

BALTIMORE CLIPPER.

TUESDAY MORNING, JAN. 5, 1841.

TO ADVERTISERS. The circulation of this paper is greater than that of any other published in this city.

Persons wishing to become subscribers will be regularly served by sending their names and places of residence to the Office.

THE MAYOR'S MESSAGE. This document was delivered yesterday afternoon to both branches of the City Council, and will be found on the first page of our paper this morning.

FRANKLIN BANK. One of the most marvellous events of the day is, the determination of the President and Directors to wind up and close the concerns of this institution. From all that we can learn, this measure was adopted in haste, and without absolute necessity. From the publication of the President and Directors, it seems that the resolution was taken in consequence of a transaction with the Mechanics' Bank; and, if what we hear stated be true, this affair could have been made unobscured and satisfactorily adjusted, had not folly and passion prevailed over reflection and common sense. The sum about which the difficulty arose was absolutely insignificant, and we feel confident that had the matter been permitted to rest until the Directors of the two institutions could have been consulted, the fatal step would have been averted. But taken in haste, it will be repeated at leisure. It has given a shock to public confidence that will not be easily overcome, and thus the imprudence of one or two persons will vitally affect the interests of a whole community. We are assured that the Franklin Bank was in a better condition at the time of this occurrence than it had been for months past—that it was preparing to resume specie payments simultaneously with the other banks, and that it could have continued its business with fair prospects of success. Under such circumstances, we cannot perceive the justice or propriety of the sudden resolution, which discredited its circulation, and thus produced the existing wide-spread calamity. Nay, we incline to the opinion, that the credit of the bank could yet be regained, and the necessity of the measure proposed by the President and Directors be obviated, were the co-operation of the other banks secured, and a candid statement of the cause of its adoption given to the public. We presume that, if the publication made by the President and Directors be true, (which we have no reason to doubt,) the resources of the bank would be sufficient to afford other institutions ample indemnity for any aid they might give—and, if so, the other banks have a deep interest in affording their assistance.

The Franklin is one of the oldest banks of the city—has enjoyed as much public confidence, and was supposed to have been generally as well managed as other institutions of the kind. We believe that there was a greater amount of money invested in the stock of this bank, in proportion to its capital, for the use of widows and orphans, than in any other existing bank of the city; and yet its doors are suddenly and precipitately closed, and the innocent and helpless involved in ruin upon the most insignificant and contemptible ground, if we are rightly informed. The loss consequent upon this ill-judged, and most inopportune movement, (if any,) must fall upon the stockholders. Depositors and note holders will unquestionably be paid the full amount of their claims, if they can await the final settlement of the concern. At least such is our conviction, founded upon the information we have received. We therefore advise such claimants not rashly to make a sacrifice.

If no measures be taken to resuscitate the bank forthwith, the subject will, no doubt, be taken into consideration by the stockholders at their meeting next month. In the meantime, it is probable that the matter of banks and banking will undergo investigation by the Legislature.

Messrs. Hooper & Co. the manufacturers of the great chandelier which lately fell in the Hall of the House of Representatives, have addressed a letter to the editor of the Providence Journal, in which they state that the weight of the chandelier was less than 1700 pounds, (less than one-fourth of its reported weight,) and that the chain had been tested by a dead weight of 1400 pounds, which was considered to be but half of what it was capable of supporting.

ERASING AN ENDORSEMENT IS FORGERY. The Supreme Court of Ohio decided, recently, that an endorsement on a note purporting that a partial payment had been made, and which endorsement was written by the maker in the presence, with the concurrence, and by the direction of the payee, is a receipt, the alteration or erasure of which by the payee will be forgery.

FROZEN TO DEATH. An inquest was held on Sunday evening by W. T. Rice, esq., on the body of a negro man, named Daniel Thomas, aged about 35 years. It seems that Thomas was an intemperate man, he came home to his dwelling in Coway-st. intoxicated, went up stairs and laid down in the garret, the windows of which were open—he consequently froze to death. The verdict of the jury was intemperance and exposure.

Yesterday afternoon a horse with a sleigh attached to him came dashing in North street full force, and when turning the corner of Market the sleigh upset, shattering it to atoms. We did not learn that any further damage was done.

A bill has passed the council of St. Louis authorizing gas light to be introduced into that city.

NEWS ABOUT TOWNS.

THE BANKS. The condition of the banks (we say the banks, as we do not wish to particularize) is gradually developing itself, and the public are rubbing their eyes as the mist clears away, in order that their vision may be brightened. Yesterday a number of people lingered around the Franklin bank, a majority of them attempting to get rid of the bills they held in their hands of almost any discount. A merchant who had the collection of some accounts to a considerable amount, informed us that, in order to save his friends in other cities, he was compelled to purchase drafts and forward them by mail, not knowing how Baltimore funds might stand in a day or two hence. What a blessing it is to be poor during these times. Not long since, a few contemptible chaps went by the board, and the moneyed men looked upon the poor people who were struggling to obtain something like an equivalent for the responsibilities of the exploded concerns, and laughed at the confusion that was created. Now we see the capitalist with his pockets and his hands filled with the doubtful issues of the legitimate banks, flying from one point to another, and with ruin staring him in the face, endeavoring by every means to get rid of the encumbrance.

SACRED CONCERT. The choir of the Reformed Church, Second street, are to give a sacred concert at that church this evening. They will be assisted by several members of the Musical Association, and led by Mr. Wilder.

BALTIMORE MONTHLY BUDGET. This is the title of a new monthly periodical just issued by Mr. J. Austin Sperry. It contains some rich contributions and is embellished with a view of the entrance Gateway to Greenmount Cemetery.—We wish it every success.

TEMPERANCE AMONGST THE YOUNG. On Saturday night, the Junior Washington Temperance Society met at Union Hall, and out of twenty-eight boys present, twenty-five signed the pledge of total abstinence.

CITY COUNCIL. First Branch, Jan. 4, 1841.—Pursuant to order, the branches of the City Council met to-day. The members rubbed their hands, smacked their lips and looked big with business. There was a pretty good turn out in the First Branch, considering the biting weather. On motion of Mr. Snyder, Joshua Dryden was called to the Chair, after which the members were sworn into office.

The branch then proceeded to the election of a president, which resulted in the choosing of Mr. Henry Snyder, a man of sterling integrity, and admirably calculated for the office. Mr. Snyder returned his thanks in a neat address. The salaries of the chief and assistant clerks were fixed at \$5 per diem, and that of the door-keeper at \$1.50. Stephen H. Moore was elected chief clerk, Joseph Nelson assistant clerk, and Jacob Gossen door-keeper. Mr. Moore being unwell, Mr. H. W. Gray was appointed chief clerk, pro tem.

Mr. Dryden moved that a committee be appointed to wait on the Second Branch and inform them that the First was organized, and proposed a joint committee to wait on the Mayor.

A number of resolutions pertaining to the first day of session of the Councils were passed.—Among them one proposed by Mr. Gorsuch, offering facilities to one reporter from each of the daily papers published in the city, provided the city be put to no extra expense. Gentlemen, see that the room be kept warm, and that no one take our hat or upset our inkstand, and we are perfectly satisfied.

The message of the Mayor was received, and Mr. Nelson commenced reading it, but his progress was slow and uncertain, and did not seem to suit the corpulent gentleman from the seventh ward, who made a motion that the reading be dispensed with, as it would appear on the journal, and each member could contemplate the affair at leisure. Hereupon some sharp firing took place, but the motion was eventually carried. Mr. Pinckney then moved that the message be referred to a special committee, which, after some little debate, was agreed to. After this the branch, having nothing more to do, muffled up and went home.

Second Branch.—The dignitaries of this branch of the council assembled, re-appointed all their officers pro tem., listened to the message of the Mayor, and adjourned.

CROSSING NOTES. In the case of Patterson vs. Yandt, for defacing a \$1 note, Justice Schaeffer has decided that, as it is customary for all officers of banking institutions to cross counterfeit notes, and Mr. Yandt being held in the light of such, he being deputy Register, the plaintiff should be nonsuited.

A TURN ABOUT IS FAIR PLAY. In several instances recently, housekeepers have been used and compelled to pay fines and costs for not having their chimneys swept when the sweep-master called upon them. Now, we should like to know, if the sweep-master is not liable to the same course of treatment, when he neglects to call on the house-holder after having been repeatedly requested by him (the householder) so to do. It is a bad rule that will not work both ways—if house-keepers are compelled by the law to attend to their duty, let the law also compel sweep-masters to attend to theirs.

A WATCHMAN BODY. Lieut. Han found one of the sub-watchmen "how come ye so" on Saturday night. He had lost both his spoutoon and rattle, and also set his box on fire through carelessness. No doubt but the poor fellow was cold and took a drop to make himself warm.

DISTRESSING. A gentleman named Hugh Watson, of Auburn, committed suicide the latter end of last month by throwing himself into a well. He was of the firm of Watson & Sons, engaged in an extensive brewing establishment.

A CASE.

A certain *Mistress Hart* had a warrant issued on her against Sarah Burk, who keeps a house of not good repute in South Howard street, for retaining and damaging some wearing apparel. When the officer went to serve the warrant, Mrs. Burk refused obedience to his orders, and persisted in standing for her friend, whom she designated by the name of "Pappa." But a short time elapsed until a personage, answering to the above cognomen, arrived in a carriage. Through his investigation, matters, for the time being, were adjusted, and the trial ruled until four o'clock yesterday afternoon, when it was to be closed at the Police court before Justice Barnard. Information, however, was communicated to Squire B. through the instrumentality of "Pappa," (a personage, who, by the way, holds a responsible office,) that the case had been *certiorari* and would be tried before the Baltimore County Court, where, in all probability, that personage known, or called by Sally B. as "Pappa," will find his real name exposed in its proper light.

Yesterday afternoon, a suit came before Squire Schaeffer, wherein Henry Loane claimed the amount of a note of the denomination of \$29, the issue of the Franklin Bank of Baltimore.—The counsel for Mr. Howard, President of the Bank, stated that if the plaintiff would withdraw the suit, he would obtain the full value of the note in a few weeks. On this assurance Mr. Loane withdrew the suit and paid the costs.

A BREAK DOWN. Last evening a colored man, servant of J. J. Corcoran, was driving a *off* horse four wheel carriage up Market street at a furious rate, using the whip at every stride, and when he came opposite Frederick street the carriage hind wheels stuck in a rut, and the horse proceeded a short distance with the fore wheels only, when he was stopped and secured.

It was colder yesterday morning than at any other time during the season. At six o'clock in the morning the thermometer stood at 24° Fahrenheit, which was far from being comfortable—blue noses were all the go yesterday.

WATCH RETURNS. The latest intelligence from these concerns affords no peculiar interest to the reader. A few personages sought the watch house as a retreat from the chilling frost.

MARYLAND LEGISLATURE.

ANNAPOLIS, Jan. 2, 1840.

HOUSE OF DELEGATES. The Speaker laid before the House reports from the Commissioners of Lotteries and Clerk City Court of Baltimore—referred to committee on Ways and Means.

Mr. Coal obtained leave to bring in a bill to provide for a general valuation and assessment of the real and personal property, within the State. Which was referred to committee on Ways and Means.

Mr. W. Lynch obtained leave to bring in a bill to give jurisdiction to justices of the peace in cases of violation of the license laws by hawkers and peddlars, and to alter and amend the laws relating to the issue of licenses to such persons, referred to the Committee on Grievances and Courts of Justice.

Mr. Tuck obtained leave to bring in a bill, entitled an act to define the time within which the official Bonds of Clerks and Registers shall be offered and approved—referred to the Committee on Grievances.

Mr. Randall obtained leave to bring in a bill confirmatory of an act to alter and amend the constitution, so far as relates to the power of the Legislature to grant Lotteries—referred to Messrs. Randall, LeGrand and Lecompte.

Mr. Nesbit obtained leave to bring in a bill to lessen and establish a uniform system of charges by Notaries Public, on all protested notes and drafts, bills of exchange, &c.—referred to Messrs. Nesbit, Gallagher and E. A. Lynch.

On Friday, the following proceedings took place.

Mr. Gallagher presented the petitions of David Richter, Margaret White, Margaret Griffith, and Levin Jones, of the city of Baltimore, severally praying to be divorced; which were referred to the committee on divorces.

Mr. Tuck offered the following order—"ordered that the committee on ways and means enquire into the expediency of imposing a tax on brokers and private bankers, and that they have leave to report a bill or otherwise."

THE WATER CANAL. While the Philadelphians are taking measures to establish a regular line of steam tow boats between Havre-de-grace and the Chesapeake entrance to the Chesapeake and Delaware Canal, and between the Delaware entrance to the said canal and Philadelphia, the private enterprise of our own citizens has accomplished a similar undertaking between Baltimore and Havre-de-grace, and their timely preparation promises to be productive of the most gratifying and successful results. There is a certainty that at least one boat, and every probability that another, will be ready to commence the business of towing and fighting upon the opening of the canal in the spring—the steamboat Boston is now undergoing repairs and alterations expressly for this purpose—the steamboat Virginia has recently been purchased by one of our most enterprising merchants with the same view, the tow boats Patuxent and Relief will and doubtless be placed in the same business. Here are four steam boats that can be depended upon, the only fear is that there will be a scarcity of coal boats constructed in time, adapted for towing. This cannot be the case long, when a certainty of being regularly towed exists. It is all important that Baltimore should be the first to offer inducements of this kind, so that connections may be formed here before boats are regularly towed to Philadelphia—this city must have the preference so long as equal facilities are held out to the trade at other cities—the distance being so much shorter, the detention of the boats after they leave Havre-de-grace until they return is less—the cost of towing is also lower, and the expenses of keeping horses, &c. at the latter place will be much less than if the boats were towed to Philadelphia. With such prospects before them, the Baltimoreans have ample cause to rejoice. Let us now reduce our exorbitant charges for wharfage one-half, and we must go ahead.

MARRIED.

On the 28th Nov. by the Rev. Samuel Knapton, William Blaylock and Miss Mary A. Freeman, all of this city. On the 28th ult. by the Rev. E. M. Bowen, Capt. G. W. Kirwan of Annapolis Navy.

On the 31st ult. by the Rev. Mr. Kessler, Edward Layman to Miss Annabella M. Reynolds, all of this city.

DIED.

In Washington city, on the 25th ult. Mr. Charles W. Wertz, aged 56 years.

MARINE LIST—PORT OF BALTIMORE.

CLEARED.
Brig Harriet Brainerd, Lemont, Wilmington, N. C.
Schr Gallant Mary, Coffin, Mayaguez, P. R.
Schr Ada, Wiley, Kingston, Jam.

ARRIVED.
Brig Shamrock, Goodrich, 14 days from Havana to the Cape.
Brig Allen, 55 days from New Orleans.
Brig Northumberland, Fry, 30 days from Kingston.
Brig Ambassador, Clark, 23 days from Kingston.
Brig Martha, Hallet, 10 days from Boston.

RECORDED.
Barque Adeline & Elias, Hopkins, for Baltimore, cleared at New Orleans 24th ult.
Brig Cesar, Wakefield, from Baltimore, arrived at Annapolis 24th Nov.

A GREEN SPOT IN LIVES DESERT.
The Ladies of Eastern section of the city will assemble on THURSDAY AFTERNOON NEXT, at 3 o'clock, in the Wesleyan Sabbath School, 802-st., for the purpose of forming a Temperance Society for the most approved plan. All ladies, who feel interested in making Home lovely and the Domestic hearth the dwelling place of happiness and peace, are invited to attend. [s] ja5-3

TEMPERANCE MEETING.
The Howard Temperance Society will hold an Experience Meeting on FRIDAY EVENING NEXT, at half past 6 o'clock, in the Rev. Mr. Healy's church, Fleet street, Fell's Point. The public are invited to attend. ja5-4

APPRENTICES LIBRARY ASSOCIATION.
A meeting of the Friends of the above Association will be held at the Baptist Church in Calvert st. on WEDNESDAY EVENING, 6th instant, at 7 o'clock. The object of the meeting is to adopt more vigorous and energetic measures to carry out the objects contemplated in the founding of an Apprentices Library. All the friends of this noble enterprise are earnestly requested to attend. Rev. Mr. SWANAP, and others, if invited, will address the meeting. ja5-5

MERCANTILE LIBRARY ASSOCIATION.
The Fifth Lecture of the course will be delivered THIS EVENING, 5th Jan., at half past 7 o'clock, in the Universalist Church, corner of Calvert and Pleasant streets, by EDWARD HINKLEY, Esq. Subject—"Astronomy." ja5-11

NOTICE.
The members of the Columbia Fire Company are hereby notified to attend an Annual Meeting of the Company at the Hall of their Engine House, on WEDNESDAY EVENING, 6th January, at half past six o'clock. By order, AARON STOCKTON, Sec'y. ja5-1*

Dr. T. L. MURPHY has resumed the Practice of Medicine. Office No. 69 BOND STREET, a few doors S. of Allisiana street. d19-4

ROBINSON'S OFFICE.
80 BALTIMORE STREET,
BELOW FRANKLIN BANK.

DRAWN NUMBERS OF NEW JERSEY STATE Lottery, class No. 1, 2d inst.—lowest prize \$10.
7 12 52 3 2 15 9 43 26 25 14 40 31 75
TO-DAY, at 10 o'clock, class 1, drawing will take place at the Metropolitan 4 o'clock, and result received in the afternoon. 65 Nov.—10 Ballots.
GRAND SCHEME:
1 Prize of \$10,000 1 Prize of \$1000
1 " " 5000 2 " " 500
1 " " 1000 3 " " 500
1 " " 100 4 " " 500, &c.

Tickets \$3—shares in proportion.
All letters, addressed to the subscriber, (enclosing cash or prize tickets,) for single tickets, shares, or packages, in any of the Lotteries now drawing every week, will meet prompt attention by return mail, and the result of each drawing sent immediately after it is received. Address, E. W. ROBINSON, No. 80 Baltimore-st., Baltimore, Md. Agent for the State of Maryland. ja5-11

CENTRAL HALL DANCING & WALTZING ACADEMY.
CHARLES L. SPIES, thankful for past favors, has the honor to inform his friends and the public that his SECOND QUARTER will commence on TUESDAY, 19th inst. at the above Hall, corner of Baltimore and Charles streets.

Days of Tuition, for Young Ladies, Misses, and Masters, on Tuesday and Saturday Afternoons, from 2 till 5 o'clock—and on Tuesday and Friday Evenings, from half past 6 till 10 o'clock, for Gentlemen.
Practising Balls on Thursday evenings, and Collation Parties on Saturday Evenings.
Terms—\$10 per quarter. [s] ja5-e2w

FRANKLIN BANK NOTES.
TAKEN AT PAR. The advertiser has a large stock of desirable DRY GOODS, for which Franklin Bank Notes will be received at Par, for CLOTHS and CASSIMERES of all colors and kinds; CASSIMETS; FLANNELS; PRINTS of all prices; Rose and Whitney BLANKETS; figured and plain Mouseline de Laine; Black Italian Lustring and Gro de Naps; Ladies' Cloaks; Buckskin Gloves; Russia Diapers; English and French Hosiery; all color Colored Table Linens, with a large stock of Domestic GOODS, to which he calls the attention of purchasers.

Franklin Bank Notes received in payment.
DAVID RIDGELY, Market street,
Second door above Light street,
Opposite St. Paul street.
ja5-2*

REMOVAL.
G. H. MITTNACHT, IMPORTER OF GERMAN, FRENCH, and ENGLISH FANCY GOODS, has removed from the Store lately occupied in Baltimore street, to the Store No. 9 South LIBERTY STREET, where he will always keep a large and general assortment of FANCY GOODS, including Baskets, Toys, Clocks, Musical Instruments, Cutlery, Jewelry, Pins, Needles, Tapes, Cords, Cotton, Thread, Silk, Blacking, Ink, Slates, Marbles, Whips, &c. &c., which he is prepared to sell at the lowest wholesale prices.
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N. B. Franklin Bank Notes will be taken at par for all Goods purchased for cash. [s] ja5-2w

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FRANKLIN BANK PAPER will be received at PAR for DRY GOODS, at unprecedented low prices, at No. 971 Baltimore street. A lot of extra Rose and Whitney BLANKETS, and 250 pieces super CLOTHS and CASSIMETS. Just received. ja5-31
W. H. RIDGELY & CO. 971 Balt.-st.

FRANKLIN BANK PAPER WANTED.
THE subscriber will sell 925 lbs. Maine Mercer POTATOES, payable in the above money, if immediately applied for.
SAMUEL H. WHITTINGTON,
No. 8 Dugan's wharf.
ja5-eod*

FRANKLIN MONEY RECEIVED.
A commodious two story BRICK HOUSE, with a Store, in Harrison-st., near the Bend, which brings a rent of \$180 per annum, will be sold for \$1100 in Franklin Bank money. Inquire at North Gay street. ja5-3

FRANKLIN BANK NOTES. Wanted GEORGE H. DUTTO Lottery and Exchange No. 9 ja5-11*

FRANKLIN BANK NOTES. Wanted MOROCCO LEATHER, by Chesapeake and Lombard street, by J. W. & G. ja5-4*

PARTNERSHIP.
THE BUSINESS OF JACOB HOUCK after be conducted under the name of JACOB HOUCK & SON. FRIDERICK HOUCK. Baltimore, 1st January, 1841. ja5-4

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