esq; Sir A. Pollet Green, B N; John Stewart, Esq. Secretary—George D. B. Attwood, Esq. Inspector of Branches—Thomas Paton, Esq. Agents in New York—Messrs. Richard Bell, Wm. McLachlan, and H. E. Ransom. Branches of the B. B. N. A.—Quebec, Montreal, Toronto, Kingston, Hamilton, Canada; Halifax, Nova Scotia; St. John, New Brunswick; St Johns, Newfoundland. Agencies in Canada—Bytown, Brantford; Dundas, Galt. Drafts on the B. B. N. A., London, and the branches above—on the branches of the Provincial Bank of Ireland; and National Bank of Scotland. Bills of Exchange purchased and collected and credits negotiated in England, Ireland, Scotland, and the British Provinces of North America, by Richard Bell, Wm McLachlan, and H. E. Ransom, agents, 43 Wall street, New York.

PARIS BANKERS.—THE SUBSCRIBERS, AGENTS for the banking house of Messrs. Allier & Grand, 15 rue de Trevise, Paris, will open credits upon them for particulars importing goods from France, Germany, and Switzerland. Also, for travellers going to the Continent and to England. For terms apply to
C. E. HABICHT & CO., 94 Wall street.
Addresses of manufacturers throughout Switzerland, France, and Germany can be furnished.

VIRGINIA SIX PER CENT LOAN—FOR $1,000,000, irredeemable before 1886, in coupon bonds of $500, $1,000, and $5,000 each; interest payable semi-annually.
OFFICE OF AMERICAN AND FOREIGN AGENCY, Washington, July 1, 1851.
The undersigned are prepared to execute orders for investment in the coupon bonds of the above new loan, which is justly entitled to rank among the safest Public Securities of the United States. PALMER & SNETHEN,
5 Carroll Place, Capitol Hill.

ST. LOUIS BONDS—$50,000.—THE SUBSCRIBERS OFfer to those who are seeking good and safe investments, the six per cent twenty year bonds of the city of St. Louis, payable principal and interest, at Phœnix Bank of New York. We consider them as safe an investment as Government or State Loans, and they can be had at a price which will yield a much greater income. The City of St. Louis is a most flourishing condition, and always meets her conditions promptly. The revenues of the city for the present year will exceed half a million of dollars, and by special clause in the City Charter the interest on her bonded debt must be first paid, before appropriations are made for other objects. The debt of the city will not exceed one and a half millions of dollars at the end of this year, and her means, in her corporate capacity, as assessed by the Auditor, consisting of wharves, city property, &c., exceeds two and a quarter millions of dollars. Full particulars will be furnished, and documents showing the present position of the city's finances can be examined, by calling at our office. E. W. CLARK, DODGE & CO., 54 Wall st.

LAND WARRANTS BOUGHT OR LOCATED IN THE States of Wisconsin, Illinois, and Iowa, upon carefully selected lands, by Washburne & Woodman, Mineral Point, Wisconsin. W. & W. will pay the highest prices for lands located by themselves. Messrs. Rogers & Woodman, 49 William street, N. Y., will purchase the land warrants for us and attend to all business connected therewith. George Woodman, Counsellor at Law, 49 William street, attends to obtaining Land Warrants, Pensions, &c., for soldiers or others entitled thereto.

$3,000 WANTED—A GENTLEMAN WISHES to borrow $3,000 on $6,000 undoubted security, for a term of three years, for which he will pay seven per cent interest and $100 premium, if application is made immediately. No better security can be offered. Address S., Herald office.

INSURANCES.

LIFE ASSURANCE.—NATIONAL LOAN FUND LIFE Assurance Society of London.—General Agent's office, 71 Wall street, New York, June 1, 1851.—Capital $2,500,000, and surplus $412,271. The withdrawal table of the society affords to the assured, who may take out their policies under these tables, the greatest possible present and prospective advantages that can be conferred by life assurance. On this table the assured is entitled, at any time, to receive at interest an immediate advance, to the extent of one-half the amount of the paid annual premiums, without security, personal liability, or deposit of the policy, but by simple endorsement thereon; or the half premium may be so withheld from the whole continuance of the policy. Also, in the event of the assured at any time not requiring to continue the policy, on its surrender, one-half of the annual premiums will be returned by the society.

Examples of bonuses, already declared, will be found in the society's pamphlet and annual report, 1851, which together with tables of rates, and other information, on application to 71 Wall street, or at any of the agencies, can be had free of expense.

A party may, at a moderate annual premium, insure for life; and if he survives to reach the age of 60 years, the full sum insured, up to $15,000, will be paid to him; or