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JOHN FLOYD.....RICHARD FLOYD.....WILLIAM FLOYD.
JOHN FLOYD & CO., WHOLESALE GROCERS AND COMMISSION MERCHANTS, No. 172 Wood and 228 Liberty street, Pittsburgh. je16

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Pittsburgh Gazette.

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MONDAY MORNING, FEB. 10, 1862.

The Great Financial Measure.

The new Treasury Note Bill has passed Congress, and is doubtless now a law. It is one of the most important measures ever adopted in this country. Nothing but the necessities of the country could have justified it, but those necessities were inexorable. When the very existence of a country is imperilled, extraordinary measures are admissable. There was violent opposition and great excitement in the House on Tuesday, when the measure was pending. Mr. STEVENS, as Chairman of the Committee of Ways and Means, was allowed the closing speech. We take an extract from it, to show the arguments by which the friends of the measure fortified their position. Mr. STEVENS said:

This bill is a measure of necessity, not choice. No one would willingly issue paper currency, never redeemable on demand, and make it a legal tender. It is never desirable to depart from the circulating medium which by the common consent of civilized nations forms the standard of value. But it is not a fearful measure, and, when rendered necessary by the exigencies, it ought to produce no alarm. Is the measure necessary? The late Administration left a debt of about $100,000,000 and bequeathed, us, also, an expense and formidable rebellion. This compelled Congress, in extra session, to authorize a loan of two hundred and fifty millions. A hundred millions were taken at 7.30 per cent; fifty millions at 4 per cent; fifty millions were used in demand notes, payable in coin; leaving fifty millions undisposed of. Before the banks had paid much of the last loan they broke down under it, and suspended specie payment. They then contrived to pay this loan, not in coin, but in demand notes of the Government, which kept them at par. But the last of that loan was paid yesterday, and on the same day the banks have refused to receive them. They must sink to depreciated currency. The remaining fifty millions the Secretary of the Treasury has been unable to negotiate. A small portion of it, about ten millions, has been issued at 7.30 in payment of debts; and all this has been used, and there is now a floating debt, audited and unaudited, of at least $130,000,000. The Secretary intended to use the balance of the authorized loan by paying it out to creditors in notes of 7.30. This becoming known, they immediately sank to four per cent; and if the Secretary had persevered, it is believed they would have run down to ten per cent discount. But even if these could be used, there would remain due about ninety millions, the payment of which is urgently demanded. The daily expenses of the Government are now about two millions. To carry us on till the next meeting of Congress would take six hundred millions more, making, before legislation could be had, about seven hundred millions to be provided for. The grand question is, How can this large amount be raised? The Secretary of the Treasury has used his best efforts to negotiate a loan of about fifty millions, and has failed. Several modes of relief have been suggested. The most obvious is to borrow on Government bonds bearing an interest of six per cent., which it is known can only be effected by putting the bonds into the market to the highest bidder. If but a small sum were wanted, it might probably be had at a small discount, but it sufficient to meet our wants up to next December—seven hundred millions—were forced into the market as it is wanted, I have no doubt they would sell as low as sixty per cent., as in the last war. And even then it would be found impossible to find payment in coin. A large part of it must be accepted in the depreciated notes of non-specie-paying banks; for I suppose no one expects the resumption of specie payment until the war shall be ended. But as this Congress must provide for appropriations to the end of the fiscal year 1863, seven months more must be added to these expenses. That would require $420,000,000, added to the $700,000,000 before estimated, and the aggregate would $1,100,000,000. The discount on that sum, at 40 per cent., would be $440,000,000. At the minimum discount that any reasonable man could fix, say 25 per cent., it would be $275,000,000. It would, therefore, require at least bonds to the amount of $1,350,000,000 to produce sufficient currency to make $1,100,000,000 and carry us to the end of the next fiscal year. This sum is too frightful to be tolerated. Certain bankers have suggested that the immediate wants of the Government might be supplied by pledging 7-30 per cent. bonds, with a liberal margin, payable in one year in gold in part, and the next payable in currency. The effect would be that Government would pay out to its creditors the depreciated notes of non-specie-paying banks, and as there is no probability that the pledges could be redeemed when due, they would be thrown into the market and sold for whatever the banks might choose to pay for them. The folly of this scheme needs no illustration. Another plan is to strike out the legal-tender clause, and make them redeemable for taxes and all public dues. But it is not proposed to make any provision for redeeming them in coin on demand. I do not believe that such notes would circulate anywhere except at a ruinous discount. No notes not redeemable on demand, and not made a legal tender, have ever been kept at par. The knowledge that they were provided for by taxation, and that they would surely be paid twenty years hence, would not sustain them. The Secretary of the Treasury, in his report, recommended a scheme to produce a uniform national currency and furnish a market for good loans. It proposes, then, that the banks shall receive their circulation from the Government to the amount of Government bonds pledged with the Treasury for their security, and that no more notes should be issued than the par value of such bonds, and should be redeemed by the banks. As a general system of banking, in ordinary times this plan might be very useful in regulating the currency, and by the sale of the bonds the Government might command coin. But while the banks are in suspension it is not easy to see how it would relieve the Government. If the notes were procured, it must be by accepting payment by the Government in depreciated circulation. These would not be better than the Government's notes. The security of the Government is equal to that of the banks, and would give as much currency to the banks. I can see its advantage. They would have the whole benefit of the circulation, without interest, and at the same time would draw interest on the Government bonds from the time they got the notes. It is very plain if the United States issue those notes direct they would have the benefit of the whole circulation. In other words, it would be equal to a loan without interest to the full amount of the circulation. This project, therefore, however desirable as a banking system, could afford no immediate relief, especially as it would afford no sale for additional bonds, as the banks have already as many as would form the basis of their operations.

Mr. Stevens then proceeded, in a very able manner, to answer the constitutional objections to the bill.

After a vigorous fight by the opposition, the vote then recurred on Mr. Stevens' substitute, which limits the issue of treasury notes to $150,000,000, omits the clause relating to the foreign circulation of the bonds, and permits the holders of notes to convert them either into 20 years bonds at 6 per cent., or 5 years bonds at 7 per cent., at their option. This substitute was adopted without the yeas and nays.

The bill was then passed by a vote of 93 yeas to 59 nays.

The bill now stands thus: Treasury notes for $150,000,000 are to be issued, which are made a legal tender for all public and private debts, are receivable by the Government for duties on imports, and are convertible as above; registered and coupon bonds for $500,000,000 are to be issued, bearing interest at 6 per cent. and redeemable after 20 years.

Mr. Stevens' amendment was passed, as follows:

Yeas—Messrs. Aldrich, Alley, Arnold, Ashley, Babbitt, Bailey (Mass.) Bailey (Pa.) Baker, Beaman, Bingham, Blair (Mo.) Blair (Pa.) Blair (Va.) Blake, Buffinton, Burnham, Campbell, Chamberlain, Clark, Colfax, Cutler, Davis, Delano, Delaplaine, Duell, Dunn, Edgerton, Edwards, Ely, Fenton, Fessenden, Fisher, Franchot, Frank, Gooch, Granger, Gurley, Haight, Hall, Hanchett, Harrison, Hickman, Hooper, Hutchins, Julian, Kellogg (Mich.) Kellogg (Ill.) Kelly, Killinger, Lansing, Leary, Loomis, McKean, McKnight, Nickerson, Marston, Maynard, Mitchell, Moorhead, Morrill (Maine), Nugen, Olin, Patton, Phelps (Cal.) Pike, Price, Rice (Mass.) Rice (Maine), Riddle, Rollins (Mo.) Sarjeant, Sharks, Shelabarger, Sherman, Sloan, Spaulding, Steele (N. Y.) Stevens, Trimble, Trowbridge, Upton, Van Horn, Van Valkenberg, Van Wyck, Verree, Wall, Wallace, Walton (Mo.) Whaley, White (Ind.) Windom, Wilson, Worcester.

Nays—Messrs. Ancona, Baxter, Biddle, Brown (R. I.,) Cobb, Fred. A. Conkling, Roscoe Conkling, Conway, Corning, Cox, Cravens, Cresfield, Diven, Dunlap, Elliot, English, Goodwin, Grider, Harding, Holman, Horton, Johnson, Knapp, Law, Lazear, Lovejoy, Mallory, May, Menzies, Morrill (Vt.) Morris, Nixon, Noble, Odell, Pendleton, Perry, Pomeroy, Porter, Richardson, Robbins, Rollins (N. H.) Sedgwick, Sheffield, Shiel, Steele (N. J.) Stratton, Thomas (Mass.,) Thomas (Md.,) Vallandigham, Voorhees, Wadsworth, Walton (Vt.) Wade, Webster, White (Ohio,) Wickliffe, Wright.

The Treasury Note Bill.

The following is the first section of the bill as it passed:

Be it enacted by the Senate and House of Representatives of the United States of America, in Congress assembled, That to meet the necessities of the Treasury of the United States, and to provide a currency receivable for the public dues, the Secretary of the Treasury is hereby authorized to issue, on the credit of the United States, $150,000,000 of United States notes, not bearing interest, payable to bearer at the Treasury of the United States at Washington or New-York, and of such denominations as he may deem expedient, not less than $5 each: *Provided, however,* That fifty millions of said notes shall be in lieu of the demand Treasury notes authorized to be issued by the act of July 17, 1861; which said demand notes shall be taken up as rapidly as practicable, and the notes herein provided for substituted for them. *And provided, further,* That the amount of the two kinds of notes together shall at no time exceed the sum of one hundred and fifty millions of dollars. And such notes herein authorized shall be receivable in payment of all taxes, duties, imports, excise, debts and demands of every kind due to the United States, and for all salaries, debts and demands owing by the United States to individuals, corporations, and associations, within the United States, and shall also be lawful money and a legal tender in payment of all debts, public and private, within the United States. And any holders of said United States notes depositing any sum not less than fifty dollars, or some multiple of fifty dollars, with the Treasurer of the United States, or either of the Assistant-Treasurers, shall receive in exchange therefor duplicate certificates of deposit, one of which may be transmitted to the Secretary of the Treasury, who shall thereupon issue to the holder an equal amount of bonds of the United States, coupon or registered, as may by said holder be desired, bearing interest at the rate of six per centum per annum, payable semi-annually at the Treasury or Sub-Treasury of the United States, and redeemable at the pleasure of the United States after twenty years from the date thereof: *Provided,* That the Secretary of the Treasury shall, upon presentation of said certificates of deposit, issue to the holder thereof at his option, and instead of the bonds already described, an equal amount of bonds of the United States, coupon or registered, as may by said holder be desired, bearing interest at the rate of seven per cent. per annum, payable in coin semi-annually, and redeemable at the pleasure of the United States after five years from the date thereof. And such United States notes shall be received the same as coin, at their par value, in payment for any loans that may be hereafter sold or negotiated by the Secretary of the Treasury, and may be re-issued from time to time as the exigencies of the public interests shall require. There shall be printed on the back of the United States notes, which may be issued under the provisions of this act, the following words: "The within note is a legal tender in payment of all debts, public and private, and is exchangeable for bonds of the United States bearing six per per centum interest at twenty years, or in seven per cent. bonds at five years."

The second section makes provision for the issue of the $500,000,000 six per cent. bonds mentioned in the first section; and the remaining sections contain precautionary measures, guarding against counterfeiting, etc. The first section contains the gist of the act.

The Legal Tender Bill.

The New York *Times* approves of the law to make Treasury Notes a legal tender, and refers to the action of the New York Chamber of Commerce, as follows:

The New York Chamber of Commerce, which, unlike the Clearing-House Association, cannot be outvoted by a querulous or bigoted minority, yesterday resolved unanimously that the measure should be promptly enacted by Congress. They adopt the plain, common sense view that a national currency of $150,000,000, corresponding to the measure of annual taxation, is needful for the prosecution of the war, and to facilitate the negotiation of the public loans. And as gold is out of the question, by the universal stoppage of payment by the banks, the great merchants of this city, represented through the Chamber of Commerce, indorse as the best substitute within the federal authority, this issue of United States notes as a legal tender in the payment of all debts, private as well as public. They have not stopped to inquire whether the banks will withhold them from circulation and sell their gold, or give them free currency, and retain the latter until the end of the war. It is sufficient to know that they are made a legal medium in the settlement or payment of all debts or contracts, of all deposits and bank notes, to understand that a reliable national currency, made as sound by taxation as it is uniform by legal authority, is established.

Statement of an Exchanged Prisoner.

Lieutenant Parke, a prisoner at Richmond, has arrived in Washington. He was an officer in the First Michigan, and was captured at Bull Run. He gives a sad account of the condition of our prisoners, and speaks of the brutality of the officers and soldiers in charge of our poor fellows. A number of prisoners were shot for standing at the windows. These things were not printed in the Richmond papers except in the mysterious manner of this paragraph. Gleason was one of the soldiers shot:

"SUDDEN DEATH.—A Yankee prisoner named Gleason, a member of the Eleventh New York Regiment, died very suddenly yesterday at the Confederate States Prison No. 1; cause, concussion of the brain, brought on by violent expectoration."

He states that Lieutenant Todd, of whose brutality we have heard so much, has been removed from command on account of his cruelty. A short time before Parke left he saw Todd stab a Union prisoner severely for not putting out his light as quickly as he might have done. He ran his sword through the thigh of the prisoner. The fury of the other prisoners was beyond description, as these outrages were perpetrated, but they were powerless.

THE REBEL FLAG OF TRUCE.—A special dispatch to the Philadelphia *Press* says:

"I am enabled to state, on official authority, that there is no truth in the report that the dispatches brought here by the late rebel flag of truce relates to the execution of Colonel Corcoran, and other prisoners, if the bridge burners in Missouri are hanged. The true nature of the dispatches has not yet been disclosed, but they still afford matter for frequent consultations of the Cabinet."

Gens. Lane and Hunter.

The New York *Times,* of Friday, gives the following special dispatch from Washington:

It has been arranged that to-morrow Senator Pomeroy, Messrs. Conway and Covode, of the House of Representatives, and Dr. Weed, of Kansas, shall have an interview with the President, for the purpose of harmonizing matters between Gens. Lane and Hunter. If this is unsuccessful, it is understood that Gen. Lane will resume his seat in the Senate, which he has not yet resigned. It now appears that the whole plan of the Lane Expedition was agreed upon and arranged by Gen. Lane and Secretary Cameron without previous consultation with the President or Gen. McClellan. After the matter was thus decided upon, the President was persuaded into a reluctant consent to it, but then only with the proviso that Gen. Lane should harmonize his plans with those of Gen. Hunter, and do nothing contrary to the wishes of the latter. Gen. McClellan never even assented to the expedition, but disapproved of it entirely. It is said that the order recently issued by Gen. Hunter originated at Gen. McClellan's headquarters here, and was promulgated by his special command.

We suspected that Gen. MCCLELLAN had some hand in hedging up LANE'S way. From the amicable relations between HUNTER and LANE, it seemed surprising that HUNTER should interfere of his own accord. It is now probable that the whole plan will be given up, unless Mr. Secretary STANTON shall interfere. A Washington dispatch to the *Tribune* says:

Gen. Lane's friends think he will resume his seat in the Senate unless allowed to head the expedition about to move south from Kansas, which they do not think he will command, unless the President or Gen. Hunter change his mind.

Change in Gen. McClellan's Position.

We have seen no reference to this rumored change except in the Washington dispatches to the New York *Tribune.* A dispatch to that paper, dated Thursday evening, says:

The better opinion is that Gen. McClellan will not resign in consequence of the charge which the censor allowed us partially to indicate last night, but will strive in the Department of the Potomac to rival Gen. Buell in Kentucky and Gen. Halleck in Missouri, on a level with whom the new arrangement places him. It is understood that he has consulted with several of his Generals respecting the course proper to pursue.

We think the country would be decidedly pleased with the change. The General is a young man, and more confidence can be placed in his ability to command an army, than in his statesmanship. The command of the army of the Potomac is a position high enough to satisfy the ambition of any man who has had so little opportunity of seeing active service. The country would be pleased to see him devoting all his military genius and energy to active duties in the field, at the head of that army.

THE REJECTION OF TRAVELING AMERICANS AT THE TUILERIES.—The correspondence called for by Senator Sumner between Minister Dayton and Secretary Seward concerning the sorrows of traveling Americans refused admission to the Tuileries will probably be communicated to the Senate to-morrow. It is said that Mr. Dayton's letter is extremely pleasant reading; that Mr. Seward in his reply intimates that however unpleasant to Americans desirous of playing the courtier the fact may be, it is, after all, for the French Court to say who shall and who shall not be presented.—*Dispatch to Tribune.*

MORE TRAITORS TO BE LOOKED AFTER.—A dispatch to the New York *Times* says:

The expulsion of Mr. Bright is likely to prove only the beginning of the war against Senators suspected of disloyalty. Attention is already being directed toward Mr. Powell, of Kentucky. It is said that shortly a resolution will be introduced into the Senate directing the Superintendent of the Document Room to inform that body what public documents Mr. Powell has ordered to be sent to members of the Southern Confederacy since the formation of the Provisional Government.

CARL SCHURZ, our Minister to Spain, is in Washington. The object of his return is not stated.

BAILEY, FARREL & CO., PRACTICAL PLUMBERS, GAS AND STEAM FITTERS, No. 129 FOURTH STREET. Special attention given to the FITTING UP OF OIL REFINERIES. ja22

NEW CARPETS, Oil Cloths, &c., AT M'CALLUM'S, No. 87 Fourth Street, Bought previous to the late advance in prices, of which the fullest advantage is offered to purchasers FOR CASH. de12

HAPPINESS OR MISERY? THAT IS THE QUESTION.—The Proprietors of the "PARISIAN CABINET OF WONDERS, ANATOMY AND MEDICINE" have determined, regardless of expense, to issue free (for the benefit of suffering humanity) FOUR of the most interesting and instructive Lectures on Marriage and its Disqualifications, Nervous Debility, Premature Decline of Manhood, Indigestion, Weakness or Depression, Loss of Energy and Vital Power, the Great Social Evil, and those Maladies which result from Youthful Follies, Excesses of Maturity, or Ignorance of Physiology and Nature's Law. These invaluable Lectures have been the means of enlightening and saving Thousands, and will be forwarded Free on receipt of Four Stamps, by addressing SECRETARY, Parisian Cabinet of Anatomy and Medicine, 563 Broadway, New York. ja29:lmd

FURS! FURS!! FURS!!! McCORD & CO., 131 WOOD STREET, PITTSBURGH, Are now receiving a very large addition to their stock of LADIES', MISSES AND CHILDRENS' FURS, Embracing every quality and style. ALSO, GENTLEMEN'S FUR GLOVES, COLLARS AND CAPS. de17

BISHOPRICK'S BAKING POWDER, —The best and purest article in the market for quick raising of Tea Biscuit, Buckwheat and Corn Cakes, Rolls, Bread, &c. A fresh supply, in pound and half pound packages, just received and for sale by JOHN A. RENSHAW, fe4 Corner of Liberty and Hand streets.

SUNDRIES—10 tierces No. 1 Lard, 4 bags Dried Apples, 4 do do Peaches, 4 do do do pared, 12 sacks prime Feathers, for sale by fe4 R. DALZELL & CO.

BUCKWHEAT FLOUR— 40 sacks of 50 pounds each, 15 do in bulk, Just received on consignment and for sale by WM. H. KIRKPATRICK & CO., fe4 299 Liberty street.

100 BBLS. EXTRA FAMILY FLOUR 15 bbls. Dried Apples, 1 bbl. fresh Roll Butter, In store and for sale by J. C. McVAY, fe1 No. 10 Smithfield Street.

INSURANCE.

INDEMNITY AGAINST LOSS BY FIRE.—FRANKLIN FIRE INSURANCE COMPANY OF PHILADELPHIA. Office, 435 and 437 Chestnut street, near Fifth.

Statement of Assets, January 1st, 1860, published agreeably to an act of Assembly, being—

First Mortgages, amply secured	$1,888,393 00
Real Estate, (pres't val. $108,314 61) cost	192,965 00
Temporary Loans, on ample Collateral Securities	89,135 00
Stocks, (present value $86,667 72) cost	89,786 00
Notes and Bills Receivable	1,821 00
Cash	37,919 00
	$2,308,061 68

The only profits from premiums which this Company can divide by law are from risks which have been determined. Insurance made on every description of property, in town and country, at rates as low as are consistent with security. Since their incorporation, a period of thirty years, they have paid losses by fire to an amount exceeding *Four Millions of Dollars,* thereby affording evidence of the advantages of Insurance, as well as their ability and disposition to meet with promptness all liabilities.

LOSSES BY FIRE: Losses paid during the year 1859......$106,085 57

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CAPITAL, $220,510; ASSETS, $308,508 96—invested as follows:

First Mortgage on Improved City Property, worth double the amount	$155,600 00
Ground rent, first class	2,462 50
Penna. R. R. Co.'s 6 per cent. Mortgage Loan, $30,000, cost	27,900 00
City of Philadelphia, 6 per cent. Loan	30,000 00
Allegheny county 6 per ct. P. R. R. Loan	10,000 00
Collateral bonds, well secured	2,500 00
Huntingdon and Broad Top Mountain Railroad Company, mortgage loan	4,000 00
Pennsylvania Railroad Co.'s Stock	4,000 00
Stock of Reliance Mutual Insurance Co	24,350 00
Stock of County Fire Insurance Co	1,050 00
Stock of Delaware M. S. Insurance Co	700 00
Commercial Bank do	5,135 91
Mechanics' Bank do	2,012 50
Union M. Insurance Co.'s Scrip	160 00
Bills Receivable, business paper	16,297 18
Book Accounts, accrued interest, etc	6,216 72
Cash on hand and in hands of agents	11,385 15
	$308,508 96

CLEM TINGLEY, *President.* DIRECTORS: Clem Tingley, Samuel Bispham, Wm. R. Thompson, Robert Steen, Frederick Brown, Wm. Musser, C. Stevenson, Benj. W. Tingley, John R. Worrell, Marshall Hill, H. L. Carson, Z. Lothrop, Robt. Toland, Chas. Leland, Fred'k Lennig, Jacob T. Bunting, C. S. Wood, Smith Bowers, Jas. S. Woodward, John Bissell, Pittsb'gh. B. MINGHMAN, *Secretary.* J. G. COFFIN, *Agent.* my6 Northeast corner Third and Wood street.

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ASSETS, OCTOBER 30, 1858:

Stock Accounts	$ 63,000 00
Mortgages	2,160 00
Office Furniture	250 00
Open Accounts, &c	7,800 00
Cash	18,351 99
Premium Notes	27,695 14
Notes and Bills Discounted	174,075 12
	$293,351 26

DIRECTORS: R. Miller, Jr., James McAuley, Nathaniel Holmes, Alex. Nimick, George Darsie, William H. Smith, C. W. Ricketson, Andrew Ackley, Alexander Speer, David M. Long, Ross J. Thomas, Benj. F. Bakewell, John R. M'Cune. my30 F. M. GORDON, *Secretary.*

FIRE, MARINE AND INLAND INSURANCE.—INSURANCE COMPANY OF NORTH AMERICA, PHILADELPHIA. Incorporated 1794—Capital, $500,000. Assets, January 10, 1859 ......$1,159,924 61 ARTHUR G. COFFIN, *President.* THOMAS PLATT, *Secretary.*

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