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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 merchandize, FROM LOSS OR DAMAGE BY FIRE. Insurance from loss or damage by Fires hath 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 the 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 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 Assurances against Fire. No. I. Hazards of the First Class, viz. Brick or Stone Buildings, covered with Tiles, Slate or Metal. Furniture or Merchandize not hazardous, contained in such buildings. For sums not exceeding 10,000 dollars in one Risk, 67 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 Merchandize 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, 56 1/4 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 Merchandize 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 Merchandize 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 as 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, Printing Houses, Coopers, Chymists, Cabinet-Makers, Coach-Makers, Mill-Houses, Bakers, Ship Chandlers, Rope-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 PHOENIX COMPANY OF LONDON, is fully authorized to effect insurance on

Houses, Buildings, Stores, Ships in Harbor, Goods Wares and Merchandize, 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 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 promptness which have always distinguished this company; requiring in 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 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 manufactories which contain furnaces, kilns, stoves, coakels, ovens or otherwise use fire-heat, are chargeable at additional rates. In the insurance of GOODS, WARES, or MERCHANDIZE, the building or place in 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 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. 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, tallies, 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 indorsed on their policies; in which case each office shall be liable to the payment only of a ratable 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 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 no mistake, without any kind of fraud or evil practice, have sustained by such fire, loss and damage to the amount therein mentioned, and until such affidavits and certificates are produced, the loss money shall not be payable; also, if there appears any fraud 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 proved, the insured 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, Carpenters, Cabinet-makers, Coach-makers, Mill-houses, Bakers, Ship-chandlers, Boat-builders, Rope-makers, Sugar-refiners, Distillers, Chymists, 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 a snowing 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 sum for which insurance may be required on any property, it should be recollected, that inasmuch 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, by DAVID STEWART, Agent for the Phoenix Assurance Company of London.

The Phoenix Company having Agents at Philadelphia, New-York, Charleston, Savannah, and New-Orleans, persons having property in those places, are referred to the respective agents. September 14. 6td-w

By Virtue of a Decree, Of the Honorable High Court of Chancery, of the State of Maryland, the subscriber will offer at Public Sale, on 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, situate in Hanover street, late the property of William B. Hawkins, deceased, distinguished on the plat of the city by No. 29, 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 Hanover street, south, thirty feet, then west parallel with German Lane, eight perches, until it intersects Lot, No. 28, thence parallel with Hanover street thirty feet, and thence with a straight line to the beginning. Also, all that piece or parcel of Ground, lying in Howard's late addition to the city of Baltimore, beginning 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. 797, thence west, binding on said Lot one hundred feet, thence south parallel with Sharp street thirty feet to Welcome alley, thence east binding on Welcome alley to the beginning. The terms of sale are, that the purchaser of the first Lot, shall give his notes, with an indorser, to be approved 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 indorser, including interest, will be required. THOMAS ROGERS.

Notice. The creditors of William B. Hawkins are hereby notified to exhibit their claims, with the vouchers thereon, to the trustee, within six months from the day of the above sale. THOMAS ROGERS. d. september 9

In Chancery, Sept. 14, 1807. ORDERED, That the sale made by William Van Wyck, Trustee, for the sale of the real estate of Matthew Ridley, deceased, shall be ratified and confirmed unless cause to the contrary be shown before the 17th day of November next, provided a copy of this order be inserted three Tuesdays or three Fridays in the American, of Baltimore, before the 17th day of October next. The Report states, that the interest as therein mentioned of the parties in Lots No. 247, 248, 249, 250, 251, 252, 253, 254, 255, & 256, was sold for the sum of 8530 dollars. True Copy. Test. NICH. BREWER, Reg. Cur. Can. september 17

Notice is hereby given, THAT the subscriber, of Talbot county, intends to make application to the judges of Talbot county court, or to some of them, for the benefit of the act of assembly passed at November session, eighteen hundred and five, entitled "An act for the relief of sundry insolvent debtors." JOHN SIMMONDS. august 28 1a8w†

French Evening School. THE School is divided into two classes, which meet alternately every other evening. Gentlemen who cannot attend regularly either class, may come occasionally, when their engagements will allow. METHOD OF TEACHING. To lessen as much as can be done the labor attending the study of an unknown tongue, every beginner is assisted in reading and construction, until he can translate fluently by himself, and to facilitate the knowledge of the grammar, a selection is made of the most essential practical rules which joined to the frequent repetitions of the plurisecology contained in Mr. DuRoi's work, tend considerably to accelerate the attainment of the language. J. BR WN, No. 8, Water street, between South and Calvert streets. September 25 6c12t

50 Dollars Reward. RAN away from the subscriber, on the 15th of this month (August) a Negro Woman called BECK LEWIS (formerly Beck Sharper) about 5 feet 7 or 8 inches high, 30 years of age, middle stout, has a down look, laughs when she speaks, and wishes to appear foolish; she is very bright across the cheeks and nose, has a remarkable scar above one of her elbows from a burn. She took with her several suits of clothes; one brown silk, one white and some dark calicoes; two bonnets, one of velvet and the other of black silk. She professes to be religious and will exhort with negroes.—She took with her, Eliza, her child, about 5 years old, very black, round, broad face, with one dark and a light calico frock; if out of her mother's sight, may inform to whom she belongs. The aforesaid negro may attempt to go to Kent Island, or to the neighborhood of Philadelphia, where her father lived—his name was Shapter. Whosoever takes up said negroes & secures them in Baltimore goal, shall, if taken in the city, receive fifteen dollars, if ten miles from Baltimore and in the state, twenty dollars, and out of the state Fifty Dollars. SARAH SMITH, Fayette-street. August 31

NEW-YORK, September 28. Captains of vessels and supercargoes, trading to Spanish ports, have generally an erroneous opinion as to the powers vested in the American consuls there, and in certain cases expect from the consuls what he is unable to perform. For the information of such persons, and to place this matter in its proper light, we are induced, at the request of the consul at Cadix, to publish the following correspondence which passed lately between him and M. R. W. Meade, an American merchant residing there. JOSEPH YZARDY, Enquire. I request you will have the goodness to direct an office to General Caltanos, as protector of foreigners at Algeziras, upon the subject hereunder mentioned. In the month of February 1806, arrived at Algeziras the American ship Sarah, captain Jonathan Smith, with a cargo of Flour; of which my Agent, Mr. C. Burlini, (being obliged and to comply with a request from said General, had to give for the supply of Ceuta, which at that epocha was in the most distressing state) 600 barrels of said flour; obtaining from Caltanos his promise to be responsible that the amount would be paid out of the first supply they were then expeding—but am sorry to say, that notwithstanding said promise and steps given by me and my Agent to obtain payment, I am still owed 2000 dollars which cannot recover from the directors of provisions, and only receive good promises and fair words that redound to nothing. I believe, and with full reason, that after an elapse of 15 months I have full room to complain bitterly of said directors; and the owners of said flour are continually writing me dulla recable letters on the subject, and as I see that my representations on the subject have no effect—I request of you as Consul of my nation, that you would direct an office to said General, complaining of such proceedings with a citizen of the United States that may warn and not to very readily supply again that of any other place that may find itself in such a horrible situation, when he experiences such cruel and false damages. I have the honor to be, R. W. MEADE.

JOSEPH YZARDY, 29th May, 1807. I have received your letter of the 24th ult. and without entering much into the reasons you advance, whether you can or cannot officiate on mercantile transactions between citizens of others that are not; and that for the very reason of such transactions, asking me, they are under the territorial Laws, nevertheless I think that I do not lose my rights as a citizen, and I feel a claim upon any justice committed by an officer of the Government where I am, and having no other remedy, make my claim being in a province but that of my Consul and in the Capital thereof, and in either of these places, you will permit me to be authorized by my Government and laws of my country, or to receive redress against said directors, and in case when committed by an officer, that is not subject to the Civil Laws, therefore all the reasons you urged, I do not think them in any respect conformable to what I had the honor to receive you on the 25th—The L. S. is very genuine. An American vessel with a cargo of flour arrived in the month of February, 1806, at Algeziras, at which epocha Ceuta was in the most horrible situation for want of bread; and necessary to my health on whatever dropped in—General Caltanos sent word to Mr. Burlini, (that was my agent) that it was precisely necessary for him to share part of said flour, and at the time I directed him that if he did not deliver it will go, he would by force, Mr. Burlini a wife me the occurrence, and I immediately left for Algeziras, where I found his Excellency General Caltanos da g. really sick, and had not been able to speak to him, but he sent me word by one of his adjutants that the amount of the flour would be paid to me as promised since said epocha my agent, as well as myself, are actually after the Director not being able to obtain the money. I have been in France and many other countries, where I have been under the necessity more than once to complain of such abuses of power; and I always considered as a citizen of the U. S. in any of them, requesting him to issue an office to the Consul, but only as the business in question cannot be looked upon as a particular transaction, but a negotiation with government or with an officer, who I repeat is not subject to the Civil Laws—I therefore request of you that you will be kind as to answer me whether you will or will not issue an office in due form to General Caltanos, companion of the consul of the directors at Ceuta, that I may in consequence go direct to Madrid on the business, and see if the Charge d'Affaires will also make objections.—Being what offers. I am as always R. W. MEADE.

26th May, 1807. Your letter without date, subjects that I should represent to General Caltanos upon the payment of the balance of the flour owed you which by his influence was told by Mr. Burlini, to the director of provisions at Algeziras; and accordingly to what you say, that General is responsible. My consular reputation does by no means allow me to officially enter the compliance of mercantile negotiations between citizens and that he is not; as by my moment they take place and are to be decided by the territorial laws; and in reference, when seller and purchaser are not citizens. If Mr. Burlini thought proper to be generous and comply with the wishes of his Excellency exposing the property of the concerned it is certainly very painful; but you must consider that for me to officiate on business that does not correspond to my office, I expose myself to an affront or to a warning. Notwithstanding that you may believe and be convinced that I take every kind of interest possible in the affairs corresponding to my employ and duty, he so kind as to pass me an official letter, treating the General with all urbanity and decorum, detailing every circumstance happened; I will remit it to him with a supplicatory letter, and I have no doubt it will meet the desired dispatch. I am most sincerely, J. YZARDY.

R. W. MEADE, 1st June, 1807. I answer your letter of the 29th ult. received per post, saying that I cannot admit your objections to mine of the 6th as I do not consider them in the least founded. I know my consular authorities and which are by no means so ample as you think, or so arbitrary as the citizens wish them to be when convenient to their ideas. My Exequator prohibits me to meddle in civil or contentious causes; although taking place among citizens and happening ashore—government and the secretary of state order me not to meddle in any business that does not correspond to my office, and in such cases to use respect and politeness, without exposing myself to be affronted or contemptible them to demands. Your pretension with his excellency the Gen. at St. Roque has no other proof but your own saying, which though I should believe

if his excellency thinks proper to deny or say he does not remember the business the result may be a recrimination, to which by no means I am not to expose myself hazarding greater objects; although by his legal excuse of mine you by no means lose the rights that correspond to you as the real owner, to be claim conformable and according to the sense of the treaty, which binds the civil controversies to the territorial tribunal simultaneously and on the same footing as the Spanish subjects; and for your better information I a citizen and consul in a similar affair I would have to find myself to the same tribunal, as happens in the U. S. with the Spanish consuls and subj. its; and as long as there is no treaty of commerce as there is with France and other nations the consuls and agents ought not to meddle in any cause, but defend the liberty of person and vexations to the vessels when government mediates. If the property in question was forcibly and with violence taken out of the vessel against the will of the owner or consignees with proofs of the fact, then my official representations would be properly made; but having you or your agent consented, agreed the price and terms of payment, it is a civil contract, and which I have no authority to demand the compliance, particularly when the Judge that should order it is compromised in the affair. Reflecta moment on the business, and you will find the impropriety of your demand; believing that our Charge d'Affaires, nor Mr. Miller, should be at Madrid, has any authority to demand it; when there is no treaty of commerce existing to which they could refer; but notwithstanding, if you choose to use the demand there, I will be happy you may obtain your demand without hindering the antecedent just motives, if you are pleased to act as requested in my last I will officiate, and if his excellency's reply confirms his mediation, you will have a document to solicit payment; persuade that on any other terms I cannot undertake the business; as the consul of the U. S. in this province knows how to defend the rights of the employ with all the energy possible when required and when he will be on all occasions when agreeable to the authorities conferred by his government and may be admitted by the laws of this Kingdom, and with which I conclude. J. YZARDY.

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