KENTUCKY AND THE UNION.

Address of the Border State Convention.

TO THE PEOPLE OF THE UNITED STATES

FELLOW CITIZENS: The delegates to a Convention of the Border slave States, assembled in the city of Frankfort, desire to address you in relation to the present condition of the country.

None of us have ever expected to live to see the spectacle now exhibited to indurnrated land. The country seems resounds throughout our borders. and in a few short weeks we have seen all over the land the marshalling of troops ready for the conflict. The pursuits of peace are neglected and abandoned, and the fell spirit of war has seized almost every heart, until even gentle and tender woman yields to the fierce impulse and encourages the strife, and the maternal eye scarce gathers a tear as the son seizes his arms and rushes toward the field of carnage and of death.

If this warlike spirit—this terrible energy—were displayed in preparing to meet the legions of an invading enemy, our hearts would exult in the exhibition of the martial spirit of our countrymen; but, alas! the combatants are descendants of sires who stood side by side in the day of battle to maintain the independence of our country, and, in the approaching conflict, brother is to fall by the hand of brother

Can we hope, in this day of fierce passion, that our voice, crying for peace, will be heard? Will any portraiture of the horrors of civil war that we can give have any influence with those who are rushing madly on to destroy each other? We fear not. States which should have been with us, and whose voice should have increased the potency of our demands for peace, have been seized with the prevailing madness, and have rushed to arms. Still, we feel bound to make our voice to be heard, with the hope that our words will have their influence at some day, when men shall behold the wasting and desolation that their madness has produced

All the slave States except four are arrayed in hostility to the General Government, and are demanding that the Confederation which they have formed shall be recognized as a separate sovereign nation. The process by which they have attempted to form themselves into a distinct nation has been for each State by it off to declare all connection with the General Government terminated, and then unite in forming a Confederation among themselves.

Our present purpose does not require us to discuss the propriety of the acts of these States, yet it may be proper for us to say that they find no warrant in any known principle of our Government, and no justification in the facts existing when they seceded

While these States claim that their sovereignty as a nation shall be recognized, and have collected armies to make good their claim, the Government of the United States insists that the ordinances of secession are utterly void, and that the Constitution and laws of the United states are still in force within the seceded States just as they are within any of the other States, and to maintain this position armies are rapidly gathering on the borders of the seceded States.

If there could be any intervention by which the shedding of blood and the desolation of civil war could be avoided, the practical good sense of the American people might discover some mode of adjusting the difficulties, which would be alike honorable and beneficial to both the contending parties. But while one side demands the recognition of its sovereignty and the other insists that such recognition is a constitutional impossibility, it is manifest that there can be no arbiter but the sword, unless the people themselves, acting upon and through their representatives, State and National, shall interpose, arrest the strife, and enforce a settlement without bloodshed. If any terms of adjustment would be satisfactory to both parties, which would fall short of the recognition of the sovereignty of the seceded States, and still satisfy them, and short of the obedience of the seceded States to the Constitution and laws of the United States, and still satisfy the people of the United States, it is the duty of each party to notify the other of such terms as would be satisfactory, so that an attempt at adjustment might be made.

But, we repeat, if the recognition of the sove reignty of the seceded States continue a *sine qua non*, and if the Government continue to disclaim the constitutional power to make such recognition, there is no peaceful solution of the difficulty possible, other than such as the people themselves may by their action produce

It is proper for us to say that, in our opinion, the Constitution delegates to no one department of the Government, nor to all of them combined, the power to destroy the Government itself, as would be done by the division of the country into separate confederacies and that the obligation exists to maintain the Constitution of the United States, and to preserve the Union unimpaired.

It has been suggested, in quarters entitled to the highest respect, that the independence of the States which have seceded might be acknowledged by a National Convention, adopting an amendment to the Constitution for that purpose, as such an amendment would have the support and acquiescence of the seceded states. But we leave that for the decision of the people and their representatives, when they shall feel the imperative necessity of such a settlement.

We now turn to the consideration of what ought to be done for the purpose of quieting apprehension within the few Slave States which still adhere to the Union established by their fathers.

We ask no concession of new or additional rights. We do not fear any immediate encroachment upon our rights as slave States The amendment to the Constitution proposed by the last Congress gives assurance that at present there is no danger that our rights will be assailed But we are few in number, and the preponderance of the free States is continually increasing. The security to our rights now afforded by the sense of justice in the minds of the free States may be lost by a change of popular feeling in the future. One great object in the constitutions is to protect the rights of minorities.

In the Constitution there are general grants of power to the Congress of the United States which might be perverted to our injury contrary to the spirit of the instrument, and sull the letter of the grant be claimed to authorize the injurious legislation. Such are, the power "to regulate commerce between the States;" and the power of "exclusive legislation over the District of Columbia," and "over forts, dock yards, and arsenals in the several States." It would not now be claimed by Congress that these grants authorized an interference in the sale of slaves between the people of different States, nor would it be claimed that they authorized the abolition of slavery in the District of Columbia while Maryland and Virginia remained slave States, nor the like abolition in forts and other places within slave States But what would be claimed in the future we cannot know. So, also, in relation to the Territories belonging to the United States While we are aware that all the Territories then unorganized, were organized by acts of the last Congress which contain no prohibition of slavery, and while we know that this was the object of a Congress in which the free States had the control at the time the acts were passed, still these are but acts of Congress subject to repeal or alteration as public feeling may change under temporary excitement.

It is but just that the rights of the slave States, now in a small minority of the whole states, should be guarded in the particulars mentioned by such constitutional guarantees as shall render them secure against legislation in times of excitement. Our distinguished fellow citizen, the Hon John J. Crittenden, for the purpose of securing by constitutional guarantees rights already possessed, presented to Congress certain propositions to amend the Constitution, which met with general approval, and were satisfactory to us and to our people, and the propositions, as originally offered, or any thing else equivalent, would be perfectly satisfactory, and would quiet apprehensions that exist to some extent in the minds of real friends of the Union, and which are industriously excited by those who are enemies of the Union and of the people. Whether any such constitutional guarantees would have the effect of reconciling any of the seceded States to the Government from which they have torn themselves away, we cannot say; but we allow ourselves to believe that the mass in those States will in time learn that the dangers they were made to fear were greatly exaggerated, and that they will then be disposed to listen to the calls of interest and of patriotism, and return to the family from which they have gone out One effect of giving such guarantees, certainly will be to prove to the world, by the frank recognition of the rights of the few slave States adhering to the Union, that the States which have seceded have abandoned the best Government in the world without any good or sufficient cause.

It may be urged that there are not now a sufficient number of states acting in the Union to ratify any such constitutional amendments as will furnish the guarantees we require But it is to be remembered that there is no time fixed by the Constitution for ratification, and if they should be ratified by the free States, then at the end of the present civil war, terminate as it may, either in the restoration of the seceded States to the Union, or in the establishment of their separate and said existence, there will be the number of States required for the ratification

Fellow-citizens of the United States, you are about to be engaged in a war in which the horrors that ordinarily attend that state are likely to be aggravated by the fact that you are of the same family, and have long lived together in intimate intercourse and in friendly relations. The kind feelings that once existed have been changed to bitterness, soon to degenerate, it may be, into deadly animosity. We desire to remind you that you are contending about a question of principle upon which we would fain believe that you are on each side convinced that you are right. It is no longer a question of party politics, no longer a question about the right to hold slaves in Territories, or to retake them when they escape; the question now to be settled is, whether he shall live in the same Union as formerly, or whether our fathers formed a Government upon such principles that any one State may at her own pleasure, without the consent of the others, and without responsibility to any human power, withdraw from her connection with the Government and claim to be sovereign as a separate nation. It will be readily seen that this, as a question of principle, is not affected by the number of States that have withdrawn. It would have been well if this question could have been solved in some other mode than by a resort to war; but it may be that nothing but a Divine interposition now can determine it by other means. A war upon such a question ought not to produce any higher exasperation or excite any greater degree of animosity than is incident to all wars In the meantime let the spirit of humanity and of the high civilization of the age strip this war of the horrors that generally attend such civil strife.

Our States desire, and have indicated a purpose to take no part in this war, and we believe that in this course we will ultimately best serve the interests of our common country It is impossible that we should be indifferent spectators; we consider that our interests would be irretrievably ruined by taking part in the conflict on the side where the strongest sympathies of our people are, and that our sense of honor and of duty requires that we should not allow ourselves to be drawn or driven into a war in which other States, without consulting us, have deliberately chosen to involve themselves. Our safety and our dignity, as among the most powerful of the slave States, demand of us that we take this position.

If the time shall come when our friendly mediation may secure the further progress of the strife, our most earnest and strenuous efforts shall not be wanting to bring about peace, and it is by such efforts that we hope to serve the interests of our country.

And now, in conclusion, we make our solemn appeal to the people of the United States This is your Government—its preservation is your preservation—its overthrow is your ruin, and you are the rightful arbiters of its fate.

We hope you will take the subject of this address into your own consideration. Act with the energy and decision of a free people In you and you alone we have confidence You have the intelligence and the power to rule this fearful crisis. Make known your will in some emphatic form that shall give it authority with your representatives everywhere.

May we not earnestly hope that you, the people, the whole people, without regard to parties or sections, will be able to command a settlement of the national difficulties, and will see the propriety and necessity of having a cessation of present hostilities, so that the measures of pacification which your wisdom may devise can be calmly considered by your constitutional authorities.

We venture to suggest, for your consideration and action, two specific propositions as most likely to lead to pacification:

1st. That Congress shall at once propose such constitutional amendments as will secure to slaveholders their legal rights, and allay their apprehensions in regard to possible encroachments in the future

2d. If this should fail to bring about the results so desirable to us and so essential to the best hopes of our country, then let a voluntary convention be called, composed of delegates from the people of all the States, in which measures of peaceable adjustment may be devised and adopted, and the nation rescued from the continued horrors and calamities of civil war.

Their fellow-citizens of the North we desire to say, discard that sectional and unfriendly spirit, manifested by teaching and action, which has contributed so much to inflame the feelings of the Southern people, and justly create apprehension on their part of injury to them.

To our fellow-citizens of the South we desire to say: Though we have been greatly injured by your precipitate action, we would not now reproach you as to the cause of that injury, but we entreat you to re examine the question of the necessity of such action, and if you find that has been taken without due consideration, as we verily believe, and that the evils you apprehended from a continuance in the Union were neither so great nor so unavoidable as you supposed, or that Congress is willing to grant adequate securities, then we pray you to return promptly to your connection with us, that we may be in the future, as we have been in the past, one great, powerful, and prosperous nation

Indications have already been afforded that a Divine power is ready to interpose and prevent brethren from slaughtering each other. While the bombardment at Fort Sumpter continued, no life was lost. When a Providential interposition was no longer needed to prevent the effusion of blood in civil strife, several lives were lost in the performance of a mere ceremony. We would invoke the presence and aid of that Power to preserve our fellow citizens, on both sides, from slaughter, and we would commit the interests of our distracted country to His hands who can bring forth peace and order out of strife and confusion when man's wisdom utterly fails.

J J. CRITTENDEN, President.
JAS GUTHRIE,
H R GAMBLE, of Missouri.
WM A HALL, "
J B HENDERSON, "
WM G POMEROY, "
R. K WILLIAMS, "
ARC'D DIXON, "
F M BRISTOW,
JOSHUA F BELL,
C A WICKLIFFE,
G. W. DUNLAP,
J. F R BINSON,
JNO B HUSTON,
ROB'T RICHARDSON,
JOHN CADDWELL, of Tenn.

TO THE PEOPLE OF KENTUCKY.

Having been elected by you as your delegates to "A Convention of the Border slave States, and such other slave States as have not passed ordinances of secession," with power to meet with delegates from other States in Convention, "to consult on the critical condition of the country, and agree upon some plan of adjustment;" and having met, at Frankfort, on the 27.h of May, in pursuance of the act; we deem it proper to inform you briefly, of what was done by us in the Convention.

It was a matter of regret to us that, while the call for this Convention originated in Virginia, and had, apparently, the concurrence of all the Border Slave States, yet there were delegates in attendance from Kentucky and Missouri only. One representative chosen by the counties of McNairy and Sevier, in Tennessee, appeared, and although not coming with such credentials as would necessary to constitute him a delegate, he was invited to participate in our deliberations.

After a continuous session from day to day, during which the condition of the country and the various causes that led to it were maturely considered, it was resolved that the Convention should address an appeal to the people of the United States, and the delegates from Kentucky determined to present to you a separate address in which the views of your members should be embodied. In the discharge of this duty we now attempt to address you.

Your State, on a deliberate consideration of her responsibilities—moral, political, and social—has determined that the proper course for her to pursue is to take no part in the controversy between the Government and the seceded States but that of *mediator* and *intercessor*. She is unwilling to take up arms against her brethren residing either north or south of the geographical line by which they are unhappily divided into warring sections. This course was commended to her by every consideration of patriotism, and by a proper regard for her own security It does not result from timidity; on the contrary, it could only have been adopted by a brave people—so brave that the least imputation on their courage would be branded as false by their written and traditional history

Kentucky was right in taking this position—because, from the commencement of this deplorable controversy her voice was for reconciliation, compromise, and peace. She had no cause of complaint against the General Government, and made none. The injuries she sustained in her property from a failure to execute laws passed for its protection, in consequence of illegal interference by wicked and deluded citizens in the free states, she considered as wholly insufficient to justify a dismemberment of the Union. That, she regarded as no remedy for existing evils, but an aggravation of them all. She witnessed, it is true, with deep concern, the growth of a wild and frenzied fanaticism in one section, and a reckless and defiant spirit in another, both equally threatening destruction to the country; and tried earnestly to arrest them, but in vain We will not stop to trace the causes of the unhappy condition in which we are now placed, or to criminate either of the sections to the dishonor of the other, but can say that we believe both to have been wrong, and, in their madness and folly, to have inaugurated a war that the Christian world looks upon with amazement and sorrow; and that Liberty, Christianity, and Civilization stand appalled at the horrors to which it will give rise

It is a proud and grand thing for Kentucky to stand up and say, as she can, truthfully, in the face of the world, "we had no hand in this thing." Her skirts are clear. And in looking at the *system* that prevails elsewhere—beholding freedom of speech denied to American citizens, their homesteads subjected to lawless visitation, their property confiscated, and their persons liable to incarceration and search—how grandly does she stand! loom up, as she proclaims to the oppressed and miserable, we offer you a refuge! Here, constitutional law and respect for individual rights still exist! Here is an asylum, where loyalty to the name, nation, and flag of the Union predominate; and here is the only place, in this lately great Republic, where true freedom remains—that freedom for which our fathers fought—the citizen being free to speak, write, or publish anything he may wish, responsible only to the laws, and not controlled by the violence of the mob.

It not that an attitude worthy of a great people, and do not her position and safety require her to maintain it? If she deviate from it, if she suffers herself, in a moment of excitement, to be led off from her position, she will have to go, to rally herself with either section, inevitable and speedy ruin must fall upon her What reason can be urged to incline her to such a fatal step? She is still, thank God! a member of the Union, owing constitutional allegiance to it—an allegiance voluntarily given, long maintained, and from which she has derived countless benefits. Can she, by her own act, forfeit this allegiance, and, by the exercise of any constitutional power, sever herself from that Government? In our opinion, the statement of the proposition insures its rejection. It is of no more rational force than the argument of the suicide to commit self slaughter. Secession is not a right. That the right of revolution exists is as true in States as the right of self defence is true of individuals. It does not exist by virtue of legislenment or constitutional provision, but is founded in the nature of things—is inalienable and unestructible, and ought to be reserved to only when all peaceable remedies fail. Revolution is the extreme remedy, finds its justification alone in an escape from intolerable oppression; and, before incurring the consequences of failure, as success or defeat makes the movement one of rightful resistance or rebellion, it becomes the stern duty of Kentucky to look not only to the motives that might impel her to revolt, but to the probable results. She must contemplate her condition in a complex character—National and State—and see what must be her fate in the event of a separation.

Under the National Government, she has a right to the protection of thirty three great States, and with them, thus protected, can defy the world in her isolation. Under it she has become prosperous and happy. Deprived of it, she finds her-elf exposed to imminent danger. She has a border front on the Ohio river of near seven hundred miles, with three powerful States on that border. She has four hundred miles on the south, by which she is separated from Tennessee by a merely conventional line. Her eastern front is on Virginia, and part of her western on Missouri—thus making her antagonistic, in the event of collision, to Virginia, constitutional administration of the Government. She will follow the stars and stripes to the utmost regions of the earth, and defend it from foreign insults. She refuses alliance with any who would destroy the Union. All she asks is permission to keep out of this unnatural strife. When called to take part in it, she believes that there is more honor in the breach than in the observance of any sunpo ed duty to perform it.

Feeling that she is clearly right in this, and has announced her intention to refrain from aggression up n others, she must protest against her soil being made the theatre of military operations by any belligerent. The war must not be transferred, by the warring sections, from their own to her borders. Such unfriendly action cannot be viewed with indifference by Kentucky.

Having thus referred to this subject in its general aspects, we would invite your undivided attention to its direct bearing upon yourselves.

It is not now a question of party politics, although it may be the interest of some to make it so. The day of mere party platforms has, we trust, gone forever. It has passed from being a mere struggle for place that may gratify personal ambition, to one for the present and future welfare of a whole people, for the safety of homes and firesides! Whatever divisions have heretofore existed should now cease. In times past, in our elections, the questions which divided men related to mere party differences, and the members of all the parties rivalled each other in their expression of devotion to the Union, and were equally clamorous for their rights in the Union and not out of it. Now these party differences are passed away and forgotten. The direct question is Union or no Union—Government or no Government—Nationality or no Nationality Before this grand and commanding question everything else gives way

All can see that such a state of things cannot continue without a war, and that such a war was unnecessary. It resulted from the wrongs done to men, rather than from the wrongs done to the people. There was a remedy for everything already provided by the Constitution, which, with wise foresight, provided against the trials to which it might be subjected There were counterveiling powers to check encroachments, whether by a President or by Congress; and it so happened that at this dangerous crisis, when a sectional President had been elected, there was a majority in opposition to him in both houses of Congress, by which he could have been counteracted and the people protected It was the duty of the opposition to have stood to their posts till the danger of encroachment had passed away But Senators and Representatives, following the example of their States, vacated their seats and placed a President who would have been a minority at the head of a triumphant majority It was a great wrong, for which they must answer to posterity Kentucky remained true to herself, contending with all her might for what were considered to be the rights of the people, and, although one after another of the States that should have been by her side ungenerously deserted her, leaving her almost alone in the field yet she did not surrender her rights under the Constitution, and never will surrender them She still appeals again in the Congress of the United States, and having conceded the least atom of power to the Government that had not heretofore been granted, and retaining every power she had reserved. She will insist upon her constitutional rights in the Union, and not out of it.

Kentucky is grieved to think that anything should have been done by her sister States that has made it necessary for her to assume a position she now occupies. It is not one of submission, as it has been insulingly called; it is one of the most exalted patriotism. But if she has no higher or nobler motive; if she were not earnestly for peace among her brethren, the geniu of her institutions points out her course, and she has no alternative. Already, one section declares that there will be no war at home, but that it shall be in Kentucky and Virginia Already the threatening armies of another section are visible on our most exposed border. Let these hostile armies meet on our soil, and it will matter but little to us which may succeed, for destruction to us will be the inevitable result. Our fields will be laid waste, our houses and cities will be burned, our people will be slain, and this goodly land be rebaptized "the land of blood." And even the institutions, whose control which this wretched war was undertaken, will be exterminated in the general ruin. Such is the evil that others will bring upon us, no matter which side we take. If this is to be avoided, it is our duty to avoid it. That is the question before us. But there is danger at home even more appalling than any that comes from beyond. People of Kentucky look well to it that you do not get to fighting among yourselves, for then, indeed, you will find, and, that it is the worst that can be that wins has the worst of it. Endeavor to be of one mind, and strive to keep the State steady in her present position. Hold fast to that steadfast anchor of rational liberty, that has served us and the majority, constitutionally and legally expressed, must govern You have, in the election by which this Convention was chosen, displayed a unanimity unparalleled in your history May you be as unanimous in the future; may your majorities be decided that a refusal to obey may be justly called factious. Trust and love one another. Avoid angry strife Frown upon the petty ambition of demagogues who would stir up bad passions among you. Consider, as wise men, what is necessary for your own best interest, and in humble submission trust and look to that Almighty Being who has heretofore and now has blessed us as a nation, for his guidance through the gloom and darkness of this hour.

J J. CRITTENDEN, President.
JAMES GUTHRIE,
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Book accounts, accrued interest, &c	1,104 54
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Mortgages, ground rents, and real estate	$522,261 97
United States stocks, Treasury notes, loans of State of Pennsylvania, city of Philadelphia, &c	268,786 84
Premium notes, loans on collaterals, &c	257,654 88
Pennsylvania Railroad, Reading Railroads, and County six per cent. bonds	105,802 50
Bank, insurance, railroad, canal stocks, &c	97,647 49
Cash on hand, agents' balances, &c., &c	33,206 16
	$1,071,159 03

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$100,000 United States five per cent. loan	$100,500 00
115,000 United States six per cent. Treasury Notes, (with accrued interest)	119,463 34
100,000 Pennsylvania State five per cent. loan	96,000 00
$1,000 do. do. six do. (in 20,000 Philadelphia City six per cent. loan	21,940 00
30,000 Tennessee State five per cent. loan	24,000 00
60,000 Pennsylvania Railroad 2d mortgage six per cent. bonds	45,000 00
15,000 900 shares, stock Germantown Gas Company, (secured and previously guaranteed by the City of Philadelphia)	15,000 00
5,000 100 shares Pennsylvania Railroad Company, capital Ice Boat and Steam Tug Company	5,000 00
300 5 shares Philadelphia Exchange Company	300 00
200 2 shares Philadelphia Exchange	138 66
1,000 2 shares Continental Hotel Co.	800 00
$555,200 par. Cost $547,238.34.	Market val. $554,552 71
Bills receivable, for insurances made	171,356 43
Scrip and certificates	14,323 00
Real estate	61,823 98
Balance due at Agencies—Premiums on Marine Policies, interest, and other debts due the Company	51,825 03
Cash and stock of sundry insurance and other Companies	2,636 60
Cash at hand—in banks	38,472 18
in Street	438 33
	38,109 67
	$1,004,907 51

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THOS. C. HAND, Vice President.
HENRY SYBERT, Secretary. no17-tf

FIRE INSURANCE EXCLUSIVELY.

THE PENNSYLVANIA FIRE INSURANCE COMPANY, INCORPORATED 1825—CHARTER PERPETUAL—No. 510 WALNUT Street, opposite Independence Square.

This long established Company, favorably known to the community for thirty-six years, continues to insure against loss or damage by fire, on Buildings, Furniture, Goods, and other tenements, if you have anything of the kind please send them in.

One of my customers, who is subject to severe Sick Headaches, (usually lasting two days,) *was cured of an attack in one hour by your Pills*, which I sent her.

Respectfully yours,
W. B. WILKES.

REYNOLDSVILLE, FRANKLIN Co., Ohio, January 9, 1861.

HENRY C. SPALDING,
No. 48 Cedar st., N. Y.

DEAR SIR: Inclosed find twenty-five cents, (25,) for which send box of "Cephalic Pills." Send to address of Rev. Wm. C. Pyles, Reynoldsville, Franklin Co., Ohio.

Your Pills work like a charm—cure Headache almost instantaneously.

Truly yours,
WM. C. PYLES.

YPSILANTI, MICH., Jan. 14, 1861.

MR. SPALDING,

Not long since I sent to you for a box of Cephalic Pills for the cure of the Nervous Headache and Costiveness, which your Pills effected in a *most good and effectual manner*. I wish you to send me one more box of your Cephalic Pills. I have received a great deal of benefit from them.

Yours respectfully,
MARY ANN STOKHOUSE.

SPENCE CREEK, HUNTINGDON COUNTY, Pa., January 15, 1861.

H. G. SPALDING, Esq.

SIR:

You will please send me two boxes of your Cephalic Pills. Send them immediately.

Yours truly,
JNO. B. SIMONS.

P. S.—I have received one box of your Pills, and find them excellent.

BELLE VERNON, Ohio, Jan. 18, 1861.

H. G. SPALDING, Esq.

Please find enclosed twenty-five cents, for which send me another box of your Cephalic Pills. *They are truly the best Pills I have ever tried.*

Direct A. STOVER, P. M., Belle Vernon, Wyandot co., O.

BEVERLY, Mass., Dec. 11, 1860.

H. G. SPALDING, Esq.

I wish for some circulars or large show bills, to bring your Cephalic Pills more particularly to the notice of the citizens of this place. Also, on Furniture, Stores, Goods, Wares, and Merchandise, in town or country.

Insure against LOSS OR DAMAGE BY FIRE, on Houses, Stores, and other buildings, limited or perpetual, and on Furniture, Goods, Wares, and Merchandise, in town or country.

CASH CAPITAL, $231,119 66—ASSETS, $317,143 04.

Which is invested as follows, viz:

In first mortgages on city property, worth double the amount	$163,900 00
Pennsylvania Railroad Co.'s 6 per cent. first mortgage loan, at par	6,000 00
Pennsylvania Railroad Co.'s 6 per cent. second mortgage load, ($80,000)	27,000 00
Huntingdon and Broad Top Railroad and Canal Co.'s mortgage loan	4,000 00
Ground rent, first-class	2,653 50
Collateral loans, well secured	3,500 00
City of Philadelphia 6 per cent. loan	20,000 00
Allegheny County 6 per cent. Pa. RR. loan	10,000 00
Commercial Bank stock	5,125 01
Mechanics' Bank stock	2,212 50
Pennsylvania Railroad Co.'s stock	4,600 00
The Reliance Mutual Insurance Co.'s stock	26,250 00
The County Fire Insurance Co.'s stock	1,050 00
The Delaware M. S. Insurance Co.'s stock	700 00
Union Mutual Insurance Co.'s scrip	500 00
Bills receivable	14,502 74
Book accounts, accrued interest, &c	1,104 54
Cash on hand	11,544 54
	$317,143 04

The Mutual principle, combined with the security of a Stock Capital, entitles the insured to participate in the profits of the Company, without liability for losses. Losses promptly adjusted and paid.

DIRECTORS:

Clem Tingley,	Samuel Hepburn,
William K. Thompson,	Robert Steen,
Frederick Brown,	William Musser,
William Stevenson,	Benj. W. Tingley,
John E. Worrell,	Marshall Hill,
H. L. Carson,	J. Johnson Brown,
Robert Toland,	Charles Leland,
G. J. Rosenstiel,	Jacob T. Hunting,
Charles s. Wood,	Smith Bowen,
James S. Woodward,	John Bissell Pittsburg.

CLEM TINGLEY, President.
B. M. HINGHMAN, Secretary.
February 16, 1861. 1023

THE ENTERPRISE INSURANCE COMPANY OF PHILADELPHIA.

(FIRE INSURANCE EXCLUSIVELY.)

COMPANY'S BUILDING, S. W. CORNER FOURTH AND WALNUT STREETS.

DIRECTORS:

F. RATCHFORD STARR, WILLIAM MCKEE, MALCOLM FRAZIER, JOHN M. ATWOOD, HENJ. J. TRUDICK, HENRY WHARTON, MORDECAI L. DAWSON, GEO. H. STUART, JOHN T. LEWIS, R. A. FAHNESTOCK, ANDREW D. CASE, J. L. ERDINGER.

F. RATCHFORD STARR, President.
CHARLES W. COXE, Secretary. fe15

PENN MUTUAL LIFE INSURANCE COMPANY,

No. 921 CHESTNUT Street, Philadelphia.

OPEN EVERY DAY.

ALL THE PROFITS DIVIDED AMONG THE INSURED.

INSURE LIVES for short terms or for the whole term of life; grant Annuities and Endowments; purchase Life Interests or Reversions, and make all contracts depending on the contingencies of life.

TRUSTEES are authorized to act as Executors, Administrators, Assignees, Trustees, and Guardians.

ASSETS OF THE COMPANY, January 1, 1861.

Mortgages, ground rents, and real estate	$522,261 97
United States stocks, Treasury notes, loans of State of Pennsylvania, city of Philadelphia, &c	268,786 84
Premium notes, loans on collaterals, &c	257,654 88
Pennsylvania Railroad, Reading Railroads, and County six per cent. bonds	105,802 50
Bank, insurance, railroad, canal stocks, &c	97,647 49
Cash on hand, agents' balances, &c., &c	33,206 16
	$1,071,159 03

DANIEL L. MILLER, President.
JOHN PETERS, Vice President.
JOHN W. HOWSON, Secretary. mh22-tf

DELAWARE MUTUAL SAFETY INSURANCE COMPANY, PHILADELPHIA.

Incorporated by the Legislature of Pennsylvania, 1836.

Office S. E. corner of THIRD and WALNUT streets, *PHILADELPHIA.*

MARINE INSURANCE,

On Vessels, Cargo, Freight, To all parts of the World.

INLAND INSURANCES

On Goods by Rivers, Canals, Lakes, and Land Carriage to any part of the Union.

FIRE INSURANCES

On Merchandise generally. On Stores, Dwellings, Houses, &c.

ASSETS OF THE COMPANY, November 1, 1860.

$100,000 United States five per cent. loan	$100,500 00
115,000 United States six per cent. Treasury Notes, (with accrued interest)	119,463 34
100,000 Pennsylvania State five per cent. loan	96,000 00
$1,000 do. do. six do. (in 20,000 Philadelphia City six per cent. loan	21,940 00
30,000 Tennessee State five per cent. loan	24,000 00
60,000 Pennsylvania Railroad 2d mortgage six per cent. bonds	45,000 00
15,000 900 shares, stock Germantown Gas Company, (secured and previously guaranteed by the City of Philadelphia)	15,000 00
5,000 100 shares Pennsylvania Railroad Company, capital Ice Boat and Steam Tug Company	5,000 00
300 5 shares Philadelphia Exchange Company	300 00
200 2 shares Philadelphia Exchange	138 66
1,000 2 shares Continental Hotel Co.	800 00
$555,200 par. Cost $547,238.34.	Market val. $554,552 71
Bills receivable, for insurances made	171,356 43
Scrip and certificates	14,323 00
Real estate	61,823 98
Balance due at Agencies—Premiums on Marine Policies, interest, and other debts due the Company	51,825 03
Cash and stock of sundry insurance and other Companies	2,636 60
Cash at hand—in banks	38,472 18
in Street	438 33
	38,109 67
	$1,004,907 51

DIRECTORS.

William Martin,	Samuel E. Stokes,
Edmund J. Sonder,	T. E. Peniston,
Theophilus Paulding,	Thomas Robins,
John Sparhawk,	Edward Darlington,
John C. Davis,	M. Jones Brooke,
James Traquair,	Samuel W. Pennock,
William Eyre, Jr.,	Thomas G. Hand,
Samuel Grant,	Isaac Lea,
William C. Ludwig,	Jacob P. Jones,
Henry M. Dash,	James B. M'Farland,
Sr. E. Morgan,	Joshua T. Bispham,
George C. Leiper,	John B. Semple, Pittsburgh,
Jos. Maris,	A. R. Dickson,
Charles Kelly,	A. B. Berger,

WILLIAM MARIS, President.
THOS. C. HAND, Vice President.
HENRY SYBERT, Secretary. no17-tf

FIRE INSURANCE EXCLUSIVELY.

THE PENNSYLVANIA FIRE INSURANCE COMPANY, INCORPORATED