



FRIDAY MORNING, JAN. 22, 1841.

THE NAVY. Considerable dissatisfaction exists among the officers, with the present organization of the navy. With the cases of complaint we are unacquainted, but it is evident that there is some defect which should be removed, and which cannot be so effectually reached as through the suggestions of the naval officers themselves.

In the National Intelligencer of yesterday, a writer who signs his communication "Nicholas Neptune, U. S. N." proposes to hold a Naval Convention, by which to harmonize the views of officers, and present to the consideration of Congress the improvements in the naval service suggested by their experience.

We have room only for the following extracts from the article mentioned above: "Ought the Navy to be re-organized? Yes, yes, is the prompt reply of all, of every rank and condition, throughout the service.

"Upon what plan? Ay, there's the rub. Doubtless every officer has his own plan. And, doubtless, one among the various cases which have operated to prevent the necessary and proper legislation on the subject of the Navy is to be found in the circumstance that the officers have never been agreed among themselves as to the wants of the Navy.

"The exposures that are daily being made concerning the Navy make it expedient and proper for the officers to take up the subject en masse. For the honor and welfare of our gallant little corps—for the good of our country, let us assemble all the wisdom and experience of which the Navy can boast, for the purpose of taking into consideration its present condition, and of making known its wants.

We are at present in the situation of the officers of a fleet which has been inefficiently commanded for twelve years. The ships are leaky, and badly fitted and found; the magazines are out of order; and the crew almost in a state of mutiny.

GULLIBILITY. We refer the reader to an excellent communication in to-day's paper on this subject; and we are pleased to see fashionable folly lashed by so able a writer. Foreign impostors have too frequently found ready admittance into what is termed the first society, by impudence and consequential assumption.

There appears to be a perfect mania for the adoption of foreign customs and manners—hence the ever-changing head gear, the toupée, (or camel-back) &c. of the ladies. People have become ashamed of the forms, (however perfect,) which God has given them, and distortion of figure is reckoned for beauty.

THE NEW YORK HOUSE OF ASSEMBLY has passed a bill, admitting the son of Mr. Papineau, the Canadian, to practice law in that state.

CONGRESS—THE BANKRUPT BILL. Members of Congress seem to forget that this is the short session, or they would talk less and do more. There are many important matters that require immediate attention, but which must be neglected if the propensity for long harangues be indulged.

The country is looking, with anxiety, for the passage of a general bankrupt bill. It is loudly demanded by the necessities of a large portion of the community, and by the desire of almost every class. Why, then, is the measure delayed? It is now before Congress, and the principles of the bill being well understood by members, it could be finally acted upon in a few days.

The following judicious observations on the necessity of a bankrupt law, we copy from the Philadelphia Chronicle:

"Imagine then the immense amount of business, talent and enterprise now lying dormant in fetters within the United States, that a general bankrupt law would at once set free, and again engage in active enterprise. The last ten years have been marked by so many changes and fluctuations in commercial affairs, and pregnant with so many misfortunes to business men, that the want of the interference of Congress in the manner proposed, for their relief, has been more severely felt.

While every other commercial country, much less liable to numerous bankruptcies than our own, has been provided with a uniform and a general bankrupt law, we, at a time when the want of such a law has been most felt, throughout a long series of business depression, have been denied the benefit of one. We are naturally led to inquire why it has been so? The cause is palpable; partizanism has all along been at the bottom of it, and our merchants have been, through a long series of years, suffering under that unalloyed and paralyzing spirit. Our affairs have now reached such a crisis as to render delay an evil of the first magnitude, and the sacrifice of patriotism to party on this subject most ruinous to thousands of the honest but unfortunate merchants and traders of our land.

MISERABLE WRETCHES. The Western Star groans hard at announcing the marriages of two or three editors, and adds: "There are five of us in the Star office, and not a married man in the whole kit. High ho! What can the matter be?" The boobies!—let them go to work and lay their case before the ladies, not the public. Let them register their forms, and strike off a hot-pressed edition of "Matrimony." If they are destitute of quins and want furniture, let them deal in flowers and by dashes they will soon make an impression.

NIGHT WATCH. In the Eastern District on Wednesday night, a soldier of Uncle Sam was found asleep in the market house in a state of intoxication. John Brown was brought in earned. Two white men, "locked out," applied for lodgings at 4 a. m. In the Middle District, the only prisoner was negro Samuel Johnson, brought in by the police. In the Western District, Joseph Thompson, a white man, was found lying in the street, having "slipped down." He was taken to the lock-up.

STEALING A WATCH. A colored man named Samuel Johnson, was yesterday brought into the police court, charged with stealing a watch from John Herchinger. He was committed to jail by squire Barnard.

THE STEAMSHIP CALEDONIA arrived at Halifax from Boston on the 4th instant, in forty-two hours passage. She had on board fifty-two passengers for Liverpool, which, with thirty-two who take passage at Halifax, will make eighty-four passengers for England.

BANKS AND THEIR MANAGEMENT. Messrs. Editors: I have been reading some of your remarks on the above subject, and it seems to me there is some mistake. Pray tell me, do I understand you? Is it so? I am a friendless female, i. e., am without relatives, have neither father, mother, sister nor brother in the world.

Now, I beg to know if my money is not entirely under the control of these directors? Can one of the officers of the bank, without their consent or knowledge, take and use it himself, or give it to his friends? Can he (not having his account examined) retain it for years, and finally run away or fail, and I lose my all?

We were so much surprised as our fair correspondent when we first learned the manner in which our banks are managed. We thought with her, that there must be some mistake, and, upon inquiry we found that there was, but not where we expected to find it. The mistake consisted in stockholders supposing that directors had the superintendence and control of their money, when in fact the officers of the banks have it all under their own thumbs. It seems that, by a by-law, directors have no right to examine private accounts—it is, therefore, impossible for them to check the misdoings of officers, because they have no means of detecting mal-conduct.

There should be a general overhauling of the banks by the stockholders. We are persuaded that thorough investigation would be found salutary, and it would be shamed by no bank that had been honestly managed. Stockholders should also insist upon the immediate repeal of all by-laws which deny to directors free access to the accounts with the bank. Nothing less will dispel existing apprehensions.

We have answered the queries of our correspondent, by which she will see the predicament in which her stock stands. We should regret if she lose by her investment; but in case of such misfortune, she will have the company of hundreds of other females who have placed like confidence in the honest management of banks, and have suffered for their faith.

[Correspondence of the Baltimore Clipper.] WASHINGTON, Jan. 21, 1841.

Last evening, the bill making temporary provisions for lunatics in this District was passed by the Senate. As was expected, objections were raised against it on the ground that it was unconstitutional to pay money out of the public treasury for such a purpose. But let a bill be passed empowering the corporation to tax government property in this District, and then I am sure Congress would be troubled no more about such matters. To expect the corporation to defray such expenses is about as reasonable as throwing a man into the water with his hands tied, and then calling upon him to swim.

The pre-emption bill was also debated until a late hour, and finally ordered to be engrossed.

This morning, the Senate resumed the consideration of the pre-emption bill, and the debate is likely to continue until a late hour. In the House of Representatives, a very stormy debate arose on an abolition petition presented by Mr. Adams. The question was as to whether one part of the petition was not exempt from the operation of the standing rule. Without coming to any decision, the morning hour having expired, the House went into committee of the whole, and resumed the consideration of the Treasury Note bill.

Messrs. W. Thompson and Rhett of S. C. gave their views, and the debate had not terminated when this was closed.

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NEWS ABOUT TOWN. City Council—First Branch, Jan. 21. The Council met pursuant to adjournment—all the members present.

After the previous day's proceedings were read, Mr. J. T. Brown presented a petition signed by R. W. Pendleton and others, adverse to the petition of Michael Gallagher, relative to his soap and candle manufactory. On motion, it was referred to the joint committee on health. Mr. Brown likewise offered a petition signed Samuel Elder and others, relative to the same, which was accompanied with a plat of the property in that neighborhood. This was likewise referred to the committee on health.

At this juncture of the proceedings the door-keeper opened the door to the council chamber, when Mr. Samuel Myers, Secretary to the Mayor, made his appearance, announcing a message from the Mayor, which signified his approval and signing a resolution relative to the appointment of the trustees of the Baltimore City and County Alms House, which bill and resolution originated a few days since in the First Branch. Accompanying the message was likewise a memorial, signed by various citizens, respecting the petition concerning the German Reformed Church. A motion was made that the memorial and signatures be printed on the journal. The yeas and nays were taken and the motion lost; it was subsequently referred to the joint committee on claims. The report of the committee relative to the trustees of the alms house was ordered to be printed and referred to the alms house committee.

The report of the joint committee on streets, after a second reading, was passed.

The committee on conference reported relative to changing the time of the annual meeting of the Council to the second Monday in January, which was laid on the table.

A report was offered by Mr. Blakey, requesting that the Register of the city furnish this branch with all papers in his possession which were referred by the last to the present session; concurred in.

The report of the committee on claims relative to the town clock was unfavorable. It was laid on the table.

The joint committee on claims reported unfavorably relative to J. T. Taylor, praying for extra pay.

Mr. Cole, jr. offered a resolution that the joint committee on police be instructed to inquire into the expediency of preparing an ordinance imposing a penalty upon persons for shipping flaxseed in bags or otherwise, not provided for in the existing ordinance upon that subject. It was passed.

The resolution making an appropriation to the Baltimore General Dispensary was passed, and concurred in by the second branch. The unfavorable report of the committee relative to J. T. Taylor, was also concurred in by the second branch.

A message was received from the second branch, which moved that when the council adjourns, it adjourn until Monday afternoon next, at half-past 3 o'clock. This was acceded to when the motion of adjournment was made, and both branches absqueulated delighted at the prospect of having a holiday.

Second Branch. Mr. Howard being absent, Mr. Lucas was appointed president pro. tem. In this branch there was not much of interest transacted. Mr. Frazier offered a resolution relative to the dredging machine which has been employed during the past season in the channel east of Jones' falls.

Mr. Reany submitted a report and resolution, authorizing Wm. Coles to erect a shed over a private alley between his two houses.

"WHAT A FALL WAS THERE, OH MY COUNTRYMEN!" How prone are we to laugh at the misfortunes of others, when we believe ourselves to be in perfect security. This was fully illustrated yesterday morning in the neighborhood of the Lexington market. An elderly lady, of large proportions, was passing along the sleety sidewalk as carefully as age and experience could, when, in spite of all her caution, down she came, and such was the ridiculous appearance she cut, that a fat gentleman, who happened to be standing near her, burst out into an intolerable fit of laughter. Suddenly recollecting himself, and not forgetful of the laws of gallantry, he stepped forward to help the prostrate lady, and had just got her nicely on her feet when down came the two, almost causing an earthquake in the neighborhood. The lookers on now turned the laugh upon the corpulent gallant, and he was compelled to apologize to the lady for his awkwardness. This may be an every day occurrence, but it is not without a moral, and brings to mind the old saying of "never hallo until you are out of the woods."

CHASTISED. A mulatto fellow named Haunce, who keeps a tailoring shop in Fayette street, was yesterday morning very justly chastised for his unpardonable impudence in publishing an insulting card, in relation to two young gentlemen of this city. A colored man is entitled to his rights, but he must keep in his proper sphere, and when he deviates therefrom, if he receives correction, he gets no more than his due. He must know his place, and learn that his redress is not in using publicly, without permission, the name of any white man. If such practice be allowed, the time is not far distant when the domestic hearth will be invaded by every wanton scoundrel. A gentler colored person will always find proper protection, but when he resorts to such unpardonable insult he must expect his reward.

FEMALE TEMPERANCE ASSOCIATION. A meeting of this association is to take place in Wilk's street church this evening. The meeting will be addressed by the Rev. S. K. Jennings. While the ladies espouse the good cause, it cannot fail, for their influence alone over man cannot be resisted.

MARRIAGE. On Tuesday, 19th inst. by the Rev. John E. Duncan, Thomas G. Fritts to Elizabeth S. daughter of John Sullivan, esq. all of this city.

DIED. On the 21st inst. of pulmonary consumption, James Lamb, Jr. in the 5th year of his age. On Saturday, 19th inst. Mr. FRANCIS LOWMAN, in the 47th year of his age, a native of Germany, and a resident of this city for thirty two years.

MARINE LIST—PORT OF BALTIMORE.

CLARED. Big Token, Loveland, Boston. Schrs Susan Baker, Chase, Flint. MEMORANDA. Ship Bangor, Odessa, on at Marcellus on the 24th Nov. to call for New Orleans next day. Ship Napoleon, Chesapeake, Baltimore in four days, and Sterling, Doane, for do. (or Boston) in 10 ds were left at Palermo 24th ult.

COMMUNICATION. In reference to Mr. DAVISON'S PATENT MUSCULAR GUIDE TO PENMANSHIP, the following from the editorial columns of the Patriot is highly interesting to a discriminating public:

A visit to the Writing Academy of Mr. W. Davison, No. 41 Baltimore street, made us acquainted with the principles upon which is based that beautiful system of penmanship known as the "Muscular Guide." The utility of the system, and the admirable manner in which the pupil is taught to execute the various styles of the pen, may be ascertained from the fact of the whole power of the learner's hand and eye being at once concentrated on the letter which it is his object to imitate—and which is done by having enclosed within a transparent case, or tablet, the particular example, and with a suitable pen, writing directly over the confined copy, which operation may be repeated an indefinite number of times, until the muscles of the hand attain a degree of regularity and precision in this delightful exercise, as to insure a sameness and beauty of execution in a remarkable degree. Though novel, and differing from all others now in use, this system is nevertheless based upon the purest mathematical principles and the operation being wholly mechanical, cannot fail to win the admiration and attention of the pupil. The writing being divested of all redundant flourishes, enables our author's "Muscular Guide to Penmanship," to rank high in the favor and patronage of a discerning and enlightened public. [22-11]

NOTICE. "To the friends of the Temperance Cause."

At an adjourned meeting of the Friends of Temperance, held at the Hall of the New Market Fire Company on the 20th instant, it was resolved, That this Society be known by the name of the "JEFFERSON TEMPERANCE SOCIETY OF BALTIMORE," Auxiliary to the Washington Temperance Society. On motion—it was further resolved, That a selection of Officers for the current year be made at this meeting. Which resulted in the election of the following named gentlemen: JOHN H. W. HAWKINS, President. CHARLES TOWNON, Vice president. JOSEPH HESS, Treasurer. T. JEFFERSON WOLFE, Secretary. A. W. CHURCHMAN, PETER KRIEG, JOHN L. BOOKER, Standing Committee.

Notwithstanding the inclemency of the evening, the meeting was numerous attended, and a great many came up and signed the pledge. Several gentlemen addressed the meeting in a spirit of eloquence, portraying the evils of intemperance, which carried conviction to the minds of many present. There being no further business before the meeting, it was moved to adjourn, to meet on WEDNESDAY EVENING NEXT, 27th inst. at half past 8 o'clock, at the same place, where we expect to meet many of our friends, and feel confident that we will not be disappointed. By order, [22-11] T. JEFFERSON WOLFE, Sec'y.

MERCANTILE LIBRARY ASSOCIATION. [22-11] The members of the Mercantile Library Association, who are desirous of attending the lectures of Dr. BETHUNE, should give notice to the Librarian, at the University Church, at half past 7 o'clock, of a Lecture on the "Life and Opinions of Scott."

This Lecture will be extra of the course, and the committee are under the necessity of superceding, for this evening, the course tickets, and have issued single tickets, which will admit a gentleman and two ladies—price 50 cents. For sale at Messrs. Cushing & Co.; Knight & Colburn; and John Murphy & Co. [22-11] The active members of the Association will receive their tickets on application to the Librarian.

NOTICE. [22-11] The members of the VIGILANT FIRE COMPANY will assemble at their Engine House TO DAY, 22nd inst. at half past 8 o'clock, to attend the funeral of their late brother friend, JOHN LAMB. By order, L. D. DANIELS, Sec'y.

TEMPERANCE MEETING. The FEMALE TEMPERANCE SOCIETY, No. 1, will hold a public meeting in Wilk's church on THURSDAY EVENING, at half past 8 o'clock. The Rev. Dr. S. K. JENNINGS will address the meeting. W. H. WATSON, President. [22-11]

ROBINSON'S OFFICE, 80 BALTIMORE STREET, BELOW FRANKLIN BANK. One of the Capital Prizes in Wednesday's Maryland State Lottery, class 3, and sold at this office. The following are the draw numbers—lowest prize \$5: 49 66 46 6 25 44 65 23 13 40 29 63 TO-MORROW, in Virginia State Lottery—Capital Prizes of \$10,000, 4000, 2000, 20 of \$1000; 40 of \$500, &c. Ticket is \$3—shares in proportion. TO-MORROW, in Baltimore. Consolidated Lottery of Maryland—four prizes of \$10,000 each!

GRAND SCHEME. 1 Prize of \$10,000 1 Prize of \$500 1 " 10,000 1 " 400 1 " 10,000 1 " 250 1 " 10,000 50 " 30, &c. Whole tickets \$10—Halves \$5—Quarters \$2.50. Certificate of Package of Wholes, only \$120 00 do do Halves, 75 00 do do Quarters, 37 50 Draw numbers of Alexandria Lottery, class B, on 19th inst.—lowest prize \$4: 10 64 32 25 24 41 14 74 27 51 25 5

CONCERT OF SACRED MUSIC. THE BALTIMORE CHURCH, will give a Concert of Sacred Music, with full Orchestra, on THURSDAY EVENING, the 28th inst. at the Assembly Rooms, corner of Fayette and Holiday streets. [22-11] The members are notified that the last rehearsal previous to the Concert, will take place on TUESDAY EVENING NEXT, at 8 o'clock. They will please deliver their Pass-tickets to the door-keeper, and those indebted to the same, to pay ROBERT GAYLE, without further notice. EDWARD ROBERTS, Sec'y.

DISSOLUTION OF PARTNERSHIP. THIS IS TO GIVE NOTICE, That the undersigned have this day dissolved partnership, and all the several accounts against the firm are requested to present them for settlement—and those indebted to the same, to pay ROBERT GAYLE, without further notice. ROBERT GAYLE, DANIEL FITCHNER. [22-11]

WANTED. Two Female FRINGE WEAVERS. Inquire at the Fringe and Tassel Manufactory of JACOBI, No. 71 Market Street.