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Strangers' Guide in Philadelphia.

For the benefit of strangers and others who may desire to visit any of our public institutions, we publish the annexed list.

PUBLIC PLACES OF AMUSEMENT.

Academy of Music, (Operatic,) corner of Broad and Locust streets.
Arch Street Theatre, Arch, above 6th street.
Parkinson's Garden, Chestnut, above Tenth.
National Theatre and Circus, Walnut, above Eighth.
Sanford's Opera House, (Ethiopian,) Eleventh, below Market.
Walnut Street Theatre, northeast corner Ninth and Walnut.
Thomson's Varieties, Fifth and Chestnut.
Thomas's Opera House, Arch, below Seventh.

ARTS AND SCIENCES.

Academy of Natural Sciences, corner of Broad and George streets.
Academy of Fine Arts, Chestnut, above Tenth.
Artists' Fund Hall, Chestnut, above Tenth.
Franklin Institute, No. 8 South Seventh street.

BENEVOLENT INSTITUTIONS.

Almshouse, west side of Schuylkill, opposite South street.
Almshouse (Friends'), Walnut street, above Third.
Association for the Employment of Poor Women, No. 292 Green street.
Asylum for Lost Children, No. 36 North Seventh street.
Asylum, Race, near Twentieth street.
Christ Church Hospital, No. 6 Cherry street.
City Hospital, Nineteenth street, near Coates.
Clarkson Hall, No. 125 Cherry street.
Dispensary, Fifth, below Chestnut street.
Female Society for the Relief and Employment of the Poor, No. 72 North Seventh street.
Guardians of the Poor, office No. 56 North Seventh street.
German Society Hall, No. 8 South Seventh street.
Home for Friendless Children, corner Twenty-third and Brown streets.
Indigent Widows' and Single Women's Society, Cherry, east of Eighteenth street.
Masonic Hall, Chestnut, above Seventh street.
Magdalen Asylum, corner of Race and Twenty-first streets.
Northern Dispensary, No. 1 Spring Garden street.
Orphans' Asylum, (colored,) Thirteenth street, near Callowhill.
Odd Fellows' Hall, Sixth and Haines street.
Do. do. S. E. corner Broad and Spring Garden streets.
Do. do. Tenth and South streets.
Do. do. Third and Brown streets.
Do. do. Ridge Road, below Wallace.
Pennsylvania Hospital, Pine street, between Eighth and Ninth.
Pennsylvania Institute for the Instruction of the Blind, corner Race and Twentieth street.
Pennsylvania Society for Alleviating the Miseries of Public Prisons, Sixth and Adelaide streets.
Pennsylvania Training School for Idiotic and Feeble-Minded Children, School House Lane, Germantown, office No. 150 Walnut street.
Philadelphia Orphans' Asylum, northeast cor. Eighteenth and Cherry.
Preston Retreat, Haverford, near Twentieth street.
Providence Society, Prune, below Sixth street.
Southern Dispensary, No. 98 Shippen street.
Union Benevolent Association, N. W. corner of Seventh and Sansom streets.
Will's Hospital, Race, between Eighteenth and Nineteenth streets.
St. Joseph's Hospital, Girard avenue, between Fifteenth and Sixteenth.
Episcopal Hospital, Front street, between Huntingdon and Lehigh avenues.
Philadelphia Hospital for Diseases of the Chest, S. W. corner of Chestnut and Park sts., West Philadelphia.

PUBLIC BUILDINGS.

Custom House, Chestnut street, above Fourth.
County Prison, Passyunk road, below Bank.
City Tobacco Warehouse, Dock and Spruce streets.
City Controller's Office, Girard Bank, second story.
Commissioner of City Property, office, Girard Bank, second story.
City Treasurer's Office, Girard Bank, second story.
City Commissioner's Office, State House.
City Solicitor's Office, Fifth, below Walnut.
City Watering Committee's Office, Southwest corner Fifth and Chestnut.
Fairmount Water Works, Fairmount on the Schuylkill.
Girard Trust Treasurer's Office, Fifth, above Chestnut.
House of Industry, Catharine, above Seventh.
House of Industry, Seventh, above Arch street.
House of Refuge, (white,) Parrish, between Twenty-second and Twenty-third street.
House of Refuge, (colored,) Twenty-fourth, between Parrish and Poplar streets.
Health Office, corner of Sixth and Sansom.
House of Correction, Bush Hill.
Marine Hospital, Gray's Ferry road, below South street.
Mayor's office, S. W. corner Fifth and Chestnut streets.
New Penitentiary, Coates street, between Twenty-first and Twenty-second streets.
Navy Yard, on the Delaware, corner Front and Prune streets.
Northern Liberties Gas Works, Maiden, below Front street.
Post Office, No. 237 Dock street, opposite the Exchange.
Post Office, Kensington, Queen street, below Shackamaxon street.
Post Office, Spring Garden, Twenty-fourth street and Pennsylvania Avenue.
Philadelphia Exchange, corner Third, Walnut and Dock streets.
Philadelphia Gas Works, Twentieth and Market; office, No. 3 S. Seventh street.
Pennsylvania Institute for Deaf and Dumb, Broad and Pine streets.
Penn's Treaty Monument, Beach, above Hanover street.
Public High School, S. E. corner Broad and Green.
Public Normal School, Sergeant, above Ninth.
Recorder's Office, No. 3 State House, east wing.
State House, Chestnut street, between Fifth and Sixth streets.
Sheriff's Office, State House, near Sixth street.
Spring Garden Commissioner's Hall, Spring Garden and Thirteenth streets.
Union Temperance Hall, Christian, above Ninth street.
United States Mint, corner of Chestnut and Juniper streets.
United States Arsenal, Gray's Ferry Road, near Federal street.
Naval Asylum, on the Schuylkill, near South street.
United States Army and Clothing Equipage, corner of Twelfth and Girard streets.
United States Quartermaster's Office, corner of Twelfth and Girard streets.

COLLEGES.

College of Pharmacy, Lane street, above Seventh.
Eclectic Medical College, Haines street, west of Sixth.
Girard College, Ridge road and College Avenue.
Homeopathic Medical College, Filbert street, above Eleventh.
Jefferson Medical College, Tenth street, below Sansom.
Polytechnic College, corner Market and West Penn Square.
Pennsylvania Medical College, Ninth street, below Locust.
Philadelphia Medical College, Fifth street, below Walnut.
Female Medical College, 229 Arch street.
University of Pennsylvania, Ninth street, between Market and Chestnut.
University of Free Medicine and Popular Knowledge, No. 68 Arch street.

LOCATION OF COURTS.

United States Circuit and District Courts, No. 24 Fifth street, below Chestnut.
Supreme Court of Pennsylvania, Fifth and Chestnut streets.
Court of Common Pleas, Independence Hall.
District Courts, Nos. 1 and 2, corner of Sixth and Chestnut streets.
Court of Quarter Sessions, corner of Sixth and Chestnut streets.

RELIGIOUS INSTITUTIONS.

American Baptist Publication Society, No. 118 Arch street.
American and Foreign Christian Union, No. 144 Chestnut street.
American Sunday School Union (new), No. 1122 Chestnut street.
American Tract Society (new), No. 929 Chestnut.
Menonist, Crown street, below Callowhill street.
Pennsylvania and Philadelphia Bible Society, corner of Seventh and Walnut streets.
Presbyterian Board of Publication (new), No. 821 Chestnut street.
Presbyterian Publication House, No. 1334 Chestnut street.
Young Men's Christian Association, No. 162 Chestnut street.
Northern Young Men's Christian Association, Germantown Road and Franklin.
Philadelphia Bible, Tract, and Periodical Office (T. H. Stockton's), No. 535 Arch street, first house below Sixth street, north side.
Lutheran Publication Society, No. 762 Arch street, below Eighth.

Traveller's Guide.

RAILROAD LINES.

Penna. Central R. R.—Depot, Eleventh and Market
7 A. M.; Mail Train for Pittsburgh and the West.
12.55 P. M., Fast Line for Pittsburgh and the West.
2.30 P. M., for Harrisburg and Columbia.
4.30 P. M., Accommodation Train for Lancaster.
11 P. M., Express Mail for Pittsburgh and the West.

Reading Railroad—Depot, Broad and Vine.
7.30 A. M., Express Train for Pottsville, Williamsport, Elmira and Niagara Falls.
3.30 P. M., as above (Night Express Train.)

New Jersey Lines.
1 A. M., from Kensington, for Cape May City.
6 A. M., from Camden, Accommodation Train.
7 A. M., from Camden, via Jersey City, Mail.
10 A. M., from Walnut street wharf, via Jersey city.
2 P. M., via Camden and Amboy, Express.
3 P. M., via Camden, Accommodation Train.
5 P. M., via Camden and Jersey City, Mail.
6 P. M., via Camden and Amboy, Accommodation.

Connecting Lines.
6 A. M., from Walnut street wharf, for Belvidere, Easton, Water Gap, Scranton, &c.
7 A. M., for Freehold.
7 A. M., for Mount Holly, from Walnut street wharf.
2 P. M., for Freehold.
2.30 P. M., for Mount Holly, Bristol, Trenton, &c.
3 P. M., for Palmyra, Burlington, Bordentown, &c.
4 P. M., for Belvidere, Easton, &c., from Walnut street wharf.
6 P. M., for Mount Holly, Burlington, &c.

Baltimore R. R.—Depot, Broad and Prime.
8 A. M., for Baltimore, Wilmington, New Castle, Middletown, Dover, and Seaford.
1 P. M., for Baltimore, Wilmington, and New Castle.
4.15 P. M., for Wilmington, New Castle, Middletown, Dover, and Seaford.
7 P. M., for Perryville, Fast Freight.
11 P. M., for Baltimore and Wilmington.

North Pennsylvania R. R.—Depot, Front and Willow.
6.15 A. M., for Bethlehem, Easton, Mauch Chunk, &c.
8.45 A. M., for Doylestown, Accommodation.
2.15 P. M., for Bethlehem, Easton, Mauch Chunk, &c.
4 P. M., for Doylestown, Accommodation.
6.35 P. M., for Gwynedd, Accommodation.

Camden and Atlantic R. R.—Vine street wharf.
7.30 A. M., for Atlantic City.
10.45 A. M., for Haddonfield.
4 P. M., for Atlantic City.
4.45 P. M., for Haddonfield.

West Chester R. R.—From Westchester Branch, by Colesbin R. R., and Westchester Branch.
Leave Philadelphia 7 A. M. and 4 P. M.
" Westchester 6.30 A. M., and 3 P. M.

ON SUNDAYS.

Leave Philadelphia 7 A. M.
" Westchester 5 P. M.

Westchester Direct Railroad, open to Pennsylvania Bridge.

From northeast Eighteenth and Market streets:
Leave Philadelphia 6, and 9 A. M., 2, 4, and 6 P. M.
" Pennsylvania Bridge, 7, 8, and 11 A. M., and 2, 4, and 6 P. M.
On Saturdays last train from Pennsylvania at 7 A. M.

ON SUNDAYS.

Leave Philadelphia 8 A. M. and 3 P. M.
" Pennsylvania 9½ A. M. and 6 P. M.

Germantown & Norristown R. R.—Depot, 9th and Green.
6, 8, and 11 A. M., and 2, 4.45, 6.45, and 11.15 P. M., for Norristown.
8 A. M. and 3 P. M., for Germantown.
6, 8, 9, 10, and 11.30 A. M., and 2, 4, 6, and 8 P. M., for Chestnut Hill.
6, 7, 8, 9, 10.30, and 11.30, A. M., and 1, 2, 3.30, 4, 5, 6, 8, 9, and 11.30 P. M., for Germantown.

Chester Valley R. R.—Leave Philadelphia 6 A. M. and 3 P. M.
Leave Downingtown 7½ A. M. and 1 P. M.

STEAMBOAT LINES.

2.30 P. M., Richard Stockton, for Bordentown, from Walnut street wharf.
10 and 11.45 A. M., and 4 P. M., for Tacony, Burlington and Bristol, from Walnut street wharf.
9.30 A. M., Delaware, for Boston, and Kennebec, for Cape May, first pier below Spruce street.
7.30 A. M., and 2, 3½ and 6 P. M., John A. Warner and Thomas A. Morgan, for Bristol, Burlington, &c.
9.30 A. M., General McDonald, for Cape May, every Tuesday, Thursday, and Saturday, from Arch street wharf.

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I will deem it a great favor if my political and personal friends, and all others who desire a first class Weekly Newspaper, will exert themselves to give THE WEEKLY PRESS a large circulation in their respective neighborhoods.

JOHN W. FORNEY,
Editor and Proprietor.

Publication Office of THE WEEKLY PRESS, No. 417 Chestnut Street, Philadelphia.

The Press.

TUESDAY, OCTOBER 20, 1857.

THACKERAY'S FORTHCOMING NOVEL.

It is announced, in the London newspapers, that on November 1, Mr. WILLIAM MAKEPEACE THACKERAY will commence the publication of a serial, to be entitled "The Virginians," and to be completed in twenty-four monthly parts. Any new work by such a celebrated writer as Mr. THACKERAY, is certain to excite attention, wherever the English language is spoken; and the promised story is likely to make a particular stir in this country, it being understood that the two heroes are American; that the time is that of our War of Independence; and that considerable portion of the action will take place on American soil.

Mr. THACKERAY'S *amour propre* far exceeds the usual vanity of authors. He is so possessed with admiration of his own creations, that he repeats them, over and over again, in his various works. Thus the Marquis of Steyne figures in "Pendennis" as well as in "Vanity Fair,"—Pendennis appears, not only in the book to which his adventures give the name, but also (in a very clumsy and unartistical manner) is put into "The Newcomes," first as nominal editor, and next, as a principal character. Old General Tiptoff figures in "Pendennis," as well as in "Vanity Fair." Captain Costigan, who looms out so largely (with a very strong flavor of whiskey punch and Welsh rabbits) in "Pendennis," is also dragged, by the head and shoulders, into "The Newcomes." The Honorable Mr. Deuceace, my lord Baraceres, and the Earl of Crabs are regular stock-in-trade through most of the Thackeray novels, from "The Yellowplush Papers" down to "Pendennis." Even in the latter, as well as in "The Newcomes," we have Mr. Warrington—a cadet of the family into which Miss Rachel Esmond, only daughter of that married Col. Esmond whose adventures Mr. THACKERAY gave the world, in three volumes post octavo, five years ago.

The fact would seem to be that Mr. THACKERAY (like the sculptor who became enamored of the statue which he himself had made) has a very great and even passionate admiration of his own creations. Once that he has introduced a character, worth any thing, he never likes to part with it. THACKERAY is in love with his own making, *because he is on the very best terms with himself.*

A phrenological examination of his head, and a psychological inquisition of his brain, would probably ascertain two things: First, that THACKERAY has not a constructive power; and, next, that he has not a creative power. Except in "The Luck of Barry Lyndon," perhaps the least known, though the best executed, (as far as the story-telling goes,) his plots are very bald. Almost from the first, the reader knows how it will all end. Then, as to characters, he does not *invent*—because *that* is what Genius does, and THACKERAY possesses only Talent; but he keenly *observes*, like a cynic, as he is, and throws the result of many observations together, to blend into one character which represents a class.

It has been noticed, (and with force, because with truth,) that THACKERAY has a *penchant* for drawing very indifferent characters. Looking back through his numerous works, we discover very few whom any honest man would like to associate with. Where they are not scamps and picaroons, they are dupes and fools. Among all the characters drawn by him, there is only one real, true, honest gentleman—and *he* has very little brains, though his heart is great and good—namely, Colonel Newcome. As for his usual run of characters—gamblers, cheats, forgers, bill-drawers, and bill-discounters—he exhibits far too many of them. We can account for it, we think, for it is understood that, ere he turned author, THACKERAY himself did a little in the bill-discounting line, and future generations, perhaps, in the enthusiasm to visit all the haunts of great authors, may turn their pilgrim-steps to the little office, (in Panton Square, Haymarket, London,) where THACKERAY used to *do* bills, for necessitous young men about town, on the usual terms which discounters obtain under such circumstances. As to his female characters, they are invariably wicked or foolish, but among them prominently appears, with her green eyes, pale face, and sand-colored hair, that wonderful creature Becky Sharpe. He may write until Doomsday, (and he is likely to write for a long time, for he is only fifty-three years old, though he modestly owns to no more than forty-five,) but he never can bring on the *tapis* the equal of the immortal Becky. In his new book, he will be unable to introduce any of his old stock-in-trade characters, which will impede him.

Novel-readers will wonder what sort of a book will this new one of THACKERAY's be. Perhaps we can tell them—though it may be unusual to criticise a work not only before it is published, but before it is even written.

THACKERAY's historical romance, called "Esmond," winds up, as every novel-reader knows, with the marriage of Colonel Henry Esmond to the dowager Lady Castlewood, a lady who, as far as can be judged from various indications scattered throughout the story, must have reached the mature age of forty-eight or thereabouts. Esmond had been in love with Beatrix, the daughter, and, when she jilted him, fell back upon the mother, who, it seems, had been in love with him, and jealous of her own child! It is, in effect, a sort of triangular love-affair, in which very little delicacy is exhibited by any of the parties.

Esmond and his wife leave the old country, and go to reside at a place called Castlewood, in Virginia. The preface to "Esmond," dated "Castlewood, Virginia, November 3, 1778," (we beg the reader to remember the exact date,) professes to have been written by Esmond's daughter, and says that her mother died in 1736; and that she herself, the only child of the marriage, went to be educated in England, "where," to quote her own words,

"I made the acquaintance of Mr. Warrington, whom my children never saw. When it pleased heaven, in the bloom of his youth, and after but a few months of a most happy union, to remove him from me, I owed my recovery from the grief which that calamity caused me, mainly to my dearest father's tenderness, and then to the blessing vouchsafed to me in the birth of my two beloved boys. I know the fatal difference which separated them in politics never disunited their hearts; and, as I can love them both, whether wearing the King's colors or the Republic's, I am sure they can love me and one another."

Here we learn that Mrs. Warrington had two sons—that they were twins—that they were posthumous children, born after their father's death—that, residing in Virginia when the War of Independence broke out, they were probably thirty-six years old at the time, allowing their mother to have married four years after her mother's death—and that they took different sides in the contest of the American colonies with their English step-mother.

These men, Henry and George Warrington, are "The Virginians." We understand that THACKERAY's design, which is very capable of being worked out into a truly stirring historical romance, is to trace the career of these twins, on opposite sides of the great contest which ended in our becoming an independent nation.

Now, some matter-of-fact reader may ask, How do you get at the Christian names of the twin-heroes? We are indebted to their communicative mamma for that, with other information. Mrs. Warrington's already quoted from Preface, describing Esmond, says:

"He was of rather low stature, not being above five feet seven inches in height; he used to laugh at my sons, whom he called his crutches, and say they were grown too tall for him to lean upon. When the French came to this county with Monsieur Rochambeau, not one of his officers was superior to my Henry, and he was not the equal of my poor George, who had taken the king's side on our lamentable, but glorious War of Independence."

There can be no mistake in all this. We have as fast hold of the heroes of the new romance, it seems to us, as THACKERAY himself has.

The question arrises—How will he do justice to the subject? On a discussion of this point, it was generally conceded that, exercising the same laborious fidelity which gave such *vrai semblance* to "Esmond," it was probable that THACKERAY would avoid any very great blunders in the historical part of his story, but that it was by no means to be expected that he could sketch the eighty years' past manners of the American provinces, and particularly of Virginia, with that accuracy which would make the book valuable—such accuracy, for example, as has been exhibited by SCOTT in "Ivanhoe," and "Quentin Durward," and "The Talisman;" by BULWER, in "Harold" and "The Last of the Barons;" and, coming much later down, by CHARLES READE in his charming French revolutionary tale, "White Lies."

Our own opinion, formed on no hasty or superficial examination of the premises, is that THACKERAY is likely to make a terrible mess of the historical part—in fact, unless some well informed American carefully revise it, this story will enable him, like Dogberry, to say, "Write me down an ass."

We judge this, as our readers may, from the before-mentioned Preface to Esmond, in which every allusion to America is wholly and palpably wrong.

Bearing the date of November, 1778, it brings on the War of Independence as a thing which had recently ended—whereas it continued for nearly five years after the above date.

It mentions, "when the French came to this country," as if it had occurred some time before—the fact being that the French force, under D'ESTAING, first appeared off Newport, in August, 1778, under the treaty with France of February in the same year. Now, an event which took place—and such an event too!—in less than three months from the date of Mrs. Warrington's *pseudo* Preface, could never have been referred to as *remote*.

Again, under date of 1778, we have Monsieur ROCHAMBEAU mentioned, and his officers having fenced with George and Henry Warrington is dwelt on by the loving mother, with natural complacency. But the plain truth is—Monsieur ROCHAMBEAU did not arrive in America until 1780, which, unfortunately for THACKERAY's accuracy, is fully two years *after* the date of the Preface.

We have sufficiently indicated, from evidence involuntarily supplied by himself, what are THACKERAY's qualifications for writing American history. We expect a pleasant book of blunders. There is another point worth notice—of course, Mr. THACKERAY will have to introduce General WASHINGTON. How will he garnish and serve *him* up.

In the second chapter of "The Newcomes," we find THACKERAY, speaking in his own person as author, using these words:

"When pigtails still grew on the backs of the British gentry, and their wives wore cushions on their heads, over which they tied their own hair, and disguised it with powder and pomatum; when ministers went in their stars and orders to the House of Commons, and orators of the Opposition nightly attacked the noble lord in the blue ribbon; when Mr. WASHINGTON was heading the Americans with a courage, it must be confessed, *worthy of a better cause*, there came up to London, out of a northern county, Mr. Thomas Newcome."

Attention was drawn (originally by the writer of the present article) to the somewhat disparaging terms in which WASHINGTON and the cause for which he battled was spoken of, in the above extract. Mr. THACKERAY considered it worth his while to defend himself, but could only say that, whatever the words might *appear* to imply, they, with every other part of the paragraph, were sportive and fanciful.

But, in 1780, (the time in question) the British gentry *did* wear pigtails, and their wives *did* tie their powdered and pomatumed hair over cushions; Lord NORTH, in office at the time, *was* notorious for sitting in the House of Commons, in full dress, wearing the insignia of the Order of the Garter, and in Parliamentary language, *was* always mentioned by the Opposition as "the noble Lord in the blue ribbon." Here are plain undoubted facts—the pigtics, the cushions, the powder, the pomatum, the star and orders worn by the Minister, and the actual words of contempt which the orators of the Opposition applied to him. Nothing but *facts* here,—nothing fanciful, and then, as another and culminating *fact*, introduced to point the era when Thomas Newcome "came up to London, from a northern county," Mr. THACKERAY further mentioned that Mr. WASHINGTON *was* heading the Americans, patronizingly confessing that he did so "with a courage worthy of a *better cause*."

From this quotation, the obvious meaning of which cannot be mistaken, (though he endeavored to back out of it when he saw that his sneer gave offence,) we candidly confess that we do not expect that Mr. THACKERAY, in "The Virginians," will show any very great sympathy with, or do any particular justice to, such a great historical and personal character as WASHINGTON. We shall see.

THANKS TO HON. MILTON S. LATHAM.

Thanks to Hon. MILTON S. LATHAM for a copy of his splendid oration, delivered in San Francisco at the LA FAYETTE celebration, on the 7th of September. While the old States allowed the anniversary of the hundredth birthday of LA FAYETTE to pass over without recognition, it was reserved for California, a State conquered from misrule and despotism, by the same free spirit which sent the young Frenchman hither to assist in rescuing the Western World from the fangs of oppression, to hail that anniversary with such a demonstration as has rarely been witnessed, even in a State remarkable for its popular manifestations. Extracts from Mr. LATHAM'S oration shall be laid before his old friends in the old States at our earliest leisure.

We notice among the persons who participated in the display alluded to, J. P. HAVEN, Esq., as chief marshal, and Justice MCALLISTER, who presided over the ceremonies, besides many others familiar to the people of this and other States.

A Montreal cotemporary states that £60,000 sterling bills drawn by the Grand Trunk managers here on England, and sold to the Bank of Upper Canada, have been returned under protest. The bills in question were protested for non-acceptance, and not for non-payment, on account of some irregularity. The bills were drawn at sixty days, and arrangements have been made to meet them when due. The necessary funds will be made in England before the bills mature.

THE CRISIS IN OTHER STATES.

The question which now agitates financial circles is, as to the means of bringing forward the enormous amounts of produce which have been gathered in the produce depots of the West. The want of means for this purpose also affects the bringing forward of the cotton crop, which has accumulated in vast quantities. If these two objects could be effected before the winter falls in, relief would be certain and sure. Intense anxiety is felt for the arrival of every steamer from England, inasmuch as the supply of cotton in the British manufacturing cities is small, and it is anticipated that hercilean efforts will be made by the British capitalists to supply themselves with cotton for the approaching winter, so as to keep their multitudes of workmen engaged, and so ward off a troublesome winter of suffering, starvation, and possibly revolution. Meanwhile, the regular arrival of the steamers from California gives great confidence to monetary circles, and once more attests the invaluable importance of the acquisition of California to our common country and the world at large. Suspension has equalized domestic exchanges between the great cities South, East, and West, and has already had the effect of stopping the exportation of our specie and of giving a sudden check to foreign importations. Below will be found the speculations of the leading Southern, Eastern, and Western papers on the present phase of the monetary crisis.

"It is Darkest Just Before Day."

[From Montgomery (Ala.) Mail, Oct. 13.]

The gloom which overshadows the business of the whole country is very, very deep. Men in every department of trade seem weighed down in spirit, and no man pretends to say when a brighter day will dawn. A little while back, plenty of hopeful words could be heard, "Yet a little longer, and this will blow over;" but the "little longer" has sped away, and the dark, heavy cloud still rests heavily on the entire horizon. North, South, East, West—nothing but gloom.

Our own community has thus far only been affected to a limited extent. Money tightened for a while, and then it disappeared altogether. There is a general stagnation—no cotton selling. But we have plenty of money, and we can truly say that our business men are in as good condition to meet a general storm as any mercantile community can be. Still, the storm may be so continued, violent and ruinous, as to pull down the strongest. Our Banks very prudently decline to discount; there is no money in private hands; cotton cannot sell; and planters cannot pay up. If our merchants can stand such a state of things for 90 days, we may safely conclude that nothing can hurt them.

The Kentucky Banks.

[From the Louisville Courier, 14th.]

It will be seen, by comparing the condition of our banks to those of New York and New Orleans, that ours are really in a better condition than those of either of these commercial emporiums. It is true, our banks have not as much specie in proportion to their circulation, but they owe much less to their depositors. The sum of the circulation and deposits of the New York banks is $75,894,759; and that of the New Orleans banks is $17,769,237, while that of the Kentucky banks is only 11,918,017. The proportion of specie to the circulation and deposit account in our banks is, therefore, greater than in New York or New Orleans, and our banks really stand upon a better basis than those of either of these cities. In addition to this all-important fact, our banks have bills to the amount of several millions, maturing this month and next, in New York and New Orleans, which will be as good to them as the gold and silver. Indeed, exchange is now preferred to specie, and we do not see any prospect of a state of things rapidly occurring, in which it will not be preferred.

Of course, the day of settlement, which is at hand, will be a terrible day. It will sweep away merchants, and manufacturers, and mechanics, and bankers, and banks, and business men, and speculators in wild lands, and buyers of corner lots in fancy cities, and dealers in stocks, and drivers of fast horses, and dwellers in fine houses, and all men of more show than real means. A few of every class will stand firm amid the general wreck; but prices in everything will fall with the rotten concerns of the day. We now have to pay too high for everything we buy—provisions, clothing, lands, houses, and stocks. All must come down to their proper standard, and that is the only good that can come of the revulsion with which we are now threatened.

Bank Suspensions at the South.

VIRGINIA.—The "Bank of Virginia" suspended specie payments yesterday. It was the last to yield in the present crisis, though holding out only about twenty-four hours longer than the other banks of this city. We now say that all the banks in Virginia have suspended specie payments.—*Richmond Enquirer of Thursday.*

NORTH CAROLINA.—The confirmation of the deplorable financial affairs in New York, where the main resources of the banks and merchants of this place are located and now locked up, has been the means of driving three of the banks of the town of Wilmington into a suspension of specie payments. The branch of the Bank of the State, located here, yet stands unsuspended, awaiting advices, we presume, from the mother bank at Raleigh. All the rest—the Bank of Wilmington, the Bank of Cape Fear, and the Commercial Bank of Wilmington—suspended this morning. We have a report that the Bank of Clarendon, at Fayetteville, suspended yesterday. We do not give this information as reliable. But, we think, from the present appearance of things, that there will be a general suspension of the banks throughout the State.—*Wilmington Journal of Thursday.*

The New York *Times* has a mournful triumph in the realization of its predictions to the final result of the suicidal policy of the banks, in their lack of firmness and unity. It says:

"They have shown throughout a timid, nervous apprehension about their own safety, and a consequent indifference to the safety of the great business community upon which they were absolutely dependent. They have thus exasperated one class of business men and alarmed another. Their feverish anxiety about themselves created corresponding distrust on the part of the public, and this has been growing from day to day, under the eyes of the N. J. Legislature, which were constantly occurring among the merchants, and which were charged to the selfish contraction of bank accommodations. It is said that the banks could not agree with safety to themselves; but that their safety depended throughout far more on the confidence and forbearance of their creditors than upon the amount of their indebtedness. * * *

"The adoption of the country circulation for that of the State at an early day would have accomplished the object—but neither that nor anything else was done, or even attempted by the banks."

The *Tribune* holds the following cheerful tone in regard to the effect upon the people, and the intrinsic solvency of the banks:

"Every dollar of the issues of our banks will buy more of the necessaries of life to-day, than they are said to be broken, than it would have done three months ago, when they were regarded as perfectly solvent. It is an abuse of language, therefore, to regard the banks as failed because specie redemption has become impossible. If all the gold and silver on earth had yesterday been annihilated by an act of God, the banks and their notes would nevertheless be good. So long as there is twice as much as they owe due them from men able soon to pay in anything but specie, and so long as their notes will buy whatever is desired, they have not failed."

The *Herald* says:

"Considering the tremendous pressure brought to bear upon these banks, this course is, perhaps, the best which could have been adopted. But for the overwhelming demands by mercantile depositors for specie, the overtrading class, resolved upon forcing the banks to an expansion or a suspension, this alternative of substantial suspension of specie payments might have been avoided. The result, as it is, will probably be equivalent to the sweep of a hundred millions to the business community of this metropolis, from the inevitable reaction of this movement upon the banks and the financial and commercial interests of the Union."

Great Railroad Failure.

[From the St. Louis Republican.]

The Illinois Central Railroad has failed and made application to Chancery. This is the greatest among the great failures of the passing day.

The Illinois Central is the longest railroad in the United States. It is 704 miles long. At the last accounts it had cost over $23,000,000. Its gross receipts at the last year's return were $2,476,000; its nett receipts were $1,031,000. On the 19th of September its stock stood at 94, and its late as last Saturday stood at 71.

As every one knows, this road was richly endowed by the State with lands granted by Congress. The grant was 3,840 acres to every mile. So that the whole grant came over 2,700,000 acres of land. These lands were appropriated by the company in manner following: 2,000,000 of acres were mortgaged as security for money to be raised for the construction of the road. The money expected to be raised in this way was $17,000,000. The bonds bore 7 per cent. interest, payable on the 1st of October and April in New York; 250,000 acres were to be held subject to sale, so as to form a fund for the payment of interest, until the receipts of the road should pay interest. The balance—some 400,000 acres—were to be sold from time to time to "meet such demands as the exigencies of the company may demand."

The minimum value of the 2,000,000 acres (mortgaged for construction) was set down at over $16,000,000. The company also created stock to the amount of $2,000,000.

The lands and the road were conveyed in trust to Morris Ketchum, of New York, and to John Moore and Samuel D. Lockwood, of Illinois. The trust thus created was to secure the construction of the road, and those who loaned money on the strength of its lands and road.

The bonds, called construction bonds, to the amount of $17,000,000 have been issued. Besides, $3,000,000 of 7 per cent. bonds, secured by lands other than those set apart to secure the construction bonds, have been issued. These $3,000,000 are called free-land bonds.

At the minimum valuation put on the 2,000 acres which were mortgaged to secure the construction bonds, the whole land property may be considered worth $25,000,000. *The last sale of the bonds was* 65.

So sanguine were the proprietors of this road that the proceeds of the bonds and the lands sold would put them amply in funds, that they made it a condition of the construction bonds that the company might at any time purchase these bonds, or any of them, by paying, in addition to the regular interest, the principal, with *twenty* per cent. added. In fact, few supposed that such a road as this, endowed as it was, could fall of being excellent property. It had $2,000,000 of capital subscribed. It had such proceeds in money as near 700,000 acres of land would yield to pay interest as well as for construction. And it had the proceeds of the $17,000,000 construction bonds.

The cost is set down by the *Railroad Journal* at, as we have stated above, a little over $23,000,000. The construction and free-land bonds amount to $20,000,000, if they have all been sold. The interest at 7 per cent. on these bonds is $1,400,000. The nett receipts of the road at the last yearly report were given at $1,031,000, and the gross at $2,476,000. Of the gross receipts, 5 per cent are payable into the Illinois State Treasury, as the bonus agreed on for the land grant. Five per cent. on the gross receipts last year were over $123,000. And if the sum above given as nett receipts is what is left after deducting merely running expenses, this $123,000 must be deducted from these receipts, thus leaving the sum applicable to the payment of interest from the receipts at $907,200, which would fall short of the interest supposed to be due over half a million of dollars.

The lands sold by the company amount to about 300,000 acres, at near $14 an acre. Should all the land granted them sell at the same rate, the aggregate would be between thirty and forty millions of dollars.

The lands and roads will now, in the regular course, go into the hands of the bondholders, or be sold for their benefit. The suggestion that the road will be no longer operated cannot, we suppose, be grounded in any knowledge of the intentions of those who control it.

IMPORTANT CALIFORNIA INTELLIGENCE FROM WASHINGTON.

WASHINGTON, October 19, 1857.

The Hon. WM. M. GWIN is now in Washington, where he is welcomed by his numerous friends. He has taken the fine residence belonging to Marshal HOOVER, situated in the First ward, occupied last winter by the Hon. WM. AIKEN, of South Carolina. He is surrounded by his interesting family.

Hon. JOS. C. MCKIBBEN, who arrived in Philadelphia on Saturday last, is expected in Washington this evening.

Hon. J. C. DENVER, the efficient commissioner of Indian affairs, who gives great satisfaction in the discharge of his duties, has just returned from a tour in the new Territories for the purpose of protecting the Indians from the rapacity of speculators and their own neglect.

The numerous friends of Senator DAVID C. BRODERICK have been very much disappointed at his non-arrival in the last steamer.

The statement that Mr. BRODERICK has taken ground against the Administration has been fully contradicted. He is a Democrat of too high standing, and has made too many sacrifices for the principles of the party to allow his disappointments in reference to office to affect his relations to our great organization.

The North Carolina Whigs are exceedingly indignant that Hon. EDWARD STANLEY should have lent himself to the Republicans in California. Mr. STANLEY is an able and accomplished debater, but was always a violent enemy of the Democratic party. While in Congress he was ready to take any course in opposition to that party. His late tendency to piety is said to have prepared him for the notions of Abolitionism. The North Carolina American papers have been much crowed over by the Democrats in consequence of this last somerset of Mr. STANLEY.

BILLY BIRCH, who rescued from the wreck of the Central America the San Francisco news letter for "THE PRESS," the only news saved containing full details of California news by that ill-fated steamer—which news, you will remember, excited so much attention in Philadelphia and New York, especially that part of it which referred to NED MCGOWAN's narrative—this BILLY BIRCH is playing to delighted crowds in Baltimore, and is everywhere welcomed as a curiosity.

It is represented that Purser LEVI D. SLAMM will be promoted as chief of the Bureau of Provisions and Clothing, *vice* BRIDGE, whose four years' term will shortly expire. It is also stated that Surgeon J. M. FOLTZ, of Pennsylvania, is to be placed at the head of the Bureau of