From the (New-York) Daily Advertiser.

COMMERCE has now less or more extended itself through every quarter of the world, and wherever it has obtained an ascendency, has tended much to remove local prejudices, and to give scope and liberality to the mind. The commerce of this country is not only widely extended, but also most actively pursued in all its relations and establishments. Numbers have raised themselves to the possession of considerable property, to the advantage of themselves, of the agriculture of the country, and the community at large. As then commerce and every internal business connected with it, must necessarily be of importance, any communication which may in any degree tend to correct or improve the systems which may have obtained, must be deserving of attention. The world at present admits great advantages to have resulted from communications on the systems of agriculture, and those of business no doubt are equally susceptible of improvement. The system the writer has in view as exceptionable, and too much acted upon, is that of *accommodation paper*. When a man is known to be without capital, it does not follow that he is unworthy of credit: his experience and knowledge in particular branches of business, may entitle him to and procure him a safe and good business, and as much credit as, without capital, it may be prudent for him to accept. But business is flattering; great profit may be had: his mind is ardent and active; not the smallest particle of discredit is attached to the mode of procuring money by accommodations; they can be had from any of his friends, or from many of them unknown to each other, at no expence—merely a slip of paper, and no tax on it: for one good turn it may be he must do another, and with his endorsement accommodate in his turn. On this system he raises a fictitious capital, he has great prorpects before him, and it is possible by good luck he may realize them, and be successful. But if with the greatest business, knowledge and attention, the prospects close on him, what can he do? he is all sail and no ballast, he cannot cast anchor, he cannot take in sail, they are too unwieldy for his means, he cannot lie to, from the quantity of sail and want of ballast he would make so much lee way: in other words, if in addition to his want of success (even negatively) in business he has to pay real interest on large imaginary capital, not to hint in the least at shaving now and then on an emergency at the rate of 20 or 30 per cent. per annum, it is evident that the property in his hands must diminish rapidly, and in spite of every exertion he must soon find himself much deficient. How will things stand then? will all the property be divided in proportion among all his creditors, so that they may all bear a due proportion of his deficiency? No. The insolvent, it is admitted, is an upright honest man; but what can he do? can he act honorably in the eye of opposite parties? He has indeed a choice of wrongs: his friends have endorsed paper to a great amount without any advantage or expectation of any from it. What dishonorable conduct (they would say) would it be to allow them to suffer? What has he to pay them with—his own property? No. What then—why their fictitious capital has procured him sufficient business credits, by which he has got into his hands the property of the industrious planter trader or manufacturer, and the laws of honor it seems allow him to pay his friends with that property. He no doubt is equally sensible that this is a direct breach of the laws of honesty, but what can he do? he has acted on a system which though he has not perceived it until too late, has placed those laws in direct opposition, and as he must commit a breach on one of them, it accords best with his present case and future prospects to turn the scale in favor of standing well with his friends and honor: so much for the principle. Now let it be supposed that the insolvent owes 60,000 dollars; if he had become an importer he will probably owe at the least 10,000 of it in custom-house bonds, to which a preference is secured by law, and he may have 20,000 of it in accommodations, (both these may be much more) for the security of which he will assign over his estate given in at 40,000. Now it is believed there are many estates of 40,000 for which a man or body of men would give in cash 30,000. And suppose it to produce only 30,000 in cash, let it be asked if the bank directors, who it is said (it is hoped not quite directly) discount accommodation notes in preference to those of business, how much will come to the share of the fair business creditor? The answer must be not one cent. It may be objected the estate is put on the worst footing; put it then on the most foyorable footing probable, and it will be seen that the business creditor must wait patiently until, 10,000 in cash is paid out of the estate for duties as the bonds fall due, and until 20,000 more is paid for accommodations as it can be realized, with probably a considerable addition of interest and expenses. Then suppose no sascrifice to be made on sales of produce, goods, &c. which may have been on hand, 10,000 will remain, but containing of course whatever may be of doubtful and bad debts, &c. &c. so that after paying all expences it will be placing it on the best probable footing if at the end of three years, (for it will probably take two to provide for what we have alreay accounted for,) the whole that can be realised will amount to from 4000 to 7500, making a dividend of from 15 to 20 per cent. or probably the interest for the three years. The effects then are, that the burthens of a false capital, and the risk of deficiency of a whole business, is borne by only a portion of it; that one class of creditors are paid the whole, and another class the fair business creditors, fraudently made to lose the whole or nearly so. What is also important to be understood by one class of creditors, those who have been paid, the insolvent is called a very honest man; they say he has been unfortunate, but he has gained in experience, and that they consider him a safer man than ever: by the other class of creditors, and particularly by any who may live abroad, who cannot comprehend nor believe in the existence of a system which makes an honest man out as a rascal, he is at once called and believed a consummate scoundrel; whereas he may be neither much of the one nor the other, he has merely gone forward in the common track in which it is natural for a man to avail himself of the common aids which it furnishes; who then does not see the faults of the system, and of those who afford it support? It may be asked why not lend money on accommodation notes, when considered good security? What more have bank directors to look to? It has been alledged that accommodation notes, from being considered debts of honor between friends, in point of security deserve a preference. Should it be correct that bank directors give a preference to paper, which owes its proper security to mere fraud it would be a dishonor to a body of men who, from their situation & character, could be supposed to supply only the pure sources of trade, & such it is hoped are the wishes & intentions of the grater part of them; to supply the impure sources may even bring them into great disgrace, for should the enlightened legislature, which cannot be inattentive to its duty, enact a law setting forth all preferences or accommodation paper to be fraudulent, and, in some cases swindling, should not bank directors when found to be aiders and abettors, incur and deserve public odium. It is admitted that in business unexpected occurrences take place, and during the commotions of nations such may frequently occur, which render temporary assistance both necessary and commendable; nor must this be blended with an accommodation system; the one is handing a person gently over a seen and specific difficulty, the other drags him thro' mud and mire, and tho' he may come to perceive that his course is directed towards disgrace he has no power to stop it. Thus then it will be seen that the skilful man of business, in order to preserve his ability of being both honorable and honest, will take care to keep his creditors placed all on the same footing, and at the same risk.—He knows that in case of insolvency security to one is a fraud on the other; and hence it is evident, that no person trading in accommodation capital has any right to goods on credit without giving indorsed notes, or the like security he gives those who sell him cash. Notes received for actual sales are legitimate materials for discount; they do not constitute a new debt, unless dishonored for non-payment; then they are a business debt, not a debt of honor. The tendency accommodations have to produce insolvency, is evident; it is procuring money at a heavy and destructive expence, at the risk of want of success, and in addition, the risk of want of success in those whom in his turn he has furnished with accommodations. For there may not be enough left to secure them; whilst that knowledge and activity which should be employed to gain a sufficient profit, beyond that expence and risk, is necessarily almost wholy taken up with keeping the accommodations afloat. It is evident also they lead a man into a situation that when unfortunate he must be set down a rascal by one or other class of his creditors. If then failure after failure has been seen to take place, when there has been no want of industry and attention—if men enjoying the most respectable character until verging on the winter of life, have in a day lost their means of support, and in addition their character for ever—and if those calamities can be traced to an erroneous system—surely a portrait of that system should be exposed to open view. If the writer has not made it so intelligible as it might be, it is immaterial: if he draws atttention to the subject, his purpose will be gained.

BOSTON, September 2.

Arrived, schr. Vulcan, Harris, 22 days from Bermuda. Spoke, August 13, lat. 31, 56, long. 64, 48, schr. Laura, Morris, from St. Vincents, from Bermuda. Same day, schr. Seaflower, 8 days from Wilmington, for Barbadoes. 14th, lat. 38, 50, long. 65, 56, schr. Two Sisters, Giles, 5 days from Beverly, for Martinique. Captain G. was boarded by the sloop of war Indian, who had impressed a large number of seamen from the Marblehead fising schooners, and had taken 3 men from a Newburyport brig, bound to Martinique. The above frigate is now in the South Channel, impressing American seamen. August 24, lat. 41, 18, long. 69, schr. Hannah, 25 days from Straits Belleisle for New-York. 25th, lat. 41, 25, long. 68, schr. Swallow, Cameron, 42 days from Demerara, for Shelburne. Same day, ship Farmer, Howland, 25 days from Nantz, for N. York. Same day, brig Hannah, Holmes, from St. Petersburg, for Plymouth.

September 3.

It is frequently asked, after an arrival from Spain, whether the probability of a rupture has increased or subsided? But it is not from Madrid, but Washington, that decisive news on this subject is to be looked for. Spain has refused to satisfy our demands—there she makes a stand—she has no *wish* to go further. It is for our government to say what course shall be pursued.

By a letter from Mr. Degen, to a gentleman in this town, we learn that the peace with Tripoli was concluded on the third of June.

There appears to be a general anxiety—an anxiety honorable to Americans—to learn whether *suitable* and *satisfactory* provision has been made for the ex-bashaw in the late peace with Tripoli.

SALEM, September 2,

THE TRIPOLINE PEACE.

We have understood that there were one hundred and fifty Americans, principally volunteers, with gen. Eaton, upon the expedition which went by land against Tripoli. Gen. Eaton acted under the express command of the government of the United States—he departed in July 1804, in the American squadron from Washington, and was landed from one of the U. S. vessels, at Alexandria, in Egypt, in the month of December last; it is understood he was supplied with large sums of money, amunition, field attillery, camp equipage, muskets, pikes, &c. for the troops, and, in short every thing necessary for the expedition. Gen. Eaton was accompined with several American officers, but we have heard of no particular names. The ex-bashaw was found, in Alexandria and readily agreed to assist in raising the army. What the particular stipulations on both sides were, we have yet to learn. We only know at present, that 5 or 6000 men were soon collected, and that they marched to the westward along the Barbary shore, until they encountered the Tripoline forces, in the vicinity of Derne, a town on the eastern borders of, and belonging to Tripoli; here a victory was gained by the American army, and the place immediately surrendered.

September 3.

Captain Leach, whose arrival from Naples with the highly agreeable news of the peace with Tripoli we mentioned in our last, informs us, that Bonaparte was shortly expected in that city from Genoa, to take possession of it; that in that expectation the royal palace had been fitted up with new splendor for his reception, whether by command of his imperial majesty or out of *complaisance* to him we do not learn; & that the king and royal family, not wishing personally to receive the imperial embrace, were prepared to retire, on Bonaparte's approach, in an English 74, to their old city of refuge in the island of Sicily.

Notwithstanding the above, the latest London accounts mention the expectation of Bonaparte's immediate return to Paris, but nothing of his visiting Naples.

NEW-YORK, September 6.

Office of the Board of Health,
5th September, 1805.

Since the last report of the board nothing has occurred with respect to the health of the city to jutify alarm until within three days, during which period the board have been assiduously employed, not only in executing the precautionary powers deposited in their hands, but in obtaining as accurate an account as possible of the true state of the general health.

In the conflict of opinion it is extremely difficult to arrive at the truth, but the board submit the following as the result of their enquiries. Ten cases of malignant fever have occurred since last Monday, & 5 cases of a doubtful nature, some of which have been removed into the country or to the marine hospital, and four deaths.

Popular rumor has vastly exaggerated the number of these cases, whereby undue alarm has been excited. The board are extremely anxious to impress on their fellow-citizens the impropriety of giving credit to unauthorised reports, as they may rest assured, that as long as the present unfavorable state of the public health continues, a candid, undisguised account of the real situation of the city shall be regularly published.

Considerable anxiety has prevailed respecting the power of the board to remove persons sick of malignant fever. This power, which has for a long time been exercised by the commissioners of the health-office, has, in every instance, been used with delicacy and discretion. Of those patients who were citizens, it has been left entirely at their option to provide retreats. Others, who have been moved to the marine hospital, were mostly stangers, friendless and without families, and have been provided with every comfort & convenience. Should the disease continue to prevail, Bellevue hospital will be opened. The buildings of this establishment have been recently repaired with considerable improvements, and every accommodation has been liberally provided for the sick.

The part of the city which at present appears to be the principal seat of that disease is Water and Front-streets, between the Fly-market and Old-slip.

By order of the Board of Health,
DE WITT CLINTON, president.
JAMES HARDIE, secretary.

It is an extraordinary circumstance that the waters about this city, which heretofore in the month of August have abounded in the geletaneous stinging fish called the *sea-nettles* or *qualls*, are this season entirely clear of them. This fish is bread in the ocean, and brought thence by the tide; and as the Hudson to a considerable distance in land, as well as the bay, is now almost wholly sea water, and void of qualls, the probability is great, that the species has this summer either suffered by disease, or been unproductive.

ARRIVED,

The English brig Isabella, ———, of Workington, in 54 days from Newry.—August 7, in lat. 46, 30, long. 45, 30, spoke the ship Henrietta, 18 days from New-York for Rotterdam. In lat. 42, long. 67, the *ship Olive, from Baltimore for Liverpool.*

The brig Eunice, Howland, from Cadiz, via New-Bedford.

The sch'r Rising Sun, Folger, in 20 days from St. Bartholomews. Left ship Friendship, Liddle, of New-York, just arrived; brig Sally, Ricard, of do. to sail in 10 days; sch'r Cornelia, Weston, of do. to sail next day; sloop Nancy, Purdy, of do. to sail in 10 days; brig Atlantic, Baldwin, just arrived.

The sch'r Three Brothers, Latting, in 24 days from Basseterre, Guadaloupe. On the 22d August, in lat. 30, long. 67, 30, experienced a most tremendous gale, and suffered considerably. September 4, in long. 73, lat. 40, 25, spoke ship Grace, Matthews, 24 hours from N. York. Was boarded by the Cambrian and treated politely. Passenger, Mr. Hunt. Left the brig Juno, Greenleaf, for Newburyport in 30 days; brig George Washington, Edes, do.; brig Henrietta, Darnell, for New-York in 15; brigs Jane, and Nancies, Marriners, for New-York in 4; brig Hunter, Woodbury, for do. in 4; brig Atlantic, Dalrymple, of Newbern; *schooner Dorchester, Jacobs, for Baltimore in ten;* brtg Harriet, Griffin, for Newburyport; brig Panther, Smart, for New-York in 10; ship Actress, Goodhue, do. in 6; brig Concord, Miller, New-York do.; *schooners Edward, Parrot,* sailed August 10 for *Baltimore*; Milford, Handy, for Philadelphia, to sail the 30th.

The sloop Patty, Bowyer, in 20 days from Turks-Island. The schr. Hamilton, Lufkin, of Freeport, had sailed for Portland. Left the schr. Polly, Howes, for Boston, ready for sea. There was very little salt at Murks-Island, the salt-ponds having failed. On the 20th of August, experienced a severe hurricane, which continued two days, and received some damage. During the hurricane, in the lat. of 28 to 29, long. 71 to 72, saw many drifts, such as deck-loads, lumber, staves, hoops, &c. The gale began from S. W. to N. W. and to N. E. Jabez Smith, seaman, fell overboard & was drowned. Spoke, August 28, in lat. 35, long. 72, 50, the schr. Olive-Branch, 3 days from Edenton, for St. Bartholomews. September 1, the brig Dispatch, 5 days from New-York, for Havana, who humanely supplied captain B. with bread and oil, which he was in great want of. The schr. Mary-Ann, Basden, sailed for Cape Francois the 6th August.

Cleared, ships Arcturus, Maine, Bordeaux; Richmond, Eldridge, Nantz; Ambition, Nixon, Amsterdam; Logan, Bunker, ditto; brigs Peggy, Hughes, Teneriffe; Venus, Lockyer, St. Domingo; Sukey and Betsy, Cook, Corunna; Washington, Crowell, Charleston; Lovely Lass, Arnold, Savannah.

Captain Doan, from Martinique, informs that the brig Sussex, Lee, was to sail for New-York, in 10 days; sloop Diana, Lewis, of Alexandria, just arrived and sailed for a market; schooner ——, Eels, of Norwich, to sail in 10 days. Capt. Doan was detained among the islands 48 hours by a gale of wind, which commenced on the 15th of August.

PHILADELPHIA, Sept. 7.

HEALTH-OFFICE,
September 6th, 1805.

CITY HOSPITAL REPORT,

Admitted last 24 hours, ending this day at 12 o'clock.

William Leliston, Water-street, between Walnut and Dock-streets.

Mary Justis, Swanson-st. Southwark.

Palmer Fleetwood, Shippen-street, near the corner of Front-street.

James M'Clean, and his wife Ann M'Clean, No. 50, Almond-street.

Elizabeth Dougherty.

Died since last report,

James Hainey.

Discharged, Cured.

Thomas Swift

William L. Sobsons

Mary Franklin, infant daughter.

Remaining in the Hospital 21, four of whom are convalescent.

SAM'L DUFFIELD, } Attending
J. CHURCH, } Physicians.
Jos. PARRISH, Res. Physician.

By order of the board,
EBENEZER FERGUSON, Pres't.
WM. BINDER, *Sec'y.*

HEALTH-OFFICE,
September 6, 1805.

As it is of the greatest importance to the welfare of our fellow-citizens, promptly to extinguish the malignant fever, now raging in the eastern district of Southwark, and prevent its extension towards the limits of the city—And as the general evacuation of the infected district aforesaid, appears to be the only certain mode of effecting the same desirable end—

The board of health do, therefore, most earnestly recommend to the inhabitants of Southwark, who reside in the neighborhood of the infected, and who may still be favored with the enjoyment of health, to remove as quickly as possible into the country, by which means they will most probably, under the favor of Providence, escape the prevailing disease, & its attendant calamities.

The board also repeat their advice to the inhabitants residing within the limits of the city to avoid all intercourse with the infected part of Southwark.

By order of the board,
EBENEZER FERGUSON, Pres't.
WILLIAM BINDER, *Sec'y.*

Arrived, brig Friends, Medcalf, Jamaica, 28 days; Mary Allen, Dodge, Teneriffe, 39 days.

Arrived at the Lazaretto, schooner Sukey, Smith, Havana, 21 days; Katy, Brewester, Havana, 21; Betsey, Florence, St. Pierres, 27 days.

Cleared, sloop Three Sisters, Rape, Antigua.

Schooner Amity, Boutilier, Point-Petre, and Betsy Tuttle, from St. Jago de Cuba, are below.

A large ship came up to the lazaretto yesterday at noon,

Ship Hindostan, Taylor, and schooner John, Dickinson, for Hayti; brig Superior, Denebre, for Martinique, and brig Rover, Baker, for Porto Rico, went to sea on Tuesday last.

Arrived, British brig Friends, Medcalf, 31 days from Honduras. Left there, ship Horatio, Barryman, of New-York, to sail 15th August. Off the Havana, spoke the Eliza, of this port, bound to Havana from Jamaica—on the 4th August, the Eliza was boarded by a French privateer and robbed of all her stores; the privateersmen took every thing they could lay their hands on, even the captain's breast-pin—Also, off the Havana, spoke the brig Lion, Donovan, of this port, from Kingston, bound to Havana. He had been plundered by a French privateer of almost every article on board. The brig Angel, Smith, sailed from Kingston for this port, 2 days before the Lion. On the 22d August, spoke the schr. Eliza, Wadleigh, from Newburyport for Havana, out 41 days. No other vessels for America.

CHARLESTON, August 28.

Extract of a letter from a gentleman in Havana, to his friend in this city, dated August 15, 1805.

"It is with real concern I announce to you the capture of the sch'r Sea-Horse, captain Valk, who has just arrived, after being captured off Cape Antonio, by a schooner, formerly called the Caroline of Charleston, commanded by a Corsican, of the name of *Poulle*, under French colors, who was fitted at this port, and who has ever since made his rendezvous at Punta Fuora, four leagues to the eastward of Cape Antonio. This vessel mounts one brass guns; and, as customary with pirates, have stripped all who have been unfortunate enough to fall into their hands, of every thing except the clothes of their blacks.

"The governor has been waited on by captain Valk, with his protest; but I fear no redress will be obtained.

"There is no doubt but that the villains will plunder the cargoes and afterwards destroy the vessel—as the privateer-crew consist of the most abandoned wretches. They say they are commissioned by gen. Ferrand.

"A spirited remonstrance was made by the American consul to the governor against this vessel, in the case of the capture of a schooner from North-Carolina, but no redress could be had.

"These pirates lurk about the Cape, and take every vessel they fall in with, and carry and anchor them off Punta Fuora, and there sell their cargoes to the country people and fishermen, where there is no fort, nor any protection to be had from the Spaniards.

"From a number of remonstrances made by the American consul to the governor, respecting the abuses existing in and about this Island, and the little satisfaction he has received from his excellency, the consul has determined to suspend his functions—in consequence, no busicess has been done at his office for some days. I therefore know not how American property is to be sent from here properly certified."

BY THIS DAY's MAILS.

NEW-YORK, September 7.

OFFICE OF THE BOARD OF HEALTH.
September 6, 1805.

Since the last report two deaths have occurred by malignant fever, to wit, John Brannon, No. 15, Augustus-street, and Edward Teeny, No. 122, Front-street. Three cases of malignant fever and four doubtful ones have been reported to the board.

By order of the Board of Health.
DE WITT CLINTON, Pres.
JAMES HARDIE, Sec.

The alarm of fever has already become pretty general: more so we trust than the real situation of the city would require. From that part which at present appears to be the principal seat of the disease, namely, between Pearl-street and the East-river, from the Old slip to the Fly market, a considerable number of the citizens have removed, and probably in the course of a few days it will be almost wholly evacuated. The measure, whether necessary or not, will be of beneficial tendency, as while those who remove will be free from danger, those who remain will in consequence be less exposed.

Captain Fairchield, of the ship Aurora, frsm Havana informs us, that three days previous to his sailing from that place, the American consul Henry Hill, esq. had shut his office and declined doing any business in consequence of some dispute between the consul and that government. It was reported and generally believed, that unless he had a favorable answer from government respecting some depredations upon American commerce, by privateers, or rather pirates, that he would not open his office again. Several masters of vessels, who have been taken, plundered, and their vessels sent into Batabano and other places in that island, have applied to the consul for redress.

Arrived, the ship Rose in Bloom, Kelly, in 12 days from Charleston.

The brig George, Tate, in 26 days from Porto Rico. Left brig Good Friends, of Philadelphia, uncertain when to sail. At Miaguess, left two New-York schooners. Spoke August 28, the ship Mercury, Stevens, from Philadelphia for Campeachy. Sept. 1, 50 miles south of Cape-May, the ship Favorite, Mackey, from Jamaica for New-York.

The brig Thetis, Bowen, in 29 days from New-Orleans. Left at the Balize.