

American,  
AND  
Commercial Daily Advertiser.

TUESDAY, OCTOBER 7, 1806.

J. Deaver's

NIGHT SCHOOL,

NO. 13 CHARLES-STREET,  
Will commence on Monday evening next,  
October 6.  
An assistant wanted, apply as above.  
October 2.

New-York Print-Office

50 Barrels just received for Sale by the sub-  
scribers  
A. REED & S.,  
No. 31, Market-street, &c. St.

September 18.

Baltimore Races at ANTON,  
OCTOBER 7, 1806.

Wickets for Antons' race held  
in the city of Baltimore.

A purse of \$1000 for my horse, mare, or  
 gelding, the four heats.

On WEDNESDAY, 8th,

A purse of \$1000, two more heats, free as  
above, the winner to have the preceding day  
excepted.

On THURSDAY, 9th,  
The four heats to be conducted according  
to the rules of the Baltimore Jockey Club; the  
horses to be entered with the subscriber the  
day previous to the race, a premium being  
on the grand entrance, or else at the less—  
Torchers to be entered each day, no  
races.

JOSEPH CLARK.

October 3.

INDIA GOODS,

For sale by the subscriber, Sarah, C. F.  
Elliott, No. 10, Market-street, ready

John Buffum,

No. 10, Market-street,  
6 lbs. of Pepper,

4 lbs. of Peppermint,

1 lb. of Cinnamon Bells,

3 lbs. of Cloves, Handkerchiefs,

1 lb. of Nutmegs, Brandy,

1 lb. of Saffron, Wine,

2 lbs. of Black Pepper, and Sewing Sack,

10 lbs. of Cloves, Black Pepper,

2 lbs. of Cinnamon, White,

12 lbs. of Cloves, price 6,

2 lbs. of Nutmegs, Cloves, Wine,

2 lbs. of Saffron, Brandy,

10 lbs. of Black Pepper,

All the above goods entitled to Debenture,

which is to be paid on part payment

September 30.

The subscriber

Entitled to lay claim to the public, the  
agents of the Phenix Assurance Company,  
London, to the payment of insurance on  
Buildings, Stores, Ships in Harbor, Goods,  
Wool and Manufactures, in any part of the state  
of Maryland.

FROM LOSS OR DAMAGE BY FIRE.

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

In this Office, no insured person is liable to  
any claim to make good the losses of others; but  
in case of Fire, the Subscriber will be fully in-  
demnified with that liberality and promptness  
which have always distinguished this Company;  
requiring no other detail (even where pre-  
sumption of fraud appears) than is necessary to  
distinguish the honest Subscriber from the fraudulent  
Insurer.

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

DAVID STEWART, Agent for  
The Phenix Assurance Company of London.

PROVISIONS

FROM THE PHENIX COMPANY OF LONDON

1000 lbs. of Flour, Buildings, So. S.

500 lbs. of Eggs, Wares, and Mer-  
chandise,

FROM LOSS OR DAMAGE BY FIRE

On terms so moderate, as will, it is of great importance  
to the business of families, and has  
given a decided advantage to commercial trans-  
actions—now insures a property with  
more security, to relax all the fears of the insured,  
and to diminish, where the situation of the prop-  
erty, or other circumstances are particularly  
dangerous. Orders, left at the Office of the  
Company, in Second-street, will be promptly  
attended to.

DAVID STEWART, Agent for

The Phenix Assurance Company of London.

CONDITONS OF INSURANCE.

PERSONS desirous to make Insurance on

Buildings are to deliver it 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  
situated—also, the name or names of  
the present occupiers.

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

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

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

V. Jewels, plate, medals, or other curiosities,  
antiques 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 of only a rateable pro-  
portion 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 insurance, must make their future pay-  
ments 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 forth-  
with to give notice to the company's agent, and  
as soon as possible after, to deliver in a par-  
ticular account of their loss or damage, signed  
with their own hands, as the nature of the case  
will admit of, and make 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 certi-  
ficate, under the hand of a magistrate or sworn  
notary of the city or district in which the fire  
happened, not concerned in such loss, import-  
ing that they are acquainted with the character  
and circumstances of the person or persons in-  
sured, and do know, or truly believe, that he,  
she, or they, really, and by misfortune, without  
any kind of fraud or evil practice, have sustain-  
ed such fire, loss and damage to the amount  
therein mentioned; and, until such affidavit and  
certificates are produced, the loss or damage shall  
not be payable; also, if there appears any fraud

in the certificate.

IX. Persons not exceeding

10,000 Dollars in one Risk;

57 1-8 Cents per annum for 100 Dollars.

No. 11.

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;

57 1-8 Cents per annum for 100 Dollars.

No. 12.

Hazards of the Second Class, viz.

Buildings having the Four Walls entirely of

Brick or Stone, covered through the Roof, and

covered with Boxes 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;

57 1-8 Cents per annum for 100 Dollars.

No. 13.

Hazards of the Third Class, viz.

Buildings constructed partly of Brick or

Stone and partly with Wood, including either  
of the Four Walls of Frame Work fitted  
with Brick.

For sums not exceeding

10,000 Dollars in one Risk;

57 1-8 Cents per annum for 100 Dollars.

No. 14.

Hazards of the Fourth Class, viz.

Buildings constructed partly of Brick or

Stone and partly with Wood, including either  
of the Four Walls of Frame Work fitted  
with Brick.

For sums not exceeding

10,000 Dollars in one Risk;

57 1-8 Cents per annum for 100 Dollars.

No. 15.

Hazards of the Fifth Class, viz.

Buildings constructed partly of Brick or

Stone and partly with Wood, including either  
of the Four Walls of Frame Work fitted  
with Brick.

For sums not exceeding

10,000 Dollars in one Risk;

57 1-8 Cents per annum for 100 Dollars.

No. 16.

Hazards of the Sixth Class, viz.

Buildings constructed partly of Brick or

Stone and partly with Wood, including either  
of the Four Walls of Frame Work fitted  
with Brick.

For sums not exceeding

10,000 Dollars in one Risk;

57 1-8 Cents per annum for 100 Dollars.

No. 17.

Hazards of the Seventh Class, viz.

Buildings constructed partly of Brick or

Stone and partly with Wood, including either  
of the Four Walls of Frame Work fitted  
with Brick.

For sums not exceeding

10,000 Dollars in one Risk;

57 1-8 Cents per annum for 100 Dollars.

No. 18.

Hazards of the Eighth Class, viz.

Buildings constructed partly of Brick or

Stone and partly with Wood, including either  
of the Four Walls of Frame Work fitted  
with Brick.

For sums not exceeding

10,000 Dollars in one Risk;

57 1-8 Cents per annum for 100 Dollars.

No. 19.

Hazards of the Ninth Class, viz.

Buildings constructed partly of Brick or

Stone and partly with Wood, including either  
of the Four Walls of Frame Work fitted  
with Brick.

For sums not exceeding

10,000 Dollars in one Risk;

57 1-8 Cents per annum for 100 Dollars.

No. 20.

Hazards of the Tenth Class, viz.

Buildings constructed partly of Brick or

Stone and partly with Wood, including either  
of the Four Walls of Frame Work fitted  
with Brick.

For sums not exceeding

10,000 Dollars in one Risk;

57 1-8 Cents per annum for 100 Dollars.

No. 21.

Hazards of the Eleventh Class, viz.

Buildings constructed partly of Brick or

Stone and partly with Wood, including either  
of the Four Walls of Frame Work fitted  
with Brick.

For sums not exceeding

10,000 Dollars in one Risk;

57 1-8 Cents per annum for 100 Dollars.

No. 22.

Hazards of the Twelfth Class, viz.

Buildings constructed partly of Brick or

Stone and partly with Wood, including either  
of the Four Walls of Frame Work fitted  
with Brick.

For sums not exceeding

10,000 Dollars in one Risk;

57 1-8 Cents per annum for 100 Dollars.

No. 23.

Hazards of the Thirteenth Class, viz.

Buildings constructed partly of Brick or