

The subscriber

BEGS leave to lay before the public, the proposals of the Phoenix Assurance Company of London, for the purpose of insuring Houses, and Property against Fire: the very moderate terms on which insurance may be effected, it is hoped will prove an inducement to insure generally—A discretionary power is vested in me, to relax a little from the rates now published, where the situation of the property, or other circumstances are peculiarly favorable—Orders lodged at the Office of the Company in Second-street, will be promptly attended to.

DAVID STEWART, Agent for The Phoenix Fire Company of London.

PROPOSALS

PHOENIX COMPANY OF LONDON For insuring Houses, Buildings, Stores, Ships in Harbour, Goods, Wares, and Merchandise.

FROM LOSS OR DAMAGE BY FIRE. Insurance from loss or damage by FIRE has been found a measure of great importance to the happiness of families, and has given additional security to commercial transactions.—The distinguished approbation with which the public throughout Great Britain received the improved system of this office, occasioned frequent application for the insurance of property in the principal cities and towns in Europe and America, and induced this company many years since to extend their plan to the continents of Europe and America, and to the West India Islands. The Phoenix Company can refer to the unerring test of experience to ascertain their character; and, gratified by the unbounded confidence they have obtained, and for the purpose of facilitating to the inhabitants the means of effecting insurance on their property, the directors have lately determined to extend the sum which they have been accustomed to insure in any single risk, and have arranged rates of premium upon the various descriptions of property, which they trust, will be found moderate, just, and equitable.—The promptitude with which this office has adjusted the claims of sufferers, and the solidity of its funds, are so well known, that it is unnecessary to offer more on the subject, than to refer those who desire information, to the merchants of London with whom they correspond.

In this Office no insured person is liable to any call to make good the losses of others; but in case of Fire, the sufferer will be fully indemnified by the Company.—The Company also make good losses on property burnt by lightning.

Rates of annual premiums to be paid for Assurance against Fire.

No. I. Hazards of the First Class, viz. Brick or Stone Buildings, covered with Tiles, Slate, or Metal. Furniture or Merchandise not hazardous, contained in such Buildings.

For sums not exceeding 10,000 Dollars in one Risk, 37 1/2 Cents per Annum per 100 Dollars.

No. II. Hazards of the Second Class, viz. Buildings having the Four Walls entirely of Brick or Stone, carried through the Roof, and covered with boards or shingles. Furniture or Merchandise not hazardous, contained in such Buildings.

Hazardous Goods, viz. Pitch, Tar, Turpentine, Salt-Petre, Flax, Hemp, Oils, and Tallow, in Buildings of the First Class.

For sums not exceeding 10,000 Dollars in one Risk, 56 1/2 Cents per Annum per 100 Dollars.

No. III. Hazards of the Third Class, viz. Buildings constructed partly with Brick or Stone and partly with Wood; or having either of the Four Walls of Frame Work filled in with Brick.

Furniture or Merchandise not hazardous, contained in such Buildings.

Hazardous Goods, viz. Pitch, Tar, Turpentine, Salt-Petre, Flax, Hemp, Oils, and Tallow, in Buildings of the Second Class.

For sums not exceeding 10,000 Dollars in one Risk, 75 Cents per Annum per 100 Dollars.

No. IV. Hazards of the Fourth Class, viz. Timber or Slight Buildings covered with Shingles, or Boards.

Furniture or Merchandise not hazardous, contained in such Buildings.

Hazardous Goods, viz. Pitch, Tar, Turpentine, Salt-Petre, Flax, Hemp, Oils, and Tallow, in Buildings of the Third Class.

For sums not exceeding 10,000 Dollars in one Risk, 100 to 150 Cents per Annum per 100 Dollars.

Ships in port and their Cargoes, Ships Building or Repairing; also, Barges and other Small Craft, with Goods on Board, may be insured against Fire.

Larger sums may be insured by special agreement.—All Buildings in contiguity to other hazardous Buildings, or in other respects situated disadvantageously, will be charged at an extra premium.—The rates may also in some cases be proportionably mediated upon Timber Buildings in the Country, or when standing single and detached, or attended with circumstances of peculiar security.

Tallow-Melters, Soap-Makers, Brewers, Vinegar and Sweet-Makers, Hemp and Flax Dressers, Printing-Houses, Coopers, Carpenters, Cabinet-Makers, Coach-Makers, Malt-Houses, Bakers, Ship-Chandlers, Boat-Builders, Rope-Makers, Sugar-Refiners, Distillers, Chemists, Varnish-Makers, Turpentine-Works, Theatre, and all Mills and Machinery, are deemed extra-hazardous, and the rate upon such risks will be proportionably increased.

Fire Insurance.

THE SUBSCRIBER HAVING RECEIVED POWERS AND INSTRUCTIONS FROM THE PHOENIX COMPANY OF LONDON, is fully authorized to effect insurance on Houses, Buildings, Stores, Ships in Harbor, Goods, Wares, and Merchandise, in any part of the state of Maryland.

FROM LOSS OR DAMAGE BY FIRE. On terms so moderate, as will, it is presumed, make it the interest of all to resort to a measure so well calculated to give additional security to commercial transactions, and to afford protection from the injury which Fires have so often occasioned.

In this Office, no insured person is liable to any call to make good the losses of others; but in case of Fire, the sufferer will be fully indemnified with that liberality and promptness which have always distinguished this Company; requiring no other delay (even where presumption of fraud appears) than is necessary to distinguish the honest sufferer from the fraudulent incendiary.

As a proof of the usefulness of this Institution, and the benefit that individuals have derived from it, it is only necessary to state, that since the commencement of the Office, in 1782, near SEVEN MILLIONS OF DOLLARS have been paid to claimants upon their Policies.

The following is published for the information of those who reside at a distance.

Each building must be separately valued, and a specified sum insured thereon—and in like manner a separate sum insured on the property contained therein.

All manufactories which contain furnaces, kilns, stoves, coekles, ovens, or otherwise use fire-heat, are chargeable at additional rates.

In the insurance of GOODS, WARES, or MERCHANDISE, the building or place in which the same are deposited, is to be described; also whether such goods are of the kinds denominated hazardous, and whether any manufactory is carried on in the premises. And if any person or persons shall insure his or their buildings or goods, and shall cause the same to be described in the policy otherwise than as they really are, so as the same be charged at a lower premium than would be demanded if the true situation or quality of the buildings or goods were made known, such insurance shall be of no force.

CONDITIONS OF INSURANCE.

I. PERSONS desirous to make Insurance on BUILDINGS, are to deliver in to the Agent the following particulars, viz.—Of what materials the walls and roof of each building are constructed, as well as the construction of the buildings contiguous thereto—whether the same are occupied as private dwellings, or how otherwise—where situated—also, the name or names of the present occupiers.

II. Goods held in trust, or on commission, are to be insured as such, otherwise the policy will not extend to cover such property.

III. No loss or damage to be paid on fire happening by any invasion, foreign enemy, civil commotion, riot, or any military or usurped power whatever; nor for damage done by fire occasioned by earthquakes or hurricanes; but this company will make good losses on property burnt by lightning.

IV. Books of accounts, written securities, bills, bonds, tallies, and ready money, cannot be insured.

V. Jewels, plate, medals, or other curiosities, paintings and sculptures, are not included in any insurance, unless such articles are specified in the policy.

VI. Persons insuring property at this office, must give notice of any other insurance made elsewhere on their behalf on the same; and cause such other insurance to be endorsed on their policies; in which case each office shall be liable to the payment only of a rateable proportion of any loss or damage which may be sustained; and unless such notice is given, the insured will not be entitled to recover in case of loss.

VII. No order for insurance will be of any force, unless the premium is paid to the agent, or unless a sum has been advanced, and the agent has delivered his receipt on account of the office; and all persons desirous to continue their insurances, must make their future payments annually within fifteen days after the day limited by their respective policies, or the same will be void.

VIII. All persons assured by this company, sustaining any loss or damage by fire, are forthwith to give notice to the company's agent, and as soon as possible after, to deliver in as particular account of their loss or damage, signed with their own hands, as the nature of the case will admit of, and to produce proof of the same by their oath or affirmation, and by their books of accounts, or other proper vouchers, as shall be reasonably required; and shall procure a certificate, under the hand of a magistrate or sworn notary of the city or district in which the fire happened, not concerned in such loss, importing that they are acquainted with the character and circumstances of the person or persons insured, and do know, or verily believe, that he, she, or they, really and by misfortune, without any kind of fraud or evil practice, have sustained by such fire, loss and damage to the amount therein mentioned, and, until such affidavit and certificates are produced, the loss money shall not be payable; also, if there appears any fraud or deceit, the claimant shall forfeit his claim to restitution or payment, by virtue of this policy.

IX. In case any difference or dispute shall arise between the assured and the company, touching any loss or damage, such difference may be submitted to the judgment and determination of arbitrators indifferently chosen, whose award in writing shall be conclusive and binding to all parties. And when any loss or damage shall have been duly proved, the insured shall receive satisfaction, to the full amount hereof, without allowance of any discount, fees, or other deduction whatever.

X. Persons choosing to insure for seven years, will be charged for six years only; also, for less number of years than seven, will be allowed a reasonable discount.

Pitch, Tar, Turpentine, Salt-petre, Flax, Hemp, Oils, and Tallow, are deemed hazardous goods: Tallow-melters, Soap-makers, Brewers, Dealers in Spirituous Liquors, Vinegar and Sweet-makers, Hemp and Flax-dressers, Printing-houses, Coopers, Capenters, Cabinet-makers, Coach-makers, Malt-houses, Ship-chandlers, Boat-builders, Rope-makers, Sugar-refiners, Distillers, Chemists, Varnish-makers, Turpentine-works, Theatres, and all Mills and Machinery, are deemed extra-hazardous, and the rate upon such risks will be proportionably increased.

Ships in port, and their cargoes, Ships building or repairing; also, barges, and other small craft, with goods on board, may be insured against fire, at 75 cents for the year, and 100 cents for six months, and 50 cents for three months, per 100 dollars.

Barns, Stables, Hay and grain contained in them, or in stacks or ricks, and live stock, will be insured at such premium as may be agreed on.

The rates on buildings, (and on property contained in them) depend so much on the materials of which they are constructed, the purposes for which they are used, and their situation with respect to other buildings that may be deemed hazardous, that particular attention is required

to these circumstances in the orders for insurance.

In cases requiring a Surveyor's report, or plan of the buildings, where there are several, showing their situation with respect to each other and to other buildings, such survey or plan must be furnished by the Assured, or at his expense; but, where a clear description of the property can be given, of which the Agent must be the judge, they may be dispensed with. The Assured is subject to no charge or expense in this Office, except 50 cents for the Policy.

In stating the sums for which insurance may be requested on any property, it should be recollected that indemnity only is the object of insurance against Fire, and that benefit, or expected profit or advantage, beyond a just estimate of the value of the property destroyed, is against the principles of the contract.

Orders left at the Office of the company, in Second-street, will be attended to.

DAVID STEWART, Agent for the Phoenix Assurance Company of London.

The Phoenix Company having Agents in Philadelphia, New-York, Charleston, Savannah, and New-Orleans, persons having property in those places, are referred to the respective Agents.

September 10

American, AND Commercial Daily Advertiser.

SAURDAY, SEPTEMBER 20, 1816.

Late Foreign News.

New-York, September 18.

Captain Farrier, of the ship Delaware, favored the editors of the New-York Gazette with London papers to the 7th ult. 12 days later than before received.

Previous to Captain Farrier's leaving Amsterdam, three ships of the line had been dismantled, and hauled in a New-Diep, and the seamen paid off. There were 4 or 5 sail more soon to be placed in a similar situation.

There were at the ports of Amsterdam and Rotterdam, 9 sail of the line on the stocks; besides one lately launched in the presence of their New-King, Lewis Bonaparte.

We also learn, that all the French troops had left Holland.

OF PEACE.

The following extract of a letter, dated the 1st of August, was written by an intelligent gentleman at Nantz, who, from his peculiar situation, must necessarily receive the (a best intelligence of so important an event.

"PEACE is made. It is not yet officially announced; but, from good authority, I know it was signed two days ago."

Another letter states, "that no progress has been made in the negotiation with Spain, in consequence of the impediments of France—the latter viewing the United States with a jealous eye."

As to peace between France and England, we will believe it when we see it gazetted; but not before. It does not necessarily follow that because Mr. Fox negotiates, a peace will be concluded. Negotiation with such an enemy as Napoleon may be made, and may be intended to be made, a sinew of war. If France should be found unreasonable, and its terms inconsistent with the security of Great Britain, the minister will then be able to come forward to Parliament with better claims upon its support, and to the people with a more lively appeal to their feelings. Negotiation may be good policy. Twice Lord Malmsbury went to negotiate, and twice returned with war in his mouth. So will Lord Lauderdale, or whoever goes to Paris on the present occasion. We repeat it, we will not believe that peace is made, till we see it gazetted, and then we will aver that the sun which dawns upon that event will be the darkest that ever rose upon the face of creation, since the transgression of our first parents brought sin into the world. In a continuance of war only can Britain look for salvation. That star once extinguished—all will be darkness and eternal night over the face of creation.

People's Friend.

LONDON, Aug. 4.

On Saturday evening about 5 o'clock, Lord Lauderdale, appointed minister plenipotentiary on the part of our government to conduct the negotiation that has for some time been going on with the court of St. Cloud, left town. Mr. Goddard the person who brought over the dispatches received on Friday, did not accompany his Lordship as stated in some morning papers, but followed him yesterday. His Lordship was accompanied by professor Dugald Stuart, and Mr. Basilico, the messenger, who will bring back the first dispatches from his Lordship.

About 1 o'clock yesterday morning Lord Lauderdale reached Deal, and soon after embarked on board the Clyde frigate, commodore Owen, which sailed for the French coast between five and six o'clock, and landed his Lordship at Calais at ten o'clock the same morning. His Lordship would probably reach Paris this day. The funds will keep rising from the hope that peace will result from the present negotiations. At one o'clock this

day the following were the prices, Consuls for money 65 3/4—Ditto Aug. 65 3/4 7/3—Reduced 64 1/2—Omnium, for money, 12 1/4 1/2—Ditto Aug. 12 1/4 1/2—Exchange Bills, 2s, to 3s prem.—4 per cents. 85—Navy 5 per cents. 98 7/3.

The Expeditions. Were it not that Lord Lauderdale has actually set out for Paris, we should be inclined to think that several circumstances connected with the expedition to Sicily seemed rather to indicate apprehensions of the failure of the negotiation. The guards, who have been for some time kept rather in an undecided state at Chatham, Deal, Ramsgate, &c. and marched and counter-marched in various directions, after being at length embarked, have been ordered to proceed with all expedition to Portsmouth whence the expedition for Sicily will start.

Many officers of the Guard have proceeded to Portsmouth by land: most of the staff of them have done so. There are to be immediately embarked, and to follow to Portsmouth with all speed—the Royal staff corps, the Royal wagon corps, the Royal Artillery, the 95th regiment, five companies, the 40th regiment, the 52d, the 62d, and the 88th do.

August 5.—The Clyde frigate returned to Deal yesterday, after having safely landed Lord Lauderdale at Calais. Some messengers have proceeded to France with dispatches, since his lordship left town, but no dispatches have yet been received from his lordship. The dispatches, with the result of his conference with the French plenipotentiary, or the minister for foreign affairs himself, may be expected at the close of the present, or early in the next week.

Many people are so sanguine in their expectation of peace, that they allow themselves to believe the business in such forwardness that Lord Lauderdale will have little else to do but to sign the preliminaries immediately, and that the definitive treaty will be concluded soon after. This however will not be so speedily effected as they promise themselves, for there are many important points to arrange, which will take up a considerable time; nor must we infer any thing from the preceptancy with which M. D'Oubri signed a preliminary treaty for Russia. Indeed, we can take upon us to state with confidence, that he is believed to have exceeded the powers which were given him, and that not only our government but the Russian embassy here, were very much surprised at the haste with which that plenipotentiary signed a treaty, which must have been ready drawn up by the French ministry, before he arrived in Paris, and which could not possibly have been discussed with that deliberation which a matter of such magnitude required. Now that it has been signed, the court of St. Petersburg has to decide on the ratification, but to many politicians it would, even now, be no surprising event to see that court hesitate on the measure.

The emperor of Russia is understood to have proposed to his Swedish majesty to discontinue the blockade of the Prussian ports; and it is supposed if his representation should not be attended to, that he would give his permission for the invasion of Pomerania. It was generally believed in that province, that the Prussians would pass the frontier on the 25th ult. This apprehension, however, may be considered as premature. Prussia will scarcely proceed to extremities, until the result of the representations last made by her to the court of St. Petersburg is known. There is nothing now in the state of the continent to induce his Swedish majesty to continue in that dignified attitude which he has so long preserved, with so much honor to his country, and advantage to his personal character.

An opinion is prevalent in Germany that Russia and the Porte are on the eve of war, and that the latter is to receive the assistance of the powerful army which the French have collected in Dalmatia. Between its enemies and its allies, the Turkish power is in a fair way of being driven out of Europe.

Accounts by the Lisbon mail state, that Bonaparte had required the king of Spain to receive an ambassador from the new created king of Naples. It was also insisted on, that his Catholic Majesty should agree to the destruction of his own daughter, the Queen of Etruria, and that he should further consent to the incorporation of four of his provinces with the kingdom of France, viz. Catalonia, Arragon, Navarre, and Biscay, thereby making this river Ebro the boundary between France and Spain, instead of the Pyrenees. The Court of Madrid made strong remonstrances against such unjustifiable pretensions; and war was even declared by the French minister six hours before his Catholic Majesty consented to the measure.

August 6.

Yesterday dispatches were received by a flag

of truce, from Boulogne. Their contents have not transpired.

Stocks declined yesterday towards the close of the market. The fall was variously accounted for. Some would have it that dispatches had been received from France, which brought accounts unfavorable to peace. Others sent a messenger after Lord Lauderdale to order his immediate return. The real cause, however, was simply this: Several holders of omnium finding the price high enough, wished to realize their profit, and brought large sums into the market for sale. The following were the prices at one o'clock this day: Consols, for money, 65—Ditto for August, 65 1/4 1/4—Reduced 65 5/8 3/4—Omnium 11—Exchange bills, par, 2s prem.

We stated yesterday, and on the best authority, that M. D'Oubri had in signing the preliminary treaty with France, gone beyond his instructions.

We can now add, that the terms are so ignominious and disadvantageous to Russia, that it is thought by some diplo-mats, the Emperor Alexander will probably hesitate to ratify them. In the mean time, Napoleon acts as if even the Definitive Treaty was signed. On the very day that D'Oubri signed the preliminary treaty, it was intimated to the Austrian ambassador, that his master must immediately abdicate the crown he has so long worn as head of the German empire, and confine himself in future to such matters as concern only his own house.

The Lord-Nobart packet, from New-York and Halifax, is arrived at Falmouth.

NORFOLK, September 16.

We stop the press, after having seen some of the Officers of the British frigate MELAMPUS, who inform, that on Sunday morning they decided to the southward of Cape Henry a line of battle ship dismantled, which they immediately gave chase to and run ashore on Currituck, about 30 miles to the S. of the Cape, and after taking the officers and men, (amounting to about 600) set fire to her, when she was totally destroyed. She proved to be the L'Impeteux, Mons. L. V. Bonaparte, of 74 guns. The Melampus is now in Hampton Roads.

New-York, September 18.

Arrived, the ship Delaware, Farrier, from Amsterdam, and 39 days from Portsmouth (where she was carried in, but dismissed) July 29th, arrived in the Texel roads, the ship Chesapeake, of Baltimore, and ship Hope of Beverly. Aug. 1, spoke brig Weems, 22 days from Philadelphia for Amsterdam. 4th, spoke ship Cornelia of Providence, for Amsterdam, out 23 days; and brig Perseverance of Boston, for Rotterdam; and ship America, 27 days from New-York for Amsterdam. Left at Spithead, ship Peggy, of Baltimore, for Amsterdam, and brig Ardonia, Hathaway, detained 9th, spoke ship Amelia, of Philadelphia, out 18 days, both lying in Cowes Roads, wind bound. 11th, spoke ship Halcyon, 24 days from Boston, for Rotterdam. 14th, spoke ship Olive Branch, of Kennebunk, on the Canaries for London. September 2, long 48, spoke ship Washington, Crocker, of Boston, for Rotterdam. 12th, brig Fame, Gould, 25 days from Kennebunk for Barbadoes. August 28, lost all her masts, bowsprit, rigging and sails, supplied him with a top mast, top sail yard, fore top mast, stay sail, some spare rigging, &c.

[FROM LONDON PAPERS]

Gravesend, Aug. 4.—Arrived, Victress, Clark, Charleston. On Saturday sc'night a large American ship of 500 tons with staves, mahogany and tobacco, for London, was wrecked on Rattray Head. The vessel went to pieces as soon as she struck Crew safe.

loyd's List. Gravesend, Aug. 3. Arrived Sarah, Smith Seville; Minerva, Surinam; Galen, Seaman, Boston. Sailed, Fame, Baker, Charleston; London Packet for Cape of Good Hope; Enterprize, Packwood, New-York. In the River, Shepherdess, Willis, from Virginia; Two Friends, Livingston, Charleston; Actress, Clark, Baltimore. At Cowes, Harriet, Gray, Baltimore; John, Lissane, Charleston. At Liverpool, Ohio, Austin, Wisconsin; Alexander Hamilton N. Orleans. At Cork, Olive, Richards, Baltimore.

Plymouth, July 30. Detained American ship Friendship, Sisson, from Amsterdam, for Lisbon. The Washington, Tickleton, from Limerick, for Bremen, was lost near Kirkwell on the 16th inst. Crew safe.

Plymouth, Aug. 4.—Sailed, the Little Mary, Waters, for Amsterdam; Phoenix, Light, New-York; American Packet, Swaine, St. Sebastians; all American ships, released from their detention, and proceeded with their cargoes.

Gravesend, Aug. 5.—Sailed, Otis, Crocker, for New-York.

Falmouth, Aug. 2.—Arrived, the brig Hamlet, Tallman, Baltimore 26 days. Sailed, Am. ship Diana, Noble, for London.

Downs, Aug. 4.—Passed, ship Navigator, from Amsterdam for New-York; ship North America, Tucker, from Bremen for Baltimore.

Wanted

FROM 3,000 to 5,000 Dollars, for which a handsome interest will be given—and security not inferior to Bank Stock. Apply to the printer September 16.