

It renders people cautious of running into unnecessary debts, and saves many families from being ruined by an unprovident parent.

It gives the highest security that the uncertainty of human affairs is capable of to the creditors: This prevents money from being locked up, for the estates of all widows and orphans and married gentlemen, are by many thought to be, safer on mortgages and judgments binding real estates, than in any of the public funds and sufficiently productive: I can give a striking proof of this:—The Insurance Company of Pennsylvania (of which I am a director) is authorized by law to vest their capital in the stock of the United States, bank stock, and in mortgages of real estate. When the question was agitated in proportions, there was a considerable number for vesting half in mortgages, and a perfect unanimity for one third, and accordingly 80,000 dollars were immediately lent on mortgages, and the like sum vested in each of the others.

When a creditor is perfectly secured, he is mild, and the punctual payment of interest keeps him always in good humour, so that he will not call for his principal, till he wants it, and it is not uncommon for loans to be in the first instance for five or ten years.

The absolute certainty that the lender or creditor has of enforcing a sale within a short period (never I think exceeding six months upon a mortgage, and generally as many weeks on a judgment) renders such sales unrequited and rarely necessary, for non deficit *causes alter*, when one creditor or lender wants his money, another is always to be found.

Private credit is by these means so entirely established, that cities are built, farms improved, manufactures are carried on, and wealth acquired by men who have lands, as easily as by monied men, and I am confident that the rapid improvements of Pennsylvania, and the integrity of its inhabitants, are more owing to these two laws, than any other cause, or perhaps to all political causes put together.

They enforce punctuality in the payment of debts and interest on debts: This is a continual spur to industry, produces habitual honesty, and, preventing extravagance, aids regularity and economy.

They give an universal and unlimited credit: The importers of goods from Europe have credit from a half year to a year, and are charged ten per cent. lower than Virginians; they can give half a year's credit to their customers, and be sure to remit from their sales; their credit is built on habits of punctuality, created by the laws, while that of the Virginians is only on personal confidence, which is confined to a few.—The widow, the orphan, the man in the decline of life, has a certain income from his money lent at an easy interest, while the borrower by building a house, improving a farm, or turning the money in trade or manufactures, is bettering the security, providing for his family, laying by a proportion of his profits to lessen the debt gradually, or wholly pay it off and become independent, or perhaps a lender himself.—So much for Pennsylvania.

Delaware is exactly the same, except in one instance: The inquisition is by three freeholders instead of twelve.

New-Jersey and New-York are nearly the same, except that they have no inquisition nor mortgage law, but only bond with warrant of attorney accompanying the same to confess judgment thereon.

Maryland has no law upon the subject: In a conversation with judge G. of that state last fall, he informed me that formerly lands were not sold for the payment of debts, but they now do it under the British statute which made lands in all the colonies liable to be sold for the payment of British debts, which statute the judges very early after it was passed, extended by construction and practice to domestic and all other debts: But Maryland does not derive all the benefits from this circumstance, which Pennsylvania does.—They have no speedy remedy on mortgages as we have: Hence mortgages are not a species of ready money as with us; for nothing is more common here than to sell lands and other property for well secured money on mortgage.—Mortgages are diffused and bonds with personal securities are almost the only mode used there: By these bonds one friend frequently involves another in distress and ruin by suretyship: Instances of which are every day occurring to persons acquainted with the transactions of that state! Whereas a mortgage or judgment involves nobody but the debtor, and not him if he is reminded by an annual call for the interest, that he must be industrious and punctual.

This I have endeavoured to give a sketch of the laws of all the states, with which I am acquainted; for though I have heard and believe that something of the kind is established in all the other states except Virginia, I know nothing of them with sufficient certainty to attempt to give an account of them.

BALTIMORE, December 7.
We are sorry to mention, that on Thursday night last a fire broke out in Cokesbury college, at Abington, which, in a short time, laid that magnificent building, together with an excellent library, in ashes.
The French at Coblenz, lately played off towards the Austrians a piece of waggery, similar to that practiced by our troops on the British during the late war: They filled several barges with men of straw and set them afloat. As they approached the garrison of Ehrenbreitstein, the Austrians began a terrible fire of artillery upon the barges; and, as this did not check them, the Austrians drew up in battle array to oppose their landing. Every one remembers the battle of the 1st on the Delaware.

Annapolis, December 10.
Captain Carver, arrived at Boston from Guadaloupe, mentions, that the French were very strong at that

island, and under very little apprehensions from the English; that a frigate had arrived there from France, bringing 1000 artificers, and the news of the treaty of peace with Spain.

By virtue of an order from the orphan's court of Anne-Arundel county, will be SOLD, at PUBLIC VENDUE, to the highest bidder, at the late dwelling house of col. JOHN WEEMS, deceased, near Herring Creek Church, on Tuesday the fifth day of January next, if fair, if not the first fair day thereafter, for READY CASH,

ABOUT fifty valuable country born SLAVES; consisting of men, women and children, boys and girls, many of which are very valuable and likely; also all the stock on said plantation, consisting of horses, mules, cattle, hogs, and sheep, and all the household and kitchen furniture, and plantation utensils of the deceased, together with a coach; and a set of plated harness for four horses. The sale to commence at 12 o'clock, and continue from day to day till the whole property shall be sold.

MARY WEEMS, Executrix,
ALEXANDER M'PHERSON, Executor.
Anne-Arundel county, December 8, 1795.

NOTICE is hereby given to all persons having claims against colonel JOHN WEEMS, of Anne-Arundel county, deceased, that a dividend will be made, at the city of Annapolis, on the 8th day of February next, among the creditors; according to law; of the effects in the hands of the executors at that time; those who neglect to exhibit their claims, legally authenticated, will not be regarded in the distribution at that time to be made.

It is also earnestly requested that all persons indebted to the estate will make speedy payment, as it is the wish and determination of the subscribers to close their administration as soon as possible.

MARY WEEMS, Executrix,
ALEXANDER M'PHERSON, Executor.
Anne-Arundel county, December 8, 1795.

JAMES WILLIAMS

Have received, by the brig Two SISTERS, from MADEIRA,

A QUANTITY of old London particular MADEIRA WINE, of the first quality, for particular use, from three to seven years old, when shipped, some of which has been a voyage to the Brazil. He has likewise a few pipes of the same quality wine, received about one year since, now in prime order for use, which will be sold by the pipe, half pipe, quarter cask, or gallon.

He has a quantity of fine SALT, superfine and fine FLOUR for sale, and purposes keeping a supply of flour.

He has a handsome COACHEE for sale, with or without a pair of horses.
December 1, 1795.

In CHANCERY, October 23, 1795.

ORDERED, That the report of RICHARD OWEN, trustee for the sale of part of Lot No. 50, in Annapolis, the property of ELIS VALLETTE, be approved; and that the sale by him made, as stated in said report, of the said ground, on the 24th day of July last, for £. 190 be ratified and confirmed, unless cause to the contrary be shewn, on or before the third Tuesday in January next, provided a copy of this order be inserted in the Maryland Gazette, or served upon the said Vallette, at any time before the 20th day of December next.

Tell. SAMUEL HARVEY HOWARD,
Reg. Cur. Can.

TAKEN up by the subscriber, living near the lower end of Calvert county, as a stray, a dark bay HORSE, about thirteen and an half hands high, is branded on the near shoulder thus, A, he has a snip on his nose, and a narrow blaze up his face about eight or nine inches, his hind feet are white, and has a saddle spot on each side of his back, and a white spot on the near side his withers; he trots and gallops. The owner may have him by proving his property and paying charges.

DAVID PLATFORD.
—November 11, 1795.

COMMITTED to my custody as a runaway, on the 20th instant, a negro man named SAM, who says he belongs to SAMUEL HARRISON, Herring Bay. His master is hereby directed to pay his fees and take him away, or he will be sold on the 20th day of January next, according to law, by

RICHARD HARWOOD, Sheriff
of Anne-Arundel county.
Annapolis, November 30, 1795.

TAKEN up as a stray by the subscriber, living in Charles county, near Port-Tobacco, a red STEER, about four years old, marked in the right ear with a crop and two slits, and a crop, under bit and hole in the left ear. The owner is desired to prove property, pay charges, and take him away.
November 19, 1795.

Prince-George's county, Sept. 7, 1795.
I HEREBY CERTIFY that BARBER DUCKETT brought before me this day, as a stray, a bay MARE, about thirteen and an half hands high, fourteen or fifteen years old, has a small star in her forehead, appears to be hiphoten, and is sway backed; she is branded on the near thigh with the letters M H or N H.
THOMAS DUCKETT.

NOTICE.

THE subscribers have afforded their STORE with about their usual quantity of GOODS at this season of the year, which they will dispose of on moderate terms for CASH.

They earnestly entreat those indebted to them, or to HENRY HALL DORSEY, on his private books, to call and close their accounts, as after the first day of March, 1796, all vouchers of debts that remain open at that time, will be put in the hands of PHILIP B. KEY, Esquire, who will, in the course of a few weeks, receive a list of balances for all sums due to us that exceed ten pounds.

HENRY & THOMAS DORSEY.
Indian Landing, Nov. 10, 1795.

HAVING suffered much loss by trespasses on my plantation near this city, I now give notice, that I will prosecute all those who commit the like in future.

BENJAMIN OGLE.
August 22, 1795.

THE subscriber, being authorized by Mr. KILTY late clerk of the Council, to receive, for his own use, all fees due for the issuing of militia commissions prior to the twenty-second of June last, begs leave respectfully to remind those officers who have not paid the same, that small as the fee is, the aggregate is an object with him, and that he will be very thankful to those who shall be considerate enough to take some convenient method of forwarding to him, at Annapolis, the sums due from them respectively.

JOSIAS W. KING.

FOREWARN all persons against hunting with dog or gun on my plantation after this date, as they may expect to be dealt by agreeably to law.

ABSALOM RIDGELY.
November 25, 1795.

RAN away, on the 11th of September last, a negro man named JERRY, about five feet five or six inches high, of a yellowish complexion, has lost some of his fore teeth, and has some wheels on his belly, raised by a twitch; it is uncertain what cloaths he has with him; it is very likely he will attempt to go to George-town or Baltimore; it is probable he has a forged pass, and may change his name. Whoever takes up the said negro, and secures him so that the owner may get him again, shall receive FOUR DOLLARS REWARD, paid by

SAMUEL DARE.
Calvert county, November 16, 1795.

Agreeably to a decree of the court of chancery, will be EXPOSED to SALE, at PUBLIC AUCTION, on Saturday the 12th of December next, at ten o'clock,

THE dwelling house and lot, and a variety of household goods, belonging to the estate of WILLIAM HANSON, deceased. The sale will be at the dwelling house, and a credit will be given to purchasers, as will be at the sale more particularly notified.

The creditors of the said WILLIAM HANSON are requested, in conformity to the order, or decree aforesaid, to exhibit their claims, with the vouchers thereof, to the chancellor, before the twelfth day of April next, in order that the said claims may, if established to the chancellor's satisfaction, be discharged from the proceeds of the sale.

BURTON WHETCROFT, Trustee.
Annapolis, Nov. 17, 1795.

James Mackubin,

Hath RECEIVED, by the latest arrivals from LONDON and LIVERPOOL,

A VERY general assortment of SEASONABLE GOODS, which he will sell on the lowest terms for CASH, or on the usual credit to his punctual customers, and he earnestly requests those indebted to him on bond, note, or account, to make immediate payment, as longer indulgence cannot be given to those whose accounts have been standing over the year.

FIVE POUNDS REWARD.

BROKE gaol on the night of the 14th inst. a negro man who was under confinement as a runaway, says his name is ELIJAH; and belongs to Mr. Nicholas Peers of Virginia; he appears to be about five feet nine or ten inches high, very dark complexion, with white eyes; had on when he broke gaol a brown coloured great coat, a pair of old coarse linen trousers, old white country cloth jacket, of snabrig shirt, and a high crowned hat about half worn. I will give, for apprehending said negro, if taken in the county TEN DOLLARS, and if out of the county the above reward.

JOSEPH GREEN, Sheriff
of Charles county.

Ten Pounds Reward.

RAN AWAY, on the fifteenth instant, a yellow fellow named ISAAC, about five feet six or seven inches high, advanced in years, has a scar on his breast, and a large one on the back part of his shoulder. Whoever delivers said slave to me in Newport Foren, Charles county, shall have the above reward, if taken one hundred miles from home, if a longer or shorter distance a proportionable reward, and all reasonable charges, paid by

RAPHAEL BOARMAN.
September 19, 1795.