

There are nine *Insurance Offices* in Baltimore for the insurance of property from loss by fire or by the seas, and two for the insurance of lives.

Table of Insurance Offices in Baltimore, and their Capitals, &c.

NAMES OF COMPANIES.	LOCATION	CAPITAL.	PRESIDENTS.
Maryland,	Exchange.	\$500,000.	J. A. Wallace.
Baltimore,	do	300,000.	Hry. Thompson.
American,	do.	200,000.	A. I. Schwartz.
Neptune,	do.	200,000.	Christian Mayer.
Fireman's,	21 Second street.	500,000.	John Reese.
Balt. Fire Insurance,	12 South street.	500,000.	Wm. A. Tucker.
United States,	South street.	200,000.	
Balt. Equitable Society,	18 Baltimore street.		
Balt. Life Insurance.	Second street.	50,000.	J. I. Donaldson.
Amer. Life & Trust Co.	136 Market street.	500,000.	J. A. Wallace.
Md. Canal Insurance Co.	Exchange.		

Banks.—There are fifteen banks in Baltimore, including the Fell's Point Savings Institution. See table.

Table of the Baltimore Banks, their Capitals, Discount Days, &c.

NAMES OF THE BANKS.	SITUATION OF OFFICES.	CAPITALS.	DISCOUNT DS.
Bank of Baltimore,	Balt. & St. Paul's sts.	\$1,200,000.	Tues. & Frds.
Union B. of Maryland,	Fayette & Charles.	1,500,000.	Daily.
Franklin Bank,	Baltimore and North.	415,000.	Monday.
Marine Bank,	Gay and Second.	235,000.	Thursday.
Farmers & Merchants	North Calvert street.	500,000.	Mons. & Thrs.
Com. & Farmers.	Corner Howard & Ger.	666,666.	Tues. & Frds.
Mechanics,	N. Calvert & Fayette.	354,000.	Weds. & Sats.
Merchants' Bank,	In the Exchange.	2,000,000.	Tues. & Frds.
Savings Bank,	In the Exchange.		
Cohen & Brothers,	Baltimore & Calvert.	unlimited.	Daily ex. Sat.
Western Bank,	Eutaw & Balt. streets.	600,000.	Tues. & Frds.
Chesapeake Bank.	North and Fayette	1,000,000.	Tuesday.
Farmers & Planters,	Balt. near Calvert.	1,000,000.	Mds. & Thrs.
Citizens' Bank,	Balt. near St. Paul's.	100,000.	Tues. & Frds.
Fell's Pt. Savings Inst.	Thames, near Bond st.		Tues & Frds.

Notaries Public.—John Gill, Water street, opposite the Exchange; Samuel Farnandis, S. E. corner of Gay and Water streets; Henry Brice, Water street, opposite the Exchange; James B. Latimer, corner of Fayette and St. Paul's streets.

Auctioneers for Dry Goods.—Hoffman, & Co.; Robt. A. Taylor; Wm. Henry, & Co.

For Groceries.—Wm. G. Harrison; R. Lemmon, & Co.

For Real Estate—Furniture, Books, and Miscellaneous goods, John H. Naff; H. W. Bool, Jr.; John I. Gross; Grundy & Co.; A. Whitely; Columbus E. Cook; Hickman & Busk; J. F. Osburn, & Co.; E. W. Sturman.

General Remarks.—Before we conclude this article, it may be as well to make some general remarks on the progressive improvement of our commerce, and the causes which lead to that desirable result. The *rail-roads* do much to favor us in this particular, as they are the means of bringing into our market much merchandise, which, without their aid, would never have reached

