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AND COMMERCIAL JOURNAL.

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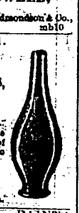

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The Situation at Nashville

Has been for some time in a mist, and considerable solicitude has been felt for the safety of Gen. Rosecrans and his army. A Nashville correspondent of the New York *Tribune* gives the following general view of matters there, which is, to say the least, satisfactory:

The army is prepared for battle if the enemy should attack. Our pickets are constantly on the alert and cavalry scouring the front. The rebels are in front of us, their outposts two miles distant from ours, about eleven miles on an average in a south-easterly direction from Nashville. Their center, consisting of the divisions of Breckinridge, Cheatham and Withers, with Wheeler's cavalry brigade in front of Lavergne, and comprising the corps of the Rt. Rev. Bishop Maj. Gen. Leonidas Polk, who marries, preaches and fights by turns—some say drinks and swears—is at Murfreesboro, and on Stewart's Creek. The corps numbers, say 15,000 men. The right, say 15,000 men, consisting of Kirby Smith's Corps, with Morgan's Cavalry in front, rests at Perryville. The left, 15,000 men, consisting of Hardee's Corps, is at Triune, with Wharton's Cavalry Brigade in front of Nolansville, and 1,200 cavalry at Franklin. There is also a considerable detachment of Forrest's Cavalry, between Waverly and Charlotte, but they may not be there to-morrow. Hardee's Corps consists of Buckner's old division, and Anderson's. Maj. Gen. Lowell will probably take command of the former.

Beside these troops, there is a thin brigade at Bridgeport, and a few trifling detachments at other posts, but the whole effective force of the army does not exceed, probably, 50,000 effectives.

Bragg is the field-commander of the whole. Gen. Joe Johnston is simply playing Halleck. He is incapacitated for the field. Fair Oaks was too much for him.

People in rebel interests, who came up from Murfreesboro', tell us the rebels will surely attack us. You may rely that they will not, unless they receive large reinforcements. They know better than to attack this gallant army—which is getting better daily.

But why don't we attack? You will understand, in due time. The authorities at Washington have at last found a way to realize the situation.

The writer of the above doubtless, gives us correctly a resume of the facts respecting the position of Rosecrans' army, and how the forces of the rebels were disposed in their front, at the time he wrote; but since then, the rebel cavalry have destroyed a portion of the Louisville and Nashville Railroad, sufficent to interrupt communication between Rosecrans and his base of supplies at Louisville for thirty days, it is said;—and besides this, even if the Cumberland river had risen, so that he could draw his supplies from the Ohio by that route, unless under the convoy of gunboats, no steamers could ascend that river to Nashville at present, as the rebels hold its banks. On the whole, we fear the writer, though accurate in reporting the facts under his own observation, is hardly to be trusted when he tells us, that "the authorities at Washington have at last found a way to realize the situation."

Important Questions.

The moment for the Proclamation of Emancipation having arrived, the solemn and momentous questions connected with it are pressing upon the minds of men, and calling forth earnest discussion. The following paragraphs reflect the opinions of the ablest men of Washington:

THE PROCLAMATION OF FREEDOM.

The President has been strongly pressed to place the Proclamation of Freedom upon high moral grounds, and to introduce into the instrument unequivocal language testifying to the negroes' right to freedom upon the precise principles expounded by the Emancipationists of both Old and New England. This claim is resisted, for the reasons that policy requires that the Proclamation be issued as a war measure, and not a measure of morality; and that Law and Justice require that the slaves should be enabled to plead the Proclamation hereafter if necessary to establish judicially their title to freedom. They can do this, the President says, on a proclamation proceeding as a war measure from the Commander-in-Chief of the Army, but not on one issuing from the bosom of philanthropy.

WHAT SHOULD BE DONE WITH THE EMANCIPATED SLAVES.

A very clearly defined and a strong opinion is receiving shape here, that it is the duty of the Government to follow the Proclamation of Freedom on the 1st of January, instantly, with a military organization of the slaves in the Rebel States. This is demanded in the interest of the black race, as well as of the country at large and of the world. The demand rests on the patriotic and humane desire that the passage of this vast body of people from Slavery to Freedom shall be under the restraints which military discipline imposes—that it be in no wise left to the accidents which will menace it, from the rage and resistance of the masters on the one side, and on the other side by the insistance of the slaves upon enjoying the liberty which has been conferred upon them by the authority of the United States Government. It is demanded, too, in order to sustain the authority of the Government in proclaiming freedom to the blacks—an authority which would fall into contempt all over the world, and give the coup de grace to the Union if the Proclamation was not thus sustained.

It is demanded, too, by that mighty procession fast stretching across the continent, that walks in weeds and mourns the dead of the army, killed by the malaria of the cotton, rice and sugar districts of the South. The feeling on this point, converging here about the Hospitals and the Pay Department and the War Office, and Congress under constant siege, by its constituency in crape, is fast becoming imperious. Upon the other and the statesmanly consideration of taking military control of, and giving orderly shape to, the exodus of the Southern blacks from bondage to freedom, and settlement of them into their new relations to the soil on which they live as companionized laborers, sentiment is fast ripening into executive command and departmental action. The restoration of the Union—the promptly paid price of the enfranchisement of the American slaves!

The President is unquestionably right in putting the measure solely on the ground of a necessity in war. The claims of justice and philanthropy are satisfied quite as well by making emancipation simply a war measure, as they would be were the measure put upon the ground of humanity to an oppressed race; and the stolen of the freedmen will be far more secure.

Washington News.

WASHINGTON, Dec. 29th, 1862.

GEN. M'CLELLAN'S CORRESPONDENCE.

Under the call of Congress, the President is preparing all correspondence between the Government and Gen. McClellan, including letters, telegrams, and reports, growing out of the Peninsular campaign. This correspondence will develope some truths heretofore not known to the public, and will show Gen. McClellan's testimony before the McDowell Court of Inquiry to have been essentially incorrect in many important particulars, especially in regard to the number of troops left for the defence of Washington.

THE AFFAIR AT FREDERICKSBURG—BURNSIDE'S JUDGMENT CORRECT.

We learned immediately after the engagement of Saturday at Fredericksburg, that the rebels had so far exhausted their supplies of artillery ammunition as to be compelled to fire back of iron from their cannon. These statements are now not only confirmed, but it is certain they also fired stones and such other unusual missiles as came to hand most readily. There seems to remain scarcely a doubt that their ordnance would have been nearly useless on Sunday; and it becomes more and more plain that General Burnside's judgment was correct in the whole proceeding, and that his chief error was in subordinating his own convictions to those of his officers. Had the battle been renewed on Sunday, success would most likely have crowned his efforts, and the Army of the Potomac would have secured, for the first time, those substantial fruits of victory of which they have been so often deprived by envious fortune.

THE CAPTURE OF THE ARIEL.

The official report of the circumstances attending the capture of the Ariel has been received by the Navy Department, which is anxiously considering various plans for accomplishing the destruction of the audacious privateer.

GEN. M'CLERNAND SENT TO GEN. GRANT.

An order has been issued by the War Department assigning Gen. McClernand to a command of a corps under Maj. Gen. Grant. Members of Gen. McClernand's staff and other officers are ordered to report to him at Memphis, Jan. 3.

The Army of East Arkansas.

A letter from Helena, Ark., says:

The Army of the District of East Arkansas has already commenced an important movement. Gen. Steele's division is now embarking on steamers for the descent of the river, to some point nearer the future scene of conflict at Vicksburg. In a few days other divisions will follow, and the beginning of the new year will find the entire army at a convenient point for co-operation with General Grant's army, in the reduction of the last strong-hold of the Mississippi.

The intention seems to be indicated of abandoning Helena altogether. Notwithstanding a strong fort has been built here—an earthwork—the place is not deemed to possess any strategic importance. It does not command the mouth of the canal by way of the navigated to by some officer of the government, extending from that the bidder, if his offer is the lowest, will furnish sufficient security for the faithful performance of the work.

The only profits from premiums which this Company can divide by law are from risks which have been determined.

Insurance made on every description of property, in town and country, at rates as low as are consistent with security.

Since their incorporation, a period of thirty years, they have paid losses by fire to an amount exceeding [illegible] of dollars, thereby affording evidence of the advantages of Insurance, as well as their ability and disposition to meet with promptness all liabilities.

CHARLES N. BANCKER, President.
EDWARD G. DALE, Vice President.
Wm. A. STEEL, Secretary pro tem.
J. GARDINER COFFIN, Agent,
Office—Northwest cor. Wood & Third sts.

Insurance against all kinds of Fire and Marine Risks.

ISAAC JONES, President.
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DIRECTORS:
John D. McCord, C. G. Hussey, Capt. Adam Jacobs, Harvey Childs, R. B. Sterling, Capt. R. G. Gray, Capt. Wm. Dean, John Irwin, jr., R. L. McGrew, P. L. Palmentola, Robt. H. Davis.

Insurance in the above old and reliable Company can be obtained, by application to.

W. P. JONES, Agent,
Office, No. 27 Water street, Regnley's Buildings.

Insurance against loss by fire, on Buildings, Merchandise, Furniture, &c., in town or country. Office No. 308 Walnut street.

Capital, $229,310; Assets, $308,502 66—invested as follows:

Real Mortgage on Improved City Property, worth double the amount.....$140,850 00
Ground rent, first class..... 6,000 00
Penna. R. R. Co.'s 6 per cent. Mortgage Loan, $30,000, cost..... $27,825 00
City of Philadelphia, 6 per cent. Loan..... 20,000 00
Allegheny county 6 per ct. P. R. R. Loan 10,000 00
Collateral bonds, well secured..... 9,000 00
Huntingdon and Broad Top Mountain Railroad Company, mortgage loan..... 4,000 00
Pennsylvania Railroad Co.'s Stock..... 3,000 00
Stock of Reliance Mutual Insurance Co... 24,350 00
Stock of County Fire Insurance Co..... 1,050 00
Stock of Delaware M. S. Insurance Co... 7,700 00
Commercial Bank do 1,125 00
Mechanics' Bank do 2,012 50
Union Mutual Insurance Co.'s Scrip..... 150 00
Bills Receivable, business paper..... 16,397 19
Book Accounts, secured interest, etc..... 6,216 75
Cash on hand and in hands of agents..... 11,336 16

$308,502 94

GLEN TINGLEY, President.

DIRECTORS:

Glen Tingley, Samuel Bingham, Wm. M. Thompson, Robert Knox, Frederick Brown, Wm. Bingham, Benj. W. Tingley, John M. Worrall, Marshall Hill,
R. L. Orme, E. Lothrop, Robt. Toland, Chas. Lockhart, Fred'k. Lemmle, Enoch T. Bunting, T. M. Wood, Smith Reeves, Jas. S. Woodwell, John Bissell, Pittsburgh.

S. MINGHAN, Surveyor.
J. C. GOURLEY, Agent,
my 6 Northeast corner Third and Wood street.

INDEMNITY AGAINST LOSS BY FIRE.—FRANKLIN FIRE INSURANCE COMPANY OF PHILADELPHIA, Office, No. 417 Chestnut street, near Fifth.

Statement of Assets, January 1st, 1863, published agreeably to an act of Assembly, being—

First Mortgages, amply secured	$1,856,333 00
Real Estate, (prot's val. $106,314 01) cost	102,465 00
Temporary Loans, on ample Collateral Security	89,135 70
Stocks, (present value $95,077 70) cost	89,786 00
Notes and Bills Receivable	1,811,990 00
Cash	27,819 00
	$2,939,052 68

The only profits from premiums which this Company can divide by law are from risks which have been determined.

Insurance made on every description of property, in town and country, at rates as low as are consistent with security.

Since their incorporation, a period of thirty years, they have paid losses by fire to an amount exceeding [illegible] of dollars, thereby affording evidence of the advantages of Insurance, as well as their ability and disposition to meet with promptness all liabilities.

CHARLES N. BANCKER, President.
EDWARD G. DALE, Vice President.
Wm. A. STEEL, Secretary pro tem.
J. GARDINER COFFIN, Agent,
Office—Northwest cor. Wood & Third sts.

FIRE, MARINE AND INLAND INSURANCE.—INSURANCE COMPANY OF NORTH AMERICA, PHILADELPHIA.

Incorporated 1794—Capital, $600,000.
Assets, January 10, 1863..... $1,150,284 61

ARTHUR G. COFFIN, President.
THOMAS PLATT, Secretary.

INSURANCE CO. OF THE STATE OF PENNSYLVANIA, PHILADELPHIA.

Incorporated 1794—Capital, $250,000.
Assets, February 1, 1859..... $418,803 0

HENRY D. SHERRERD, President.
WILLIAM HARPER, Secretary.

HARTFORD FIRE INSURANCE CO. HARTFORD.

Incorporated 1810—Capital, $500,000.
Assets, May 3, 1860..... $958,754 85

H. HUNTINGDON, Pres. &c.
THOS. C. ALLEN, Secretary.

Insurance in the above old and reliable Company can be obtained, by application to.

W. P. JONES, Agent,
my16-dly 27 Water street, Regnley's Buildings.

WESTERN INSURANCE COMPANY OF PITTSBURGH.

R. MILLER, Jr., President.
G. M. GORDON, Secretary.

Office, No. 23 Water street, Spang & Co.'s Warehouse, up stairs, Pittsburgh.

Will insure against all kinds of Fire and Marine Risks. A Home Institution, managed by Directors who are well known in the community, and who are interested, by prompting and liberality, to maintain the character it has for some years sustained, as offering the best protection to those who desire to be insured.

ASSETS, OCTOBER 30, 1862.

Stock Accounts	$ 63,000 00
Mortgages	2,160 00
Office Furniture	250 00
Bills Receivable, &c.	7,838 00
Cash	15,551 97
Premium Notes	27,666 14
Premiums on Bills Discounted	214,075 32

DIRECTORS:

R. Miller, Jr.,	Andrew Ach,
James McAuley,	Alexander Speer,
Nathaniel Holmes,	David M'Kinney,
Alex. Nimick,	Rudolph Hoffman,
George Davis,	Benj. F. Jones,
William H. Smith,	John R. M'Cune.
C. W. Richardson,	

F. M. GORDON, Secretary.

CITIZEN'S INSURANCE COMPANY OF PITTSBURGH. Office, corner Market and Water streets, second floor.

WM. M. BAGALEY, President.
SAMUEL REA, Secretary.

Insures Steamboats and Cargoes.
Insures against loss and damage in the navigate of the Southern and Western Rivers, Lakes and Bayous, and the navigation of the Seas.
Insures against loss and damage by fire.

DIRECTORS:

Wm. Bagaley,	R. M. Riddle,