

BANKING.

U. S. 7.30 LOAN.

The Secretary of the Treasury gives notice that subscriptions will be received for Coupon Treasury Notes, payable three years from Aug. 15th, 1864, with semi-annual interest at the rate of seven and three-tenths per cent. per annum—principal and interest both to be paid in lawful money.

These notes will be convertible at the option of the holder at maturity, into six per cent gold bearing bonds, payable no later than five nor more than twenty years from their date, as the Government may elect. They will be issued in denominations of \$50, \$100, \$200, \$1,000 and \$5,000, and all subscriptions must be for fifty dollars, or some multiple of fifty dollars.

As the notes draw interest from August 15th, semi-making deposits subsequent to that date must pay the interest accrued from date of note to date of deposit.

Parties depositing twenty-five thousand dollars and upwards for these notes at any one time will be allowed a commutation of one-quarter of one per cent.

SPECIAL ADVANTAGES OF THIS LOAN

It is a National Savings Bank, offering a higher rate of interest than any other, and the best security. Any savings bank which pays its depositors in U. S. Notes considers that it is paying in the best circulating medium of the country, and it can pay anything better, for its own assets are either in Government securities or in notes or bonds payable in Government paper.

Convertible into a Six per cent, 5-20 Gold Bond.

In addition to the very liberal interest on the notes for three years, this privilege of conversion is now worth about three per cent. per annum, for the current rate for 5-20 Bonds is not less than *six per cent. premium*, and before the war the premium on six per cent. U. S. stocks was over twenty per cent. It will be seen that the actual profit on this loan, at the present market rate, is not less than ten percent. per annum.

Interest from State or Municipal Law.

But aside from all the advantages we have enumerated, a special Act of Congress exempts all bonds and Treasury notes from local taxation. On the average, this exemption is worth about two per cent. per annum, according to the rate of taxation in various parts of the country.

It is believed that no securities offer so great inducement to lenders as those issued by the government. In all other forms of indebtedness, the faith or ability of private parties, or stock companies, or separate communities, only, is pledged for payment, while the whole property of the country is held to secure the discharge of all the obligations of the United States.

Subscriptions will be received by the Treasurer of the United States, at Washington, the several Assistant Treasurers and designated Depositaries, and by the

FIRST NATIONAL BANK OF BALTIMORE, MD.
SECOND NATIONAL BANK OF BALTIMORE, MD.
and by all National Banks which are depositories of public money, and
ALL RESPECTABLE BANKS AND BANKERS throughout the country will give further information and AFFORD EVERY FACILITY TO SUBSCRIBERS.

au-12d w/e

UNITED STATES SEVEN-THIRTY LOAN

THE FIRST NATIONAL BANK OF BALTIMORE is authorized by the Secretary of the Treasury to receive subscriptions to the new loan.

Parties subscribing for \$25,000, and upwards, at one time, will be above a commission, of one-half of one percent, which will be paid by the Treasury Department.

Full information can be obtained on application at the Bank.

J. S. NORRIS,
Cashier.

UNITED STATES

10-40 B.M.D.A.

FIRST NATIONAL BANK OF BALTIMORE DESIGNATED DEPOSITORY AND FINANCIAL AGENT OF THIS UNITED STATES.

Subscriptions for the UNITED STATES FIVE PER CENT. TEN-FOURTY YEARS BONDS, either registered or with Coupons, au-12d w/e

J. S. NORRIS,
Cashier.

PROPOSALS.

CITY COMMISSIONER'S OFFICE,

BALTIMORE, August 25th, 1864.

SEALED PROPOSALS for the furnishing of this office until the TENTH DAY OF SEPTEMBER for grading and macadamizing the Harford Avenue from the junction of Central Avenue to the city line. Persons desiring to offer for the work, can apply to the Commissioner of Public Works, or to the under-signed. JNO. A. THOMPSON, City Commissioner.

CITY PRINTING AND STATIONERY.

CITY REGISTRY'S OFFICE,

BALTIMORE, August 25th, 1864.

SEPARATE SEALED PROPOSALS for the furnishing of such Printing and Stationery for the city as may be required by the Register for one year from October 1st, 1864. Persons applying for the work, can apply to the under-signed. JNO. A. THOMPSON, City Commissioner.

PRINTING.

BOOK AND JOB PRINTING.

JAMES YOUNG,

114 W. BALTIMORE STREET,
Opposite Sun Office.

Every description promptly executed at short notice on moderate terms for cash or credit.

SUBSTITUTES.

WANTED IMMEDIATELY—Five HUNDRED VOLUNTEERS in SUBSTITUTES for the Army and Navy. Apply to OLIVER DODD, 61 Second St.

N. B.—Substitutes furnished on Commissions, au-12d.

CHEMICALS.

SUPER PHOSPHATE OF LIME, OIL OF VITRIOL, Muriatic and Nitric acids, Sulphate of Zinc, Spanish Brown, Marble Dust, &c., manufactured and for sale by JAMES L. THOMPSON, Manufacturing Chemist, 370 W. Baltimore street, East of Pa-

rk.

ICE CREAM.

ICE CREAM! ICE CREAM!
AND WATER ICES! 35 CENTS PER QUART for Ice cream and Water ices, of the best quality, and of all the different flavors. J. PUS'EL & CO., Saratoga street, near Calvert.

ocd

MARTIN HEYM,
MERCHANT TAILOR,
No. 80 SECOND STREET,
Opposite the POST OFFICE.

PROPOSALS.

PROPOSALS.

NAVY DEPARTMENT.

Letters of Credit and Proprietary.

SEALED PROPOSALS

for each class re-

quires the class) for the navy yard at (name the yard,) will be received at this office until the United States Subsistence Department, located in Baltimore, Maryland, and with

which both the opening of the bid will be com-

menced, for furnishing and delivering at the serv-

er's yards named, the materials and articl-

es named, to be furnished at the time ex-

pected, or any day which is not perfect and

complete in its accordance to the forms of offer

and guarantee, and each individual of a firm

must sign his bid and contract.

Holders are hereby cautioned that particularly

in contracts for supplies, to observe the

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