THE NEW-YORK TRIBUNE

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Terms of Advertising.....For each Advertisement of TEN lines or less (over six) first insertion..... 50 Cents.
do. for each subsequent insertion..... 25
do. for SIX insertions, or one week..... $1 50
do. for TWENTY-FIVE insertions..... $ 60
Longer Advertisements at equally favorable rates.
Marriages, Religious and Funeral Notices, not exceeding five lines, 25 cents.

The WEEKLY TRIBUNE, a very large paper, for the Country, is published every Saturday morning, at the low price of $2 per annum, in advance.

THE TRIBUNE.

For The Tribune.

BANKRUPTCY.—The following extracts are from an 'Essay on the Principles of Morality,' by Jonathan Dymond, published by the Harpers in 1834. At this period of almost general insolvency and repudiation, such views should be as popular as they are sound, just and appropriate.

"A man becomes insolvent, and is made a bankrupt; he pays ten shillings to his creditors instead of twenty, and obtains his certificate. The law therefore discharges him from the obligation to pay more. Subsequently the bankrupt receives a legacy, or engages in business and acquires property. Being then able to pay the remainder of his debt, does the legal discharge exempt him from the obligation to pay them? No: and for this reason, the *legal* discharge is not a *moral* discharge; that as the duty to pay at all was not founded primarily on the law, the law cannot warrant him in withholding a part.

It is, however, said that the creditors have relinquished their right to the remainder, by signing a certificate. But why did they accept half of their demands instead of the whole? Because they were obliged to do it—they could get no more. As to granting the certificate, they do it because to withhold it would be an act of gratuitous unkindness. It would be preposterous to say that the creditors relinquished their claims *voluntarily*. It might as reasonably be said that a man parts with a limb voluntarily, because, having incurably lacerated it, he submits to an amputation."

* * * "The amount of property which the trading part of a commercial nation loses by insolvency is great enough to constitute a considerable national evil. The fraud, too, that is practised under cover of insolvency is, doubtless, the most extensive of all species of private robbery.—The profligacy of some of these cases is well known to be extensive. He who is a bankrupt to-day dots in the luxuries of affluence to-morrow—bows to the creditors whose money he is spending, and exults in the success and the impunity of his wickedness. Of such conduct we should not speak or think but with detestation.

"There is a wickedness in some bankruptcies to which the guilt of ordinary robberies approaches but at a distance. Happy if such wickedness could not be practiced with legal impunity. Happy if public opinion supplied the place of law, and held the iniquity in rightful abhorrence."

ICE, ICE, ICE.—Hotels, Steamboats, Packets, Families, &c. supplied at all times with Rockland Lake Ice, on application on the Knickerbocker Ice Office, 57 Greenwich-street, corner of Duane-street. All orders for shipping properly attended to with despatch.
m3 4w JOHN D. ASCOUGH & CO.

PAINTS, Oils, Window Glass, &c.—The subscribers keep constantly on hand an assortment of the above articles, to which they call the attention of city painters and country merchants.
JOSHUA GILBERT & SON, 164 Water-street.
m10 tf&TM

SOAP AND CANDLES.—Grocers and others who are in want of a first rate article of Family Soap, are requested to call at 192 Elizabeth-street, between Spring and Prince, where they can be furnished with all the various qualities of Soap of acknowledged superior finish.
Also, Refined Mould Candles, free from mixture of any description, and warranted to withstand the summer heat.
For sale on liberal terms by the manufacturer.
m5 2w JAMES BUCHAN.

HOVEY'S TRUNK REPOSITORY, No. 126 Pearl-st. opposite Cedar.—R. HOVEY manufactures and keeps constantly on hand every description of Traveling and Packing Trunks, Carpet Bags, Valises, &c. at wholesale and retail, cheap for cash or approved paper. m8 5m

LADDERS! Ladders!! Ladders!!—The subscriber respectfully informs those using the above article that he has commenced the Ladder business at the corner of 1st Avenue and 2d street, where he will make and repair Ladders on as reasonable terms as any other establishment in the city. THOMAS CHOWN.
f16 1m

GLUE, Glue, Glue, Glue.—50 barrels assorted Glue, suitable for Cabinet Makers, Pianists, Painters, Hatters, Woolen and Cloth Manufacturers, &c. &c. Verdigris ground in Oil—1,000 lbs., suitable for Ship-Painters and Blind Manufacturers, for sale by
m7 1m JOSHUA GILBERT & SON, 164 Water-st.

DORR & BEESLEY, House, Sign and Ornamental Painters, cor. of Washington and Duane-streets, New-York,—Paints, Oils, Glass, Varnishes, Brushes, &c. wholesale and retail; White Lead, and all articles in this line of business at factory prices.
D. & B. feel thankful to a liberal public for past favors, and solicit a continuance of the same. Country Merchants and Stores supplied.
N. B.—Sashes kept on hand and glazed to order. m11 6t

MOURNING Mousseline de Laines.—Just received a large lot of lead colored and black De Laines, all wool, beautiful patterns, for 2s 6d per yard. Also a large quantity of fancy colored, good quality, at 1s 6d per yard. For sale at 193 Greenwich-st.
m10 1w B. J. DENTON.

HUDSON STREET Cheap Store.—Cheap Goods—Cheap Goods.—Ladies who want rich new Spring Goods very cheap, can find some first-rate bargains at 70 Hudson-street. m10 6t

WORSTED DAMASKS and RATTINETTS.—WM. M. TITUS, No. 50 Beaver-st., offers for sale a large assortment of Worsted Damasks and Rattinetts, suitable colors for carriage business. Also, super Ingrain Crimson and Cherry colored Worsted Damasks, Moreens, Black Lastings, Silver Drab and Blue Cloths, Gauze, Flannels, &c. f23 1m

LEONARD, REED & BARTON, of Taunton, Mass., continue to manufacture every variety of Britannia Metal Ware, which they will warrant equal (if not superior) to any imported. They have a great variety of new patterns, consisting of Tea Sets, Tea and Coffee Urns, Castor Frames and Castors, Communion Tankards, Plates, Cups, Bowls, Coffin Plates, Lamps, &c. &c., which they will furnish to order at short notice. Samples can be seen and orders received by their only agent in this city.
m12 NATH. WITHERELL, Jr. 142 John-st.

COPARTNERSHIP NOTICE.—C. M. SAXTON, late of the firm of Gould, Newman & Saxton, respectfully informs his friends and the public, that he has associated with him in the Publishing and Bookselling business, Mr. EARLE MILES, of this city. The business to be conducted under the firm of SAXTON & MILES, at 128 Fulton-street.
New-York, March 1, 1842. m12

ENTANGLED ACCOUNTS.—The undersigned undertakes to arrange and put in order the most complicated and loosely kept accounts, or to afford any assistance that may be required either in the adjustment of Books at dissolution of partnership, or in any other department of his profession.
THOMAS JONES, Accountant,
f21 eod1f Office 153 Broadway.

WILLIAM P. JONES, Commission Merchant, Portsmouth, Virginia, will attend to the purchasing of Naval Stores, Staves, Lumber, Grain, &c. on the very best terms.
He will also attend to all Goods consigned to his care for sale. The most rigid diligence will be made to dispose of them on the best terms.
Orders will meet with prompt attention. f13 eod6w

BROWN & CO'S. one price Hat Store, Wholesale and Retail, 178 Chatham Square, corner of Mott-street, where fashion, beauty, durability and economy are combined to adorn the head. The proprietors have the pleasure now to offer, in addition to their recently improved short napped Hat, a new style, the imitation of Beaver, which so closely resembles that, of all furs the most costly and beautiful, that the difference is not easily perceived—price $3. We strictly adhere to the one price cash system, which enables us to furnish a very superior Hat for the price charged. m2 1m

THREE DOLLAR HATS—Three Dollar HATS.—Just finished, the most splendid article ever offered to the public. Elegant short Moleskin Hats at the low price of $3; also an article at $2 50, equal in durability and lustre to those commonly sold at $3.
m7 1m BROWN, Practical Hatter, 145 Canal-st.

CHEAP and Substantial Bookbinding at E. WALKER'S Old Stand, 112 Fulton, cor. of Dutch-street. E. W. has just published his third edition of the Presidents' Messages, from Washington to Tyler's last Message—handsome embossed muslin binding.
☞ No American citizen's library is complete without this valuable and complete volume of Executive Documents.
To be had of all the Booksellers. Cloth cases made and stamped for the trade. m3 1md&1tw*

NEWTON DARLING'S SCYTHES. The undersigned—sole Agents in this City—for the sale of the above celebrated Scythes, are prepared to receive orders for the same, at the Manufacturer's lowest prices. f jal2 tf] WM. H. WIGHT & Co. 100 John-st.

NIAGARA Suspension Bridge Bank Notes bought by
m12 3t F. P. JAMES, 60 Wall-street.

NEW-YORK TRIBUNE.

BY GREELEY & McELRATH. OFFICE NO. 30 ANN-STREET.

VOL. I. NEW-YORK, SUNDAY MORNING, MARCH 14, 1842. NO. 289.

ASSOCIATION:

Or, Principles of a True Organization of Society.

OUR EVILS ARE SOCIAL, NOT POLITICAL; AND POLITICAL REFORMS CANNOT REMEDY THEM.

OBJECTS OF ASSOCIATION:

Attractive Industry—General Riches—Secure and Profitable Investment of Capital—Just Division of Profits—Universal Education—Free Development of all Talents and Characters—Real Liberty—Moral, Intellectual and Physical Elevation of Man—Unity of Action and Interests.

☞ *This Column has been purchased by the Advocates of Association in order to lay their Principles before the Public. Its editorship is entirely distinct from that of the Tribune.*

Memoir of Charles Fourier.

[Concluded.]

Just Muiron was Fourier's first disciple; he became acquainted with him in 1816, and soon became more anxious than Fourier himself concerning the publication of the system, now almost complete in every detail, and he offered to advance money for the necessary expenses. As Fourier had saved a little money, and had inherited about forty pounds a year from his mother, he lived very economically, and labored incessantly to prepare his manuscript for the press; but the materials were so immense, that nearly four years were occupied in the laborious undertaking. The publication was again purposely delayed by a new discovery which Fourier made in 1819; and though this discovery related principally to Cosmogony, he deemed it prudent to delay publishing until he had thoroughly verified the unity and universality of his whole discovery. Having fully satisfied himself of the correctness of every part, he removed to Besançon in 1821, where the two first volumes of his great work were printed. In 1822 they were published, under the modest title of '*A Treatise on Domestic and Agricultural Association;*' and he went to Paris in the hope of having them favorably reviewed, as a means of obtaining the necessary funds for realizing the practical part of his system. After remaining more than twelve months in vain, he found that money was the only means of obtaining notice in journals and reviews; and his funds being exhausted, his book was left unnoticed. In this position he had no resource but that of patience. Not being able to live on forty pounds a year in Paris, he was obliged to employ a part of his time in procuring the necessary means of subsistence. He returned to Lyons, where he remained about a year; but finding it inconvenient to be absent from the capital, he became corresponding clerk to a commercial house in the Rue du Mail in Paris, and remained five years without obtaining any serious review of his work, or making himself known to any influential person. At the end of that time, his friends in the country advised him to publish an abridgement of his work, which would be cheaper and less scientific. In accordance with this advice, he published a methodical Elementary Treatise in 1829. This volume met with the same reception as the others—absolute silence on the part of journalists and reviewers. Fourier still remained in Paris, sending his book to every body he thought likely to understand it, and take an interest in the realization of his theory. Silence and indifference, however, were still the only result of his efforts to obtain publicity, until a lucky occurrence brought him into notice in 1832.

In the beginning of that year, a new mystico-religious sect of economists, calling themselves St. Simonians, made a great noise in Paris, by their preachings and writings. Fourier had sent his works to the teachers of these new doctrines as early as the year 1830, informing them of the possibility of realizing immediately that social regeneration for which they appeared so anxious in their predications. Instead of listening to the simplicity of Fourier's advice, they deemed themselves vastly superior to every body else, and gave him to understand they were perfectly competent to the task which they had undertaken. They did not, however, neglect to read his works privately, adopting many of his principles without acknowledging the source from which they had drawn them, until, at length, several of their proselytes, who were really serious in their convictions, abandoned the illusive theories of St. Simonism, and publicly professed the principles of Fourier. It may not be improper to observe here, that these principles are directly opposed to all systems of community, and that it is quite erroneous to confound Fourier with Owen. Soon after the desertion of Transon, Le Chevalier, Paget, Lemoyne, and several other learned and influential men, the St. Simonians were dispersed, and a weekly journal was commenced for the diffusion of Fourier's principles of Association and Progressive Policy. This journal, called '*La Reforme Industrielle,*' [Industrial Reform] was conducted with spirit, and obtained many adherents to its principles.

Since that time, numerous partisans have been recruited among the learned and influential classes in France; many elementary works have been written on Social Science, and the epoch of a successful realization is probably near at hand; but Fourier himself has descended into the tomb, as a martyr to the sceptical indifference of the age in which he lived. Sent by Providence to deliver Humanity from the bondage of incoherence, to discover the promised land of peace and happiness, and bid the suffering multitude to enter and be glad, his body worn with years, and exhausted with fatigue, yielded the spirit on the eve of success, that his soul might be crowned with a glory in heaven worthy of its more than terrestrial perseverance in the cause of truth and justice upon earth.

More than once he was deluded by the apparent probability of realizing his theory before he left this world, but some unfortunate accident always stepped in to bar his hopes. In the beginning of the year 1830, Fourier was introduced to the Baron Capella, then Minister of the Crown for the Department of Public Works: and that gentleman was studying the theory with a view to put it in practice, when the Revolution of July broke out, and dethroned the elder branch of the Bourbons. On the 24th of July, the Baron wrote to Fourier, saying that he was obliged to suspend for a while his examination of the system, on account of an extraordinary press of State business. The next day, the 25th July, Charles X. issued the celebrated '*ordonnances;*' and three days later, the Monarch was dethroned and his Ministers dispersed. Fourier's best founded hopes were dissipated in a moment, and he was again reduced to the necessity of seeking for the means of realization among sceptical, indifferent and ignorant strangers.

In 1835, he published the first part of another volume, entitled '*False Industry.*' There is little in this work which had not been given in his earlier publications, if we except the spirited criticisms which it contains on Incoherence generally. He was on the eve of publishing the Second Part, when he was cut short in his career by the unsparing hand of death. There remained but one chapter to write, which he was obliged to defer on account of the rapidly declining state of his health. As those chapters which were written had been printed, he was asked, as an especial favor, to have a copy stitched before the work was complete. In compliance with this request, four copies were prepared in an incomplete state: and, as he did not live to finish the work, it is worthy of remark that the last words he wrote were—

("*Exegi monumentum aere perennius.*")

"I have erected a monument more durable than bronze."

In the early part of 1837, he met with a very serious accident, from which he never thoroughly recovered. On returning home rather later than usual one dark night, he missed his footing on the staircase, and in falling down two pair of stairs, his skull was fractured in a dreadful manner. The wound was healed in the course of a few months, but he never recovered his health. His strength failed him, his features became totally changed by swelling, his stomach refused the functions of digestion, and his whole frame was evidently hurrying on to dissolution.

Having no confidence in medical science, he constantly refused all medical aid. Though two of his intimate friends were physicians, he neglected their prescriptions, and confided in his own judgement. He had a particular dislike to being surrounded by servants and friends during his illness: accustomed to being alone, he preferred solitude to the tiresome assiduities of officious persons. He would not allow any one to attend him during his illness but the old woman who was in the habit of serving him on ordinary occasions. Many of his friends offered to sit up with him, and remain in the adjoining room that he might not be disturbed by their presence, but he refused peremptorily. He would not even allow the old woman to remain with him after midnight. He was perfectly sensible to the last moment. On the eve of his death, he sent the servant to bed about twelve o'clock, requesting her to be up at five the next morning. When she went to see how he was at the appointed hour, she found him out of bed. He had had the energy to get up, and go to the nightable: and as he was making an effort to return, his spirit fled, and the dead body was left kneeling at the bed-side. He could not have been long dead, as his corpse was warm two hours afterwards.

His body was embalmed, his head and bust were moulded, and the conformation of his brain was analyzed. He was buried on the 11th of October, in the cemetery of Montmartre: and on his tomb are engraved the three fundamental axioms of his doctrine:

1. "The SERIES distributes all HARMONIES."
2. "ATTRACTIONS are proportional to DESTINIES."
3. "UNIVERSAL ANALOGY."

The third axiom is represented by mathematical symbols, instead of being expressed in words.

WANTED, a situation for a boy 16 years old, to learn some respectable mechanical business. Apply at 235 Bowery m4tf

WANTED—Families in or out of the city, can procure good help for any capacity, with good city reference. Apply city office, 75 Canal-st., and no charge. m12 1m

WANTED—A purchaser for an Eating House doing good business. Capital required $300, one half cash; good security for the remainder.
Also, 6 Boys. Call at 146 William-street. m12 3t*

WANTED—American and colored Servants, with good references, at No. 473 Broadway and 159 Bowery. Also, young men for all situations. Houses and apartments let. f 16 tf

WANTED—A Partner in a Job Printing Office. The business is established, and is entirely for cash. None need apply but a practical printer, and one who has $500 in cash, or printing materials to that amount in cash value. Address H., Tribune office. m9 6t*

WANTED—On Bond and Mortgage, one sum of 12 to $1,500, and another $2,000 or $2,500, the first will be secured by a first rate (not a second rate) note at 12 months, and a mortgage on land near Harlem; the second on leasehold property in the lower part of the City, worth four times the amount. Apply to OTIS FIELD, over the Climax Eating House, 149 Fulton, or 13 Ann-street. m9 2w

FIRE ENGINE WANTED.—A good second-hand Fire Engine is wanted for a Country Village. Address "M," at office of the New-York Tribune, stating price and giving description. m9 tf

A FIRE ENGINE can be had by calling on Dr. Pitts, 109½ Bowery; very little used, middling size, double action (new plan,) (six men will throw water with it as far as the ordinary Corporation Engines can with twenty.) Price $200—bankable money a little less. The very article for a Village, as four men will run it any where. m11 tf

BOARD AND ROOMS may be obtained in a private family. Apply at 205 Hudson st.

BOARDING.—A gentleman and his wife, or two single gentlemen, can be accommodated with good board at No. 46 Fulton street. Also, two or three persons can be accommodated with dinner. m29 tf

BOARD in Murray-street.—Three or four persons can be accommodated with rooms and family board at 65 Murray-street. The location is very central, healthful, and one of the best streets in the city. m7 2w

BOARD AND ROOMS wanted.—A gentleman wishes to obtain quiet and comfortable apartments in a private family, where there are no other boarders. He is very fond of music, and would prefer to reside where the ladies sing and play the piano. Address P. L. H. at the office of The Tribune, stating situation, number of family, name, &c.
N. B.—All communications will be considered confidential. The terms will be no object with the advertiser, provided he is suited. m5 3w

LOST—On the Bloomingdale Road, between Burnham's and Manhattanville, a Checked Horse-Blanket, marked C. B. The finder will be suitably rewarded by leaving the same at Mr. Roulstour's, 137 Mercer-st., or at Burnham's Mansion House. m12 2t*

$5 REWARD.—Lost, on the Third avenue, a new and handsome Horse Blanket, marked with red letters 'Lady Gay Spanker.' The finder will receive the above reward by leaving it at No. 157 Mercer-street. m12 2t*

TOTTEN on Mortars and Cements.—Essays on Hydraulic and Common Mortars and Lime Burning, translated from the French of General Treussart, M. Petot and M. Courtois, with brief observations on Common Mortars, Hydraulic Mortars, and Concretes, by J. G. Totten, Lt. Col. of Engineers. 1 vol. 8vo. A work of the highest value, and should be in the hands of every Mason and builder. Just published and for sale by
WILEY & PUTNAM, Booksellers, Publishers
m7 3teod and Importers, 161 Broadway.

NEW HARDWARE, Cutlery, Guns, &c. The subscriber, importer of English and German Hardware, is now receiving a fresh assortment of all the articles in this line of business, and begs to assure dealers that on examination they will find his stock very complete, and of as good quality, and at lower prices than elsewhere. On fulfilment of this statement alone he relies for a portion of their business, and requests the favor of a call previous to making their purchases.
A full assortment of "JAMES'S" celebrated Wood-Screws always on hand.
Agent for and dealer in Domestic Hardware Goods.—Goods for sale to the Trade by the package. A most liberal discount allowed for cash. EDWIN HUNT,
m3 3m* 55 or 77 John st., between William & Gold sts. N.Y.

PATENT Improved Gossamer Wigs and Scalps, proved by the most eminent artists to stand unrivaled for their beauty and perfect resemblance to nature, defying the closest scrutiny of the nicest observer to pronounce that the hair is not issuing from the real skin. A. C. B., in submitting this improvement (so long aimed at by the profession,) modestly solicits that his invention may be tested by the community and trade generally, being conscious that it is the greatest improvement in Wig-making extant. BARRY, No. 146 Broadway, corner of Liberty-street, upstairs. f25 1m

TWO SILVER MEDALS AND 7 DIPLOMAS have been awarded to John Lindmark, 88 Chatham-street, for the best Cologne and Perfumery. For 9 years he has been engaged in the manufacture of Perfumery in this city, and until the present time he has not presented himself before the public in the advertising columns of any paper, but now sustained by the decision of eminent judges of Perfumery, given at the Fairs held in this city and Boston, he feels authorised in saying to those who want any article in his line, that at 88 Chatham-street they may find a superior quality, at moderate prices. Remember the number is 88, formerly entrance to Chatham Chapel. d14 1y

A LADY'S DECLARATION.—
For viands rare,
I do declare—
For taste and skill exquisite,
That Mr. Reid
Beats all indeed
I ever yet did visit.
Such Jellies fine!
Such Rasse divine!
Such dainties rich you meet!
O go in haste—
Do try his taste—
REID—80 Hudson street.
REDUCTION FIFTY PER CENT.

Boned Turkeys	$5 00
Do. do. on an Ornamental Sock	7 50
Soups of every description.	
Calves feet Jelly, Blanc Mange, per quart	75
Ice Cream in forms	75
Orange and Grape Pyramids, from 4 to	10 00
Charlotte de Russe	1 00

Ladies, we send these goods any reasonable distance in the country, likewise supply you with cooks, music—indeed every thing appertaining to the business.
WILLIAM REID.
f28 1m Cash Confectioner, 80 Hudson st.

KABAOSA: or, The Warriors of the West, a tale of the last war, by Mrs. Anna L. Snelling. Just published, and for sale at Stationers Hall, 245 Pearl-st., and 54 Wall street, by
m10 DAVID FELT & CO.

INSURANCE.

THE HOWARD INSURANCE COMPANY—Capital $200,000; Office No. 54 Wall st. This Company continues to make insurance against loss or damage by fire, and inland navigation.
DIRECTORS.
Rensselaer Havens, Nahum Taylor, Cornl. W. Lawrence, J. Phillips Phoenix, William Couch, Micah Baldwin, John Morrison, B. L. Woodley, Nathaniel Weed, Joseph B. Varnum, Fanning C. Tucker, John Rankin, David Lee, Meigs D. Benjamin, John D. Wolfe, Caleb O. Halsted, William W. Todd, Ferdinand Suydam, Henry G. Thompson, R. HAVENS, President.
LEWIS PHILLIPS, Secretary. f8

JEFFERSON INSURANCE Company.—No. 47 Wall-street, corner of Hanover-street. This Company continues to insure against loss or damage by fire on buildings, goods, wares, or merchandize generally; also, on vessels and cargoes against loss or damage by inland navigation, on as favorable terms as any other office.
DIRECTORS.
Thomas W. Thorne, Caleb C. Tuttle, John C. Merritt, Thomas T. Woodruff, Moses Tucker, Thomson Price, Benjamin R. Robson, Francis P. Sage, John R. Lee, John R. Davison, Elisha Riggs, James E. Holmes, Anson Baker, Wm. K. Thorn, John P. Moore, Martin Hoffman, James R. Whiting, Samuel Underhill, Joseph Allen, Joseph Drake,
THOMAS W. THORNE, President.
GEO. T. HOPE, Secretary. f24 tf

MUTUAL INSURANCE.—On Dwelling Houses and Furniture only, profits returned to the Assured.—THE HOUSEHOLDERS' MUTUAL INSURANCE COMPANY, Office 45 Merchants' Exchange, corner of William and Wall-streets. The attention of Householders is respectfully requested to the annexed plan for separating the insurance of Dwelling Houses and Furniture, from that of Stores and Merchandize.
It is well known that almost all the losses incurred in the business of insurance, are the result of the burning of valuable stores and costly goods.
This increases the expense of insurance to the householder, and may possibly deprive him of the very security for which he pays his premium, as was the case in the great fire of 1835, when the whole capitals of so many insurance companies were totally lost by the destruction of this kind of property; and many dwellings left for a time wholly unprotected by insurance.
Another feature recommended to your attention, is the division of the profits among those who are insured by this Company.
The cash payments or premiums form a fund, which, after paying expenses and losses, is represented by scrip, and is issued to the assured in proportion to the amount of their insurance, which is thus obtained at cost; and should the business of the Company at all realize the expectations of the directors, the expenses of insurance upon dwelling houses and furniture will be diminished by more than one half of the present rates, by reason of the return of the earned premiums.
This Company is prepared to insure against loss or damage by fire, Dwelling Houses, Household Furniture, Plate, Family Stores, Libraries, Pictures, Statuary, Cabinets of Minerals and other objects, Anatomical Collections, and all Household Property, ordinarily kept in dwelling houses. Every person insuring with this Company is entitled to one vote for each hundred dollars insured.
The rates of insurance and all other particulars may be obtained on application at the offic of the Company.
DIRECTORS:
Gulian C. Verplanck, A. Robertson Rodgers,
Robert Henry Ludlow, Samuel Martin,
William H. Harison, Frederick Schuchardt,
Daniel Seymour, Stephen Cambreleng,
Frederic Depeyster,
A. R. RODGERS, President.
D. C. TAYLOR, Secretary.
W. H. HARISON, Counsel.
JAMES WEBB, Surveyor.
f27 3meod

FIRE Insurance by the MECHANIC'S INSURANCE COMPANY, of Newark, N. J.—Chartered in 1834.—Applications for Insurance, or the renewal of policies, will be attended to by J. L. BALDWIN, 35 Spruce street, New-York. W. A. MYER, President.
Newark, July 28th, 1841. WM RANKIN, Vice President. m12 1w*

YOUNG LADIES' INSTITUTE, Pittsfield, Mass.—This institution, pleasantly located, within five minutes' walk of the Western Railroad, will be opened for the duties of its summer session on the 13th of April next.
Teachers, with their respective Departments.
Rev. W. H. TYLER, A. M., and Mrs. C. E. TYLER, Principals, and instructors in Intel. and Mor. Sci., History, and elementary branches.
Mrs. S. C. SPRAGUE, Belles Lettres and Music.
Miss A. M. SNYDER, Elementary Branches.
Miss L. ALICE SPRAGUE, Painting—Oil and Water Colors.
EDWARD G. TYLER, A. B., Mathematics, Nat. Sci. and Ancient Languages.
Mons. ALEXANDRE GODILLON, French, Drawing and Penmanship.
All the teachers are members of the family with the pupils, and at suitable times the French Language is made the sole medium of oral intercommunication among the inmates of the Institute.
"An institution and a place which require no eulogy."
[Albany Argus, Oct. 21, 1841.
"Its plan meets our warm approval, and its arrangements are well suited to secure the great end of education—'mens sana in corpore sano,'—'a sound mind in a sound body.'"
[Patriarch, vol. i., p. 167.
"Besides the advantages of situation, the plan of Mr. Tyler has merits, and the Principal of the Institution possesses qualifications which cannot fail to recommend this school to parents and guardians." [Albany Advertiser, No. 8,015.
References—Rev. Prest. Humphrey, Amherst College; Rev. Dr. Sprague, Albany; Prof. B. F. Joslin, N. Y. University; Rev. Dr. Skinner; A. G. Smith, M. D., White-st., N. Y.; Prof. J. A. Yates, Union College; Rev. Dr. Beman, Troy; Prof. C. Dewey, Rochester; Hon. Wm. Jessup, Montrose, Pa.; Hon. G. N. Briggs, M. C., Washington City; Gen. Wade Hampton, Columbia; Gen. George McDuffie, Abbeville, S. C.
m12 eow1M WtM1

IRVING INSTITUTE.—An English and Classical Boarding School for Young Gentlemen at Tarrytown, Westchester County, N. Y.
The Summer Term of this Institution will commence on the 24 of May next. Catalogues containing particular information can be had at the bookstore of Wm. A. Colman, 205 Broadway; of T. J. Crowen, 633 Broadway; or H. & S. Raynor, 76 Bowery.
WM. P. LYON, A. M. } Principals.
m7 M W&S 1m CHAS. H. LYON, A. M. }

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TO LET.—A genteel 2-story frame dwelling House 136 High-st. Brooklyn, containing 7 rooms, good kitchen, &c. It is in good repair, and will be rented low to a good tenant. Apply to J. G. BUTLER, 44 Sands, corner of Adams-st., Brooklyn.
m8 2w*

TO LET part of the house 172 Forsyth street, to a small family without children, consisting of a sitting room and bedroom on the second story, bedroom on third story and basement. Rent $160. Another bedroom can be had if wanted. Apply on the premises. m4tf

TO LET—For one or more years, a four story and basement brick work-shop, 25 by 58 feet, well lighted all round, No. 12 Columbia-street, near Grand. (Rent $400.) Apply to G. J. Price, No. 16 Columbia-st. f12 tf

TO LET.—Several Workshops in the large building Nos. 2, 4, and 6 Little Green st. suitable for Jewelers, Silversmiths, Turners, Bookbinders, &c. Rents moderate. B. PALMER,
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TO Wheelwrights and Blacksmiths. The subscriber will rebuild the old stand on the 1st of May next, (if a suitable tenant offers,) in the town of Jamaica, L. I. Also, to rent, three stores, with dwellings adjoining. Rent low. Apply to
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TO LET—The two-story-and-attic dwelling houses, No. 66 and 68 First Avenue, between 10th and 11th streets, in the vicinity of Tompkins Square and St. Mark's Church. Murphy's line of stages run by the door. Rent $360. Inquire at 61 First Avenue, or of
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TO LET—Ten acres of Land, at the five-mile stone, on the Bloomingdale Road. Upon the premises are some good fruit trees, a garden and a barn, which may be converted into a dwelling for a farmer or gardener. Inquire of James Burnham, at the Hotel nearly opposite, or at 42 Wall st. of PATRICK CARY. m8 6t

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TO LET—The upper part of the 3 story modern built House with under cellar, No. 18 Columbia street, near Grand street, on the stage route, consisting of a large front room on the second story and three rooms, two of them with grates in, on the third story. To a small genteel family the rent will be $125. Apply at 50, or 534 Water-st. m12 6t*

TO LET—The lower part of a handsome three story Brick House, consisting of two parlors with folding doors, marble mantels, Russ grate, newly painted wall, all in complete order; bed-rooms, with pantry and kitchen. The above is a very pleasant down-town residence. There will be no children in the upper part. Inquire at 4 Carlisle-street or 65 Wall-street. m12 6t*

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m9 tf

TO LET—Several Rooms in the Clarendon House, No. 304 Broadway, with grates and well lighted. Price from $1 to $1 50 per week. These Rooms are well adapted for artists or for lodging-rooms.—For further information apply at Room No. 56, third story in the building. Also to let, the Third, Fourth and Fifth Stories for the ensuing year. f 16 tf

FOR SALE.—A very desirable little Farm of about 21 acres, situated 2½ miles from Hoboken, on the turnpike to Hackensack, with good frame house and store, and in good location for the business if desired, under good fence, beautifully watered, with springs and well, and situation very pleasant—will be sold a bargain if applied for soon. Particulars at the Land Office of
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