FOHN SHIELDS, MOST earnefly folicits all his Creditors, prior to the 23d day of August, 1797, that have not furnished their accounts, to render them to him before the 20th instant, as after that day they will be excluded from his first

d tai Jy. CITY DANCING ASSEMBLY.

THE Subscribers are informed that the BALL, in compliment to the Prefident of the Unitel States, will be given at the New

Thomas W. Francis, Thomas Ketland, Matthew Pearce, Wm. Macpherson, James Gibson, Jonathan Williams, Stephen Kingston, Samuel Murgatroyd,	> Managers.
Stephen Kingston, Samuel Murgatroyd,	

NEW-THEATRE.

The Managers respectfully acquaint their Subscribers, and the Public, that the Theatre will be opened immediately after the Ball to be given on the 16th Inft. WIGNELL & KEINAGLE.

jan. 11

TO LET, THE large Houfe in Southwark, lately occupied by Mr Henry Mitchell; apply to Isaac Wharton.

jan. If Bank of United States,

January 7, 1799. THE Directors have this day declared a Dividend for the laft fix months, of fixteer dollars per fluer dollars per fhare, payable after the 17th inft. to the Stockholders or their legal reprefenta-tives. G. SIMPSON, Cafhier.

Bank of Pennfylvania,

December 31, 1798. The Stockholders of the Bank of Pennfyl vania are hereby notified that their Annual meeting will be held at the Bank on Friday the 1st day of Feburary next at 10 o'clock. By order of the Board, JONA. SMITH, cafhier. jan 12 dt1stF.

jan 12 Lost, this Morning,

A CHECK, No. 872, on the Bank of the Junited States, for 175 dollars, dated the Juth and drawn by Bond and Brookes, in favor of J. B. Bond: Alfo a five dollar note of the Bank of the United State. — Payment of the check is flopped. Whoever will deliver it to the fubferibers at the corner of Market and Sixth fireet, fhall re-ceive the five Dollars in reward. BOND & BROOKES.

WILL BE SOLD.

At Public Vendue, on the 17th Inflant, in the evening,

Two Tracts or Pieces of Land, I wo I racts or Pieces of Land, SITUATE in the flate of Tenneffee, one of them lying and being in the county of Summer, on the Head-waters of Flinns creek, containing one thoufand feven bundred and fourteen acres, and the other fituate in Hawkins county, in the fame flate, containing five thoufand acres. Conditions of fale will be cafh, to be paid on the execution of the deed. Information, relative to the titles, may be had on application to Jofhua B. Bond, no. —, corner of High and Sixth flreets, Philadelphia. Sharmon SS Polls Auctors

Shannon & Polk, Ancers. der7Jy. jan. 8

NOTICE.

THE public are hereby cautioned inft purchaling two Tracts of Land in the flate

United States. ſ. of a Writ to me directed, from the

N purioance of a write to me arected, from the Honorable Richard Peters, efq. Judge of the Diffrict of the United States, in and for the Penn Ilvania diffrict, will be exposed to fale at the Aerchants' Coffee House, in the city of Philadelon Thurfday, the 24th day of January, inft. THE SLOOP, Called, THE

 $\gamma A M E S$, With all and fingular, her tackle, apparel and miniture, as the fame now are : The faid floop aving heen condemned to pay Mariners Wages, fc. WILLIAM NICHOLS, Marfhal.

Marfhal's Office, at Phila-Jelphia, 14th January, 1799. N. B. The inventory may be feen at my office. jan. 14.

WANTED.

Genteel Board & Lodging, FOR two fingle Gentlemen, in a refpectable pri-vate family, where they can be accommodated with a fitting room, the fituation mult be in South Second or Third-ftreets, between Walnut and Pine ftreets.—Enquire No. 17, South Second Afreet. ¶. 32 jan 14.

ALL PERSONS Who have any demands agains the Estate of ALIX ANDER Ross, House Carpender, late of this City, deceased, will please to exh bit their accounts, pro-perly attested ; and those who are indebted to laid Estate will please pay the fame to ALEX ANDER LEE, 4 dministrator. No. 26, Christiau flreet.

jan. 14 ALL Perfons having any Demands againft the eflate of the late Robert Hardie, mariner, deceafed, are hereby requeffed to prefent them for fettlement, and all those indebted to faid eflate, to make payment to either of the fubferibers PETER BAYNTON, Walnut-firet. JOHN CRAIG, No. 12, Dock-firet.

3awtf jan. 14'

NOTICE. NOTICE. THE creditors of George Johnfton, late of Queen Ann's county, in the flate of Mary-land, decealed, are hereby requefted to appear at Church Hill, in the county and flate afore-faid, on Thuriday the atft day of January next, with their claims againft the faid decealed, properly authenticated, at which time a propor-tionable divition of the affets in the hands of the fubferiher will be made among the creditors ac. cording to law; and thole who do not appear on the faid day, will be forever precluded from their claims on the faid ettate. REBECCA JOHNSTON, Executrix. Church-Hill, Dec. 22.

Wheat, Ginfang, &c.

4000 bufhels of white Wheat, of excellent

quality 15 Cafks of Ginfang 30 Plyes of Madeira Wine, three years old 100 Barrels of Prime Beef Pork in half by Is. and barrels

For Sale by JOHN SKYRIN, No. 96, North Front-ftr

dec 26 NOTICE.

NOTICE. A LL perfons indebted to the eflate of JOHN SHOTWELL, late of this city, deceafed, are requefted to pay their respective balances to the fubferiber; and those having demands on faid eflate, will please to produce their accounts as foon as poffible for fettlements, to EDWARD GARRIGUES, Adm'r.

1ft mo : 10th, 1799. Bank of the United States.

November 14, 1798. NOTICE 15 HEREBY GIVEN, THAT application will be made at the Trea-fury of the United States for the renewal of a Certificate of Six per Cent Funded Debt, No. 15,548, for 18,782 dollars, 33 cents, dated Register's Office, January 3th, 1798, iffued in the names of William Willink, Jan Willink, Nicholas & Jacob Van Stapborft & Hubbard, Virthes for fundry money-lenders in Amfter-dam; which was forwarded the 11th of Janua-14, 1798.

The Gazette.

PHILA DELPHIA,

TUESDAY EVENING, JANUARY 15.

COMMUNICATIONS.

To the Author of TIT for TAT.

IN the laft effay addreffed to you two Az toxts were introduced, for a repetition of which I crave your indulgence, in confequence of their immediate relation to and onection with the following observations. A principal rule among others, for the goernment of a bank, may be thus flated :

Although 99 per centum may not, in the event, be found fufficient to fecure the payment of a fingle note, yet long experience in banking has hewn that for fecurity only, exclusive of interest, a difcount or premium of one per centum will, at an average, fecure the payment of one thousand notes.

In framing a regulating table to govern the bulinefs of infurance from marine lofs or loffes, it may be flated, that although a prenotics, it may be nated, that although a pre-mium of 99 per centum may not be found fufficient to lecure a lingle rifque, yet the experience of a century has proved that the averaged paemium of 24 per cent on one thousand averaged rifques, in times of peace, would warrant the infinance of the whole of them. one thousand policies thus infured. When the Infurance Company of North

America began bufinefs, there was but one rival office, which, from the refpect juffly he to the worthy gentlemen who conducted the bufinefs, prevented for fome time a due proportion of the bufinels from falling to the new company ; but in time an extension of commerce nearly equalized the policies, by affording a fufficient number to each office to avour the reasonable rate of the premiums manded by each.

In 1796 the clearances at the port of Philadelphia only, were 1622 in number; in 1797, they fell to 1293; and in 1798, to lefs than 1000;

at which time there were four Infurance Of-fices by the addition of the Infurance Compaby of Penniylvania, and of the Office of Meffrs, Shoemaker & Berret. As it will require no exertion to prove that whenever the rifques to each office fall below one thoufand, new calculation must be made for the fecurity of the Companies concerned, and as the rule of fafety can only be found by a long table calculated in compound arithmetical progression, from the 2 1-2 per centum for progrefion, from the 2 1-2 per centum for one thousand to 99 per centum for a single rifque; as such a table may not fuit the con-venience of our Editor, each interested per-fon may form the intermediate calculations for himfelf, and thus prevent any possible missionceptions of the various questions which will be prefer to bis mind on due reflection; for those who do not reflect, no calculations can be present on them, if does how of excan be neceffary; they, if dear bought experience does not prevent, will preis forward to embrace the vilionary phantom of the moment with as much eagernefs as they did in the inftance of the eftablishment of the unneceffary Infurance Company of Pennfylva-nia, which, although it bore an advance at its first establishment, fell again to par within about two years after its commencement, and if a fudden rife has followed this period, it is altogether owing to the noble and fpirited exertions of our government in furnishing a naval armament more than equal to our expectations for protection, and alfo to Bri-tifh promifes of payment for adjudication; fince which all premiums have fallen to a due proportion for the rifks when com-pared with the fmall number of policies now attainable at either office, through the unfortunate division into four parts, of what might be much lafer for all parties, and much bet-ter done, if confined to two offices alone.— Left fuperficial obfervers frould object to the neceflity of an increase of premium, in due proportion to the reduction in the number of risques; let it be observed, that the direc-tors of Infurance companies being the truf-tees, both for the infurers and infured, although, generally fpeaking, their intereft from their mercantile connections may form a Arong bias to favor the loweft rate of premiums; yet their duty and their honor will ever oblige them to protect the company contions on the capital flock ; or otherwife, inflead of Infurance Companies, they, like private underwriters, for large fums on but a few policies, will become mere gamblers, fub-ject to all those misfortunes which have fre-quently followed these bold adventurers in times of war. While the two large compa-nies of London, from the immenlity of extent in their bufinefs, have flood firm as

MR. FENNO;

ame time obtaining the end he first had in view—that of *distributing them*. This sale of Tom's books, is confidered by judges to be the beit argument hither to advanced against

From the Philadelphia Gazette.

COMMUNICATION. It has been officially recommended to the

Legiflature of this State as part of an ef-ficient fyftem of quarantine, that the cargoes liable to putrefection, and the ballaft of all nable to putrerection, and the ballat of all veffels under quarantine, fhould be difchar-ged, and fuch veffels and cargoes ventilated and purified, before they are permitted to come to this city. This is, no doubt a ve-ry falutary precaution; for without it, the longer the veffels were detained under quarantiue, the more foul air would be difehar ged with their cargoes, when they arrived in port. Yet certainly, if the veffels could be made to perform an effential part of their quarantine during their voyages, by the ge-neral use of ventilators, forcing a current of pure air into their holds, which from a variety of experiments, it appears may be accom-plifhed, it would preferve fuch cargoes from decay, and of course prevent the generation of noxious air, which, it has been frequently found, by fatal experience, very difficult en-tirely to difpel. It might allo prevent the crews of those veffels from taking peftilential fevers, either from the confinement of human effluvia, or from the foul air in the holds of the veffels, whilft their cargoes are difcharging-And to give weight to this argument, it will be fuf-ficient to add, that great part of our trade, will probably be carred on, for this year at leaft, in armed veffels, with an additional number of feamen to navigate and de-fend them, who will frequently be cronded together into fmall apartments, exposed to the effluvia of perishable cargoes in the holds, aud as perhaps feveral hundreds of these fea-men may belong to the vefiels under quarantine at one time, every poffible precaution this at one time, every pointic presention fhould be ufed, to prevent the introduction of petilential fevers amongst them which may also be the means of preventing a repe-tition of the late awful calamity, with which this City was vifited,

WHEREAS;

<text><text><text><text> hand dated the ninth day of January in the year one thousand feven hundred and ninety nine, authorife and empower, the Secretary of the Trea-fury, to borrow on behalf of the United States, any furn not exceeding in the whole, five mil-lions of dollars and to make fuch contract or contracts as should be neceffary, and for the in-tereft of the United States, in purfuance of the AD of Contract on show a contract Act of Congress above recited.

Now therefore, the underfigned, Secretary of the Treatury, in purfuance of the Acl of Congress, and the authority from the Prefident of the United States, above mentioned, doth hereby on behalf of the United States of America, contract and engage in manner following,

rica, contrad and engage in manner following, to wit. aft. A book for receiving fulferiptions to a Loan of five millions of dollars for the ufe of the United States hall be opened in the city of Philadelphia, at the Bank of the United States on Thurfday the twenty eighth day of February esfuing, which book fhall continue open for the purpole of receiving fubferiptions, until the whole of the fail five millions of dollars fhall be fubferibed. It more than five millions of dollars thall be fubferibed on the firft day of opening the fail loan, the furplus fhall be de-ducted in proportion to the fums fubferibed by individuals, exceeding four thoufand dollars. 2d. For every hundred dollars which may be fubferibed there fhall be forthwith depofited and paid the fum of twelve dollars and fifty cents, fhall be made within the firft ten days of the months of April, May, June, July, Asguft September and October enfuing. The Secre-tary of the Treafury however referves the right of reducing the number of initallments by fpe-cial agreements, with the individuals who may become fubferibers. 3d. On the failure of payment of any inftall-

3d. On the failure of payment of any inftall-ment of the fums fubicribed according to the tenor of the fecond article, the sext preceeding inftallment of twelve dollars and fifty cents, which thall have been paid, for every hundred dollars fubferibed thall be forfeited to the Unit-

States. 4th, The fums fubfcribed fhall and may be paid to the credit of the United States, at the Baak of the United States, or at the offices of difcount and depofit of the faid thank at Bofton, New-York, Balumore, or Charlefton, or at ei-ther of the Banks of Salem, in Maffactuletts, Newport and Providence in Rhode-Ifland, Hart-ford in Connedlicut, Albany in New-York, or Alexandria in Varginia, for which payments, the receipts of the Cafhiers of the Offices of Dif-count and Depofit and of the Banks aforefaid fhall be received at the Bank of the United States as equivalent to money; but no payment of a fubfequent inftallment thall be received at any other place than that where the firfl inftallment was paid, except at the Bank of the United was paid, except at the Bank of the United States; in cafe any deposits shall be made at the offices of Difcount or Deposit, or at either of the Banks aforefaid, which shall not be applied to the payment of the first installment of subscrip-tions to the Loan aforefaid, the faid deposits thail be forthwith refunded by directions from the Treafury. sth. For the fume or number of fhares of one hundred dollars, which may be fubforibed, cer-tificates fhall be given by the Cafhier of the Bank of the United States, which fhall be affignable by indorfement, and delivery of the parties in whole favour the faid certificates may be iffued, until the completion of the payments required by the tenor of the fecond article preceeding. Sth. The fums fubforibed and paid in purfu-ance of the tenor of the fecond article preceed-ing, fhall after the faid payments have been completed, conflicting a funded capital flock divilible into fhares of one hundred dollars each, which capital flock fhall bear intereft at the rate of eight per centum per annum from the times the Treasury. which capital flock fhall bear intereft at the rate of eight per centum per annum from the times inxed for the payment of the refpective infhall-ments payable quarter yearly at the Treafury of the United States, or at the Loan Offices where the fame may fland cyclited, until the laft day of December, in the year one thousand eight hundred and eight. 7th. After the laft day of December in the faid year one thousand eight hundred and eight, and after reafonable notice to the creditors, which thall he given by an advertifement in fome public new f-paper, printed at the feat of the government of the United States, the faid capital flock fhall be re-deemable at the pleature of the United States by the reimburfement of the whole fum or fume horrowed, and which may conflicute the faid capi-tal flock either at the treafory of the United States or at the loan offices where the fame may fland excedited. 8th. The credits for the faid capital frock fhall and may be feparately certified in finns either for one hundred, four hundred, one thouland, four thouland or ten thouland dollars, and the credits fo certified fhall be transferable by the creditors, or their attornies, at the Treafury and Loan Offices respectively, in purfuance of the rules which have been, or which may be established relative to the transfer of the funded flock of the United States, 9th. A fufficient tum of the furplus of the duties on imports and Tonnage beyond the permanent appropriations heretofore charged upon them by law, together with the faith of the United States are hereby pledged for the fulfillment of this con-tract, in purfuance of, and according to the terms and conditions of the act of Congress herein before recited.

againt purchang two tracts of Land in the frate of Venneffee, advertifed for fale on the evening of the 17th of January by Shannon and Polk. The conditions of truft by which Jefnua B. Bond be-care in anywife interefled in them not having been complied with, he can have no farther title, claim, or demand to them—The fubferiber is dea-termined, therefore, to conteft his, the faid Bond's wight in every flow. right in every flage.

SAMUEL MINNICK. jan. 15. dt17J

EPHRAIM CLARK, CLOCK & WATCH MAKER. Corner of Front and Market ftreets, Philadelphia

FIAS JUST RECEIVED, BY the different arrivals, a large fupply of Clock and Watch makers and Silver Smiths Tools, files and materials,

files and materials, CONSISTING OF Rowling Mills, large and fmall Bench and Hand Vices, Turnbonches, Plyers, Sliding Tongs, Bra-ces and Bitts, Grooving tools, Saws, Scratch braff-es, Blow pipes, Screw and Draw plates large and fmall Hammers, Clock dials, caft brafs Bells, for-ged wark and pinions, Emery, Rotten flone, Pu-mice flone, Borax, Spelter Sorder, Brafs, Steel and from wire, fheet Brafs, main fprings and glaffes gold, gilt, and fleel chains, feals and keys, &c. &c. Clocks and Watches carefully repaired nov. 21

Canal Lottery, No. II. Will re-commence drawing, on Monday, theyth of January next, and con-

Tickets to be had Eight Dollars each, at WILLIAM BLACKBURN's Lottery and Brokers office, No. 64 South Second-fireet, where check books are kept for registering and examination of Tickets in the above, City of Waffnington and Patterfon Lotteries, &c.

STATE OF THE WHEEL		
One prize of	10,000 dollars	10,000
five .	4,000	20,000
Two	2,000	4,000
Two	1,000	2,000
Ten	500	5,000
Twenty-feven	200	5.400

and of the fifty dollar prizes—The Lottery is more than two thirds drawn and above 15,000 dollars richer than at the commencement.

tended to in all its branches. tu.fr. ouv. 9.

Notice.

ALL perfons indebted to the Eftote of IsAAC TELFAIR, Efg. deceased, are requested to make immediate payment, and those having any demands against faid Estate will please to farmish their accounts duly attested for fettlement to GEORGE DAVIS, Attactive in left to

Dec. 18.

JOHN M'KIM, jr. Ad'm'tr.

ry, 1798, under cover to Nicholas Obbes, efq. and loft by the capture of the faip Columbus, captain Skinner, from New-York for Amfterdam G. Simpfon, cafb'r.

nov 14 Iaw6w THE Book for Subscriptions to the Company for creeding a permanent Bridge over the ri-ver Schuilkill, at, or near the City of Philadel-phia, continues open at the house of the Treasfurer of faid Company, No. 13, Church Alley. anuary 8, 1799. eodów

NOTICE.

NOTICE. A LL perions indebted to JAMES EMLEN, late of Middletown, in the county of Delaware, deccafed, are requelted to make payment to either of the fubfcribers, whom they thall find it moft convenient to call on : and all perfons having de-mands, will be pleated in like manner, to furnish them, that they may be paid. All rents, which fell due on or before the fourth day of the soft month last are payable to the fub-foribers and shofe which accrued after that day will be payable to the guardians of his children, who will dely notify the tennants where to pay the fame.

Ame. MIERS FISHER, of Philadelphia, } Exce-ABM. PENNELL, of Middletown, } utors. dec 28

ABNER BRIGGS. Of the City of Philadelphia, STOREKEEPER, HAVING affigned over all his effects, real, per-foreal and mixed, to the fubferibers, for the benefit of all his ending.

enefit of all his creditors-

benefit of all his creditors-NOTICE IS HEREET GIVEN, TO all perfons who are indebted to the faid Effate, that they are requefted to make immediate payment of their refpective accounts, to either of the affignees; in failure whereof, legal measures will be taken for the recovery of fuch debts, as are not difcharged without further delay. GEORGE PENNOCK, WILLIAM FRENCH.

WILLIAM FRENCH. January 2

wed.&fr.6 This Day is Published, AND FOR SALE BY J. FENNO, 119, CHESNUT-STREE AN ADDRESS

To the People of Maryland.

ON the origin, progrefs and prefent flate, Freich aggrefion, with a fletch of the infamo attempts to degrade the Government of the Unit States, and fome reflections on the late proceeding in Congrefs; written the laft of April in the p fent year, by a Member of the Houfe of Repref tatives. 5 juneII

PRINTING WORK, Of Every Kind, EXECUTED AT THE SHORTEST NOTICE, At the Office of the GAZETTE of the UNITED STATES, 08.13. def.

rocks, unfhaken by the florms of ages. Should thele fubjects, merely because they are generally reputed to be abstrufe and diffi-cult of comprehension, be treated with inattention on the part of our Legislature, and a new company be allowed to carry their charter into a law, fuch are the inevitable confequences.

Our multiplied offices, during a decrease of commerce, will be obliged to demand an advance of premiums, in due proportion to the decreased and still declining number of the policies for each separate office. Then, not only our little business by exchanging po-licies on the larger this with the other licies on the larger fhips with the other commercial cities of America, which exchange has been prudently observed, chiefly in order to prevent too large a lofs on any one city, by any fingle fhip, not only this bufinefs will defert us in this cafe, but our domeftic will fo fly to those cities where a fufficient numof policies to one company may authoe the loweft rate of premiums, to recover ich, fhould our multitude of offices proed on calculations fuited only to a larger number of policies than either can obtain ; then, like private adventurers, our companies will be juffly charged with playing at haphazard, and we ought thence-forward to call them, not the insurance companies but the gambling offices of Pennfylvania legally au-thorized by the State. PERSEVERC.

WILLIAM COBBETT. BAS REGIVED FROM LONDON, (By the Amiable of Philadelphia, and the Factor of New-York.) And has just opened for fale, A CATALOGUE OF ENGLISH BOOKS.

ENGLISHBOOKS, CONTAINING the moß extensive alfortment of new, valuable, and elegant works ever imported into this country at one time; there be-ing upwards of two hundred publications never before received in America, and even those which have not nevelty of tilleto recommend them, be-ing all of the very lateft elitions, and rendered novel by the fineness of the p.per, the beauty of the type, the richness of the p.per, the beauty of the type, the richness of the p.per, the beauty of the type, the richness of the p.per, the beauty of the type, the richness of the p.per, the beauty of the type, the richness of the p.per, the beauty of the type, the richness of the p.per, the beauty of the type, the richness of the p.per, the beauty of the type, the richness of the p.per, the beauty of the spere. N. B. As no man in America has a more re-willer fupply of hooks from London than myfelf, think proper to notify, that any orders in this way, which may be left with me, thall be careful-by attended to, *snlefs coming from a Domocrat.* When the books come, the perfon who orders them will be told the price, and it fhall be left at %s own op-tion either to take them or leave them. Any one who wants an order completed by the Spring Veffels, mult fend it me on or before the t8th of this month. jan. 11. edgt

jan. II. eod at

No. 128, The fouth-east corner of Market and Fouth fireess,

JACOB COX, HAS just received by the late arrivals from Europe, a large, general and elegant af-fortment of the most

Fashionable Merchandize, (in the gentlemen's line)—The whole of which will be difpofed of, wholefale and retail, at re-duced prices for cafh. dec. 19 2awtf

ALL PERSONS,

I DICKS, BSQ. late Sheriff of the County of DICKS, ESQ. late Sheriff of the County of Delaware, are requefied to make immediate payment, and all those who have demands against faid Effate to anthenticate and prefent them for fettlement. Allo, all those who have deposited writings with faid deceased to apply for them to WILLIAM PENNOCK. Adm'r. Springfield, Delaware county, 1 fit mo. 8th, 1799. 3

jan. 8 Tawtf For Sale, TEN or twelve Tans, Clover & Timothy HAT, Of the first quality .- Apply at No. 43, Almond freet. jan. 8. Lawtf.

Given under my hand and the feal of the (L. S.) Treafury of the United States at Phi-ladelphia, this twelfth day of January one thousand feven hundred and pinety nine.

OLIVER WOLCOTT.

12 1 2.

Secretary of the Treasury.