

is the Baltimore, Ohio, Railroad - This  
road, running from this city to Wheeling.

districts of the State, the City itself has of  
a certainty received a large accession of  
Inhabitants, and House-rents have ~~greatly~~  
risen in consequence -

Being gradually from the water, and  
having therefore good natural drainage,  
Baltimore is a remarkably healthy  
City, and very free from Epidemics.

The sudden changes of temperature to  
which this Continent is subject frequently  
have their effects even here - The deaths  
in 1865 were 4695 - 873 less than in 1864 -  
Of this number 2561 were Males, and  
2134 Females - 855 were Coloured  
persons - 931 died of Consumption, 109  
of diphtheria, and 125 of inflammation of  
the lungs - 2084 were children under  
five years of age - If we calculate the  
death rate of the population in 1860 it  
gives a return of one in  $38\frac{3}{4}$  for Males,  
one in  $52\frac{3}{4}$  for Females, or a joint rate  
of a little under one in 45 - By the  
Census of 1860, 444 white, and 444 -  
Coloured persons were returned in this  
City as being over 90 years of age -

There are nineteen Banks, with an  
Aggregate Capital of about \$12,500,000;  
three Savings Banks; three Marine  
Insurance Companies, with an Aggregate  
Capital of \$1,000,000; and sixteen  
Fire, & Life, Insurance Companies -  
There are 161 Churches, including  
three for Coloured people - Of these  
21 are of the Protestant Episcopal, 15 of