

The Subscriber

Respectfully begs leave to recommend the following proposals of the London Phoenix Fire Company. The season of the year approaches, when danger from that element is most to be apprehended. The rates of Premiums, will in all cases, be made low, as the nature and situation of property will permit. For the accommodation of Merchants, specific Goods, identified by marks and numbers, may be insured for a less time than the year. Orders left at the office in Second-street, any time between the hours of nine A. M. and 5 P. M. will be duly attended to, and policies issued the same day.

DAVID STEWART, Agent.

Insurances can be made on Buildings, Stores, &c. &c. in all parts of Maryland, the district of Columbia, including Alexandria & its neighborhood. Letters on the subject, post paid, addressed to the Agent, shall have immediate attention.

PROPOSALS

From the Phoenix Company of London
For insuring houses, buildings, stores, ships
in harbor, goods, wares and merchandise,

FROM LOSS OR DAMAGE BY FIRE

Insurance from loss or damage by Fire
have been found a measure of great importance to the happiness of families, and has given additional security to commercial transactions. The distinguished approbations with which the public throughout Great-Britain received the improved system of this since, occasioned frequent application for the insurance of property in the principal cities and towns in Europe and America, and induced the company many years since to extend their plan to the colonies of Europe and America, and to the West-India islands. The Phoenix Company can refer to their charter, test of experience to ascertain their character; and, gratified by the unbounded confidence they have obtained, and for the purpose of facilitating to the inhabitant the means of effecting insurance on his property; the directors have been accustomed to insure in any single risk, and have arranged rates of premium upon the various descriptions of property, while, they trust, will be found moderate, just and equitable.

The promptness 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 enter 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 claim 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 Assurances 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,

50 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, Saltpetre, Flax, Hemp, Oils and Tallow, in Buildings of the first Class.

For sums not exceeding 10,000 dollars in one Risk,

100 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, Saltpetre, 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, Saltpetre, 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 Dols.

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 building, or in other respects situated disadvantageously, will be charged at an extra premium. The rates may also in some cases be proportionably moderated 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, Printers' Houses, Coopers, Cabinet-Makers, Coach-makers, Malt-houses, Bakers, 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.

Fire Insurance.

The subscriber having received powers and instructions from the

PHENIX 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 pre-

sumed, 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 injuries

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 prompt-

ness 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.

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.

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 manufactory which contain furnaces, kilns, stoves, coakels, ovens or otherwise use fire-heat, are chargeable at additional rates.

In the insurance of Goods, Wares, or MERCANDISE, the building or place at which the same are deposited, is to be described; also, whether such goods are of the kind 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 are 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.

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 an 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 the losses on property burnt by lightning.

IV. Books of accounts, written securities, bills, bonds, titles, and ready money can not 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 each other insurance to be indemnified on their policies; in which case each officer shall be liable to the payment only of a reasonable 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 in cash, 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 an 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 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 there mentioned, and until such all debts and certificates are produced, the loss money shall not be payable; also, if there appear any treason or false swearing, the claimant shall forfeit his claim, to restitution or payment by virtue of his 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 & binding to all parties. And when any loss or damage shall have been duly proxied, the assured shall receive satisfaction to the full amount thereof, 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 a less number of years than seven, will be allowed a reasonable discount.

Pitch, Tar, Turpentine, Saltpetre, 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, Cabinet-makers, Coach-makers, Malt-houses, Bakers, 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 one year; 45 cents for six months, and 37 1/2 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 premiums as may be agreed on.

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 survey.

CHRISTOPHER SINK.

At the sign of the Red Cow, opposite the upper Market, Fell's Point.

In stating the sum for which insurance may be requested on any property, it should be recollect, that *interest only* is the object of insurance against fire, and that *beneft* or *es-*

pected profit or *dividende*, 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 answered to by DAVID STEWART,

Agent for the Phoenix Assurance Company,

in Philadelphia, New-York, Charleston, Savannah, and New-Orleans, persons having property in those places, are referred to the same agents.

September 14. 6d-2w

Stop the Thief.

One Hundred Dollars Reward,

FOR apprehending and securing in Baltimore jail, my apprentice boy, named JACOB VANFREISWACK, aged 18 or 19 years, about 5 feet 3 inches high; very stout and strong for his age; fair complexion, and good features; short thick brown hair, inclined to curl; his hands very large. He is a native of Holland, and was bound an apprentice to me on board of the Brig George, of Baltimore, in the year 1800, at Rotterdam, from thence he made a voyage with me to Baltimore, and from thence to Amsterdam, and back to Baltimore in 1801. He was at school with Mr. Hargrove, where he remained for several months. He was always a thief, and finally stole a gold ring, and knowing that he would be flogged, he ran away to school, and entered in the United States Navy, where he remained 2 or 3 years, and afterwards sailed 1 or 2 voyages out of New York, to Antigua, where he was impressed; and in a few days after, run away from the British man of war. About the 20th of August, 1807, after being gone about 3 years, he returned, expressing much concern for his past conduct, and begged that I would forgive him and take him under my protection again; I consented, and harbored him with Mr. Dugan, on Dugan's wharf; and for 12 days I served as a porter in the store. And on the 31st Sept. whilst I was at breakfast, leaving the store in his charge, he availed himself of the opportunity, broke open my desk, stole 104 dollars, several silver table and tea spoons, marked S and a small brass pocket pistol, master's name, Ryan and Watson, London. Jacob can read a little, and sometimes attempts to write, but cannot make his letters plain enough to be understood; when he first came to this country, in 1802, he boarded him with Captain Geese on the Point; and he went to school a few months to Mr. Gatenor. He speaks the English language very plain, and has but little of the Dutch dialect; I think that he has forgot the most of his mother tongue. It taken in this state and lodged in Baltimore jail, 50 dollars will be paid; but if taken out of the state and lodged in Baltimore jail, 100 dollars will be paid.

THOMAS SP. IGG.

50 Dugan's wharf. The editors of the Aurora, Philadelphæ—American Citizen, New-York—and Herald, Moral, are requested to copy this advertisement in their respective papers, to the amount of 3 dollars each, and charge to W. Pecklin.

September 7. d

By Virtue of a Decree,

Of the Honorable the High Court of Chancery, of the State of Maryland, the subscriber will enter at Public Sale, of the premises, on THURSDAY, the first day of October next, at half past eleven o'clock, A. M.

All that LOT or PARCEL of GROUND, with the improvements thereon, situated in Hanover street, near the property of William B. Hawkins, deceased, distinguished on the plat of the city by No. 28, and beginning for the same at the distance of two hundred feet south, from the south west corner of Hanover street and German Lane, and running thence and bounding on the west street, south, thirty feet, then west parallel with German Lane, eight perches, to that which intersects lot No. 28, thence parallel with Hanover street thirty feet, thence west to Western Alley, thence east binding on to the beginning.

Also, all that piece or parcel of Ground, lying in Howard's Row, in addition to the city of Baltimore, being for the same at the north west corner of Sharp street and Welcome Alley, and running thence north, binding on Sharp street, thirty feet, to lot No. 737, thence west, binding on said lot one hundred feet, thence south, parallel with Sharp street, thence west to Western Alley, thence east binding on to the beginning.

The terms of sale are, that the purchaser of the first lot, shall give his notes, with an indorse, to be presented by the trustee, for the payment of the purchase money, with interest thereon; one fourth in three months, one fourth in six months, one fourth in nine months, and the other fourth in twelve months, from the day of sale. From the purchaser of the last lot, a note at three months, with an indorse, including interest, will be required.

THOMAS ROGERS.

September 9. d

Cabinet and Chair-Making.

GROFF & MAGGS,

Cabinet and Chair-Makers, and Printers' Joiners.

MOST respectfully acquaint the public, that they continue business in North Gay-street, No. 30, opposite Thomas Kell's, Esq. where every article in the above line is executed with the utmost punctuality, and in a style of workmanship that cannot fail to give satisfaction.

They exhibit caution only as their work may deserve it.

N. B. Two Journeymen wanted immediately.

Orders for Printers' Furniture punctually attended to.

August 1. S&W&t

STRAYED

From the subscriber about two months since, two COWS, one a large red, with a white blaze in the face, the end of her tail docked square; the other has black sides, white head and belly, and a broad white streak on her back, from head to tail; the end of her tail also docked square, and without horns. Who ever has taken up the said Cows, and will drive them home, shall receive the sum of five dollars, and any person giving information of said Cows, shall receive the sum of two dollars; but if detained after this advertisement, the persons will be liable to prosecution.

CHRISTOPHER SINK.

On the sign of the Red Cow, opposite the upper Market, Fell's Point.

September 9. T&L