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BY THOMAS LORING. EDITOR AND PROPRIETOR:

BENJAMIN I. HOWZE, CORRESPONDING EDITOR. CORNER OF PROST AND MARKET STREETS WILMINGTON, N. C.

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2,50 1 " 1 year, Ten lines or fess make a square. If an Adversisenent exceeds ten lines, the price will be in propor-

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All advertisements inserted in the tri-weekly Commercial, are entitled to one insertion in the Weckly, JOB. CARD and FANCY PRINTING, executed

in superior style.

AGENTS FOR THE COMMERCIAL

NEW YORK: Messrs. BROWN & DEROSSET. BOSTON: FREDERICK KIDDER, Esq.

MARTIN & CRONLY.

AUCTIONEERS, COMMISSION MERCHANTS,

GENERAL AGENTS. Wilmington, N. C., Oct. 3 1818.

JOSEPH R. BLOSSOM. General Commission Merchant. WILMINGTON, N. C. Jash advances in the on consignments to to my friends in New York.

H. L. BUTTERFIELD, PAVILION HOTEL. Corner of Hazel and Meeting Streets, CHARLESTON, S. C.
Where he will be happy to see all his
NORTH CAROLINA FRIENDS.

J. C. LATTA. COMMISSION MERCHANT, AND GENERAL AGENT, WILMINGTON, N.C.

J. HATHAWAY & SON. COMMISSION MERCHANTS. J. L. HATHAWAY

JOHN HALL, commission Merchant,

VILMING TON. DR. W. E. PREEMAN,

HOMEOPALIA LAISICIAN.

RUSSELL . . ADADATOA, Ulinental Dialition derenants.

ell, il offon, A. C. JOS INENDRICK Jun. 3 Mussent, Aud. 14.

ueditue s. GlanesPle. AGENT FOR THE SALE OF TIMBER LUMBER, NAVAL STORES 40. whit a saether areash advances on all consignments

of produce.

March 17, 1849.

JOSEPH H. FLANNER, donord Connicton derenant. WILMINGTON, N. C. Oct. 9th, 1849.

WILLIAM NEFF, WHOLESALE AND RETAIL DEALER IN SHIP CHANDLERY, SHIP STORES AND GROCERIES.

JORNER OF DOCK & WATER STREETS, WILMINGTON, N. C. Dec. 7th. 1948.

ANDERSON & LATIMER, COMMISSION MERCHANTS, SOUTH WATER STREET, WILMINGTON, N. C. Sep. 27, 1848.

LEIGHTON, CHADBOURN & CO., General Commission Merchants. WILMINGTON, N. C.

Dec. 11, 849. GEORGE ELLIOT.

COMMISSION MERCHANT, AND AGENT FOR THE SALE OFTIMBER, LUMBER 40 WILMINGTON, N. C.

BILLS OF EXCHANGE.

A FRESH supply of Bills of Exchange, an elea gant impression, which will be said in sheet-or quires, or bound in Books, to order, just receivep and for sale at THE COMMERCIAL OFFICE. Jan. 26.

B COMMBBCIAL.

PUBLISHED TRI-WEEKLY, BY THOMAS LORING.

VOL. 4-NO 146

WILMINGTON TUESDAY MORNING, FEBRUARY 26, 1850.

MARINE INSURANCE.

THE undersigned having received the Agency of AUGUSTA INSURANCE AND BANKING COMPANY OF AUGUSTA GA,

Will issue Policies on Vessels, Cargos, Freight &c at a reasonable rates of Premiums as any other In-stitution of the kind in the Country. The Capitol of this Company is \$375,000.

H. NUTT.

68-ly.

Wilmington, Aug. 19, 1849.

LIFE INSURANCE N THE NATIONAL LOAN FUND SO-

CIETY, OF LONDON. FIREINSURANCE

IN THE ÆTNA INSURANCE COM-PANY, OF HARTFORD, CONN., ID VARD INSURANCE CO MPANY OF NEW YORK.

May be effected by application to DE COSSET & BROWN.

GEORGE W. DAVIS. COMMISSION MERCHANT. WILMINGTON, N. C.

DEROSSET & BROWN. WILMINGTON, N. C. BROWN & DEROSSET.

NEW YORK. GENERAL COMMISSION MERCHANTS. March 17. 1849.

S. M. WEST,

AUCTIONEER

COMMISSION MERCHANT

WILMINGTON, N. C. Aberal Jush alvances male on all consignments from the North, or on Produce from the Country. O.h.o ! I rare on the Wharf, South side of darket Street. Varil 5, 1949.

CORNELIUS MYERS, MANUFACTURER,

AND DEALER IN HATS, CAPS, UMBRELLAS AND WALKING CANES, &c. WIL MINGTON, N. C., Market-at.

BENJ. BLOSSOM & SON, General Commission Merchants,

NEW YORK. Liberal advances made upon Consignments. References J. R. BLOSSOM, J. & D. Vicilar, & Co. Wilmington.

July 10, 1819.

GEO. HARRISS, General Commission Merchant, WILMINGTON, N. C.

STATES attention given to procuring Prelight and parameters Cargoes for vessuls.

E. P. Clan, Esq., O. G. Parsiny, Esq., J. t. Paylet, Say, J. D. Bedamy, Esp., Means stalland & clantington, J Messrs. Pooxer, Smyth & Co., | New York Messrs. Fooker, Smyrn et our Alew York
Thompson & Hunter,
Alex'r. Herron, Jr., Philin leiphia
Messrs. Williams & Butter, Ch. r.eston, S. C.

H. F. Buker, Esq., WILLIAM M. HARRISS.

GENERAL COMMISSION MERCHANT WILMINGTON, N. C.

STRICT attention given to procuring Preights and purchasing Cargoes for vessels.

O. G. Parsley, Kaq. Wilmington, N C. Mesars. Ballard & Huntington.)

Will Peck, Esq., Raieigh, N. C. Messrs, Hall, Sackett & Co., } Fayetteville, N. C. Joseph Utley, Esq., Fayetteville, Mesers. James Corner & Sons. Baltimore, E. A. Souder & Co., Philadelphia.

Thompson & Hunter New York. Hunting & Tufts, Boston.
J. & G. P. Pittomb, Kennebunk, Me.

HERON & MARTIN General Commission Merchants, 37 1-2 North Wharves, PHILADELPHIA

Mosers, THOS. WATSON & SONS, ? JNO. C. DACOSTA, Esq., Phil's. ROBBET NEILSON, Keq., Mesers. Mosas, Tayton & Co., J. H. Browns. & Co., New York J. & D. Mollan, Gro. Hannes, Esq. Wilmington

Wilmingto. BARRY, BRYANT & ADAMS.

COMMISSION MERCHANTS, WILMINGTON, N. C.

DAVID CASHWELL, GENERAL COMMISSION

FORWARDING MERCHANT, WILMINGTON, N. C.

AND

GEO. H. KELLY, COMMISSION MERCHANT.

Next door to A. A. Wannet's, on North Water St. will attend to the sale of all kinds of Country roduce, such as Corn. Peus, Meal, Bacon. Lard, desand will keep constantly on hand a full supply of

Willes Hall, of Wayne, John McRas, Wilmington, W Caraway, Gen. Alk.. McRee. a E. P. H. ii, Wilmington, Wiley A. Walker, a Dec. 13, 1849. Gen. Alx. McRie.

J. H. ROTHWELL, AUCTIONEER AND COMMISSION MERCHANT. NORTH WATER STREET, WILMINGTON, N. C.

T. C. WORTH:

Jan. 3, 1850;

Commission and Forwarding MERCHANT. WILMINGTON, N. C.

143-12 m.

J. E. TOOMER, COMMISSION MERCHANT, AND GENERAL AGENT. NORTH WATER SIREET, WILMINGTON, N. C.

CHARLES D. ELLIS. HENRY P. RUSSELL. ELLIS & RUSSELL,

General Commission Merchants, AND AGENTS FOR CAPE FEAR STEAM SAW MILL. WILMINGTON, N. C.

E. P. HALL, Esq., Pres't. Branch Bank State, Wil-Messie. A. C. Rossine & Co., N. L. McCready & Co., New York.

E. LINCOLN & Co., Philad's. HERRUN OF MARTIN. WILLIAMS & BUTLER, Charleston, S. C. H. F. BAKER, Esq.

FOR SALE

AT THE OFFICE OF THE COMMERCIAL RATES OF TRANSPORTATION ON THE WILMINGTON & RALEIGH RAIL ROAD.

RATES OF FREIGHT Between Wilmington & Charleston. Revised July 4, 1849. Price 25 cents.

JUST RECEIVED,

AT MAYER'S CHEAP STORE.

1 O PIECES of fine superior assorted colors of Broad Cloth.

6 pieces of first quality of Oil Cloth. 800 pair of Blankets, suitable for servants, 4000 yards of double Mill Kersey. 200 places of French, English and American prints

of Calicoos. All of the above articles will be sold at the lawest JOSEPH MAYER.

NOTICE.

HE subscriber offers for sale, his Sound A Place, known as SHANDY HALL, and several other tracts connected, containing in un dito acr s. I will sell any quantity to suit purcansers. I will sell 500 acres on the East side of the Cape Fear, 7 miles below Wilmington. ALSO.

My entire Crop and Stock of Cattle, Horses, Hogs, Bank and Semes, Household and Kitchen Furni-D. M. BRYANT. 70-tf.

FOR SALE. THE HOUSE and Store on second St.
Terms easy. The Store at present ocpied by J. K. Curry. Apply to
RUSSELL & KENDRICK.
Nov. 15, 1849.

STEAM PACKING, HOSE & BELTS. S. Company, will keep constantly on hand, and forance, various kinds of Belts, Hose, and Steam

All orders punctually attended to. Juna 30. 1849.

Blid didis. HECKS on the several Banks in thi pees bound in Books, and in sheets, for ealest the

HAY AND BRICK. 25,000 Superior Brick. 180 Bales Sup-wiscasset Me. per Schr. Susan M. Young, and for sale by G. W. DAVIS.

Nov. 10. GLUE.

OF the best kind, expressly for distillers, niways on hand, and for sale by JOSEPH R. BLOSSOM OOO GALLONS Linseed Oil, for sale at WM. NEFF'S

TO LET. #

A SMALL Dwelling House, situated near

PORK! PORK!! 10 BARRELS New York City Mess, in store and for sale by ELLIS & RUSSELL.
No. 22 Lord's Buildings. CIGARS.

300,000 ASSORTED Brands of Cigars, cash Store, which is offered at a lawer prine than ever offered before in this piace.

JOSEPH MAYER.

100,000 Clears, Various Brands for WM. NEFF.

FOR RENT. THE Office now occupied by E. Dickin-son. Possession given first January. For further particlers, inculas of WM. NEFF.

mington, and will carry on the Tarriers in Wilpossession of all the latest styles, and from his past experience in the business he feels satisfied that he can please the tasts of the most fastidious. A trial is all that he asks to convince the most skeptical He guarantees all work that he does to fit, and to be made in a workman-like manner.

S. R. ROBBINS

May 15, 1848.

TRUSS HOOPS. OF a proved manufacture. For sale by J. R. BLOSSOM.

ASSIGNEE'S SALE.

N pursuance of a deed of Assignment made to me by John R. Hawes, bearing date 16th June, '49, I will sell at auction, at the Court House, at 12 o'clock.
on Mentay of county Court Week, in March next. on Man my of county Court Week, in March next. a trachof and in New Hunover County patented by John R. Hawes, 23d February, 1846, estimated at 500 acres, lying on the east side of Blank River. adjoining the lands of Law and Savage, Daniel Roberson, Thos. J. Sikes and Daniel Weitons.

THOS. D. MEARLES, Assignee.

Jag. 15, 1950. Jour. till sale. 127-2m.

COUNTRY MERCHANTS,

DUANTERS, and others visiting Wilmington to auy goods, are requested to call and examine my stock and prices for any description of Hats or Caps.
My arrangements are such as to be able to furnish every description of Hats and Caps at the regular New York wholesale prices. C. MYERS, Hatter.

CROCKERY. A CENERAL assortment of China, Glass, and Earthenware, now open for Inspection, and for sale low for cash, at ALEX, MacRAE'S, Jr.

NEGRO BONDS. Executed on fine paper and beautiful new Scrip

Type, for sale at the office of The Commercial.

DISSOLUTION. I firm of Wells & Cornwall, is this day dissolved by mutual consent. All persons indebted to the above firm, are requested to settle immediately, with

above firm, are requestions.

ISAAC WELLS.

WM. J. CORNWALL.

128.

A LL person indebted to the late firm of G. & C. BRADLEY, by note or account, are requested to settle the same between this time and the 15th of January, 1850. G. & C. BRADLEY. January, 1850. Nov. 17, 1849.

SERVANTS FOR HIRE. () NE middle used woman is an excellent Cook, washer and Ironer.

One Middled aged woman, a trusty nurse and good Three Girls 15 to 16 years of age suitable for house servants. Inquire of A. H. VANBOKKELIN.

MOLASSES.

DISSOLUTION.

ved by inutual consent. Mr. Lord having withdrawn from business. The affairs of the concern will be settled by Mr. J. G. Burr, who wil in future be found at the office of Messrs, DeRosevt & Brown. F. J. LORD, J. G. BURR

Jan. 26, 1830. 133-11. EMPTY SPIRIT BARRELS. 140 EMPTY Spirit of superior quality | Just landed, For sale by BARRY, BRYANT & ADAMS

FRESH FRUITS.

50 DRUMS SMYRNA FIGS. 20 boxes Oranges, (Sicily.) 10 Frails Almonds, 3 bble. Cranberries. For sale by A. & J. copy.

> NOT FOR CALIFORNIA,

BUT to make a change in our business, and an alteration in the store, we will sell our whole stock of DRY GOODS and READY MADE CLOTHING at reduced prices. Purchasers will do well by calling on the subscribers.

S. & D. TELLER.

P. S.—Dress and Fancy Goods you will find particularly chear. Dec. 27.

ALMANACS FOR 1850. MANACS, for sale at THE COMMERCIAL OFFICE. From the Saturday Gazette.

THE POOR DEBTOR.

"There is one honest man in the world, I am happy to say," remarked a rich mer-chant, named Perron, to a friend, who happened to call in upon him.

"Is there, indeed! I am glad to find you have made a discovery of the fact. Who is the individual entitled to the honorable distinction?

"You know Moale, the tailor ?" "Yes. Poor fellow I he's been under the weather for a long time." "I know he has. But he's an honess

man for all the man as ever breathed, Mr. Petron, who and "I have reason to know that he is! But and I once had my doubts. When he was broken up in business, some years ago, he owed me a little bill, which I tried to get out of him as hard as any one ever did try for his own. But I dunned and dunned him until I got weary, and then giving him up as a bad case, passed the trifle that he owed me to account of profit and loss .-He has crossed my path a few times since; but, as I didn't feel towards him as I could wish to feel towards all men, I treated him with great coldness. I am sorry for having done so, for it now appears that I judged him too severely. This morning he called in of his own free will, and paid me down the old account. He didn't eny any thing about interest, nor did I, though I am entitled to, and ought to have received it. But, as long as he came forward of his own account and settled his bill, after I had given up all hope of ever receiving it, I thought I might afford to be a little generous and not say any thing about the inter-

est; and so I gave him a receipt in full .-Didn't I do right ?" "In what respect?" asked the friend. "In forgiving him the interest, which I might have claimed as well as not, and which he would, no doubt, have paid me

down, or brought me at some future time."
"Oh, yes. You were right to forgive the interest," returned the friend, but in a tone and with a manner that struck the merchant as rather singular. "No man should ever take interest on money due from an

unfortunate debtor." "Indeed! Why not?" Mr. Petron looked surprised. "Is not money always worth ils interest ?"

"So it is said. But the poor debtor has no money upon which to make an interest. THE copartnership heretofore existing under the He begins the world again with nothing but his ability to work; and, if saddled with an old debt-principal and interesthis case is hopeless. Suppose he owes ten thousand dollars, and after struggling hard for three or four years, gets into a position that will enable him to pay off a thousand dollars a year. There is some chance for him to get out of debt in ten years. But suppose interest has been accumulating at the rate of some five hundred dollars a year. His debt, instead of being ten thousand will have increased to twelve thousand by the time he is in a condition to begin to pay off anything; and then, instead of being able to reduce the amount a thousand dollars a year, he will have to let five hudred go for the annual interest of the origmal debt. Four years more would have to clapse before, under this system, he would get his debt down to where it was when he was broken up in business. Thus, at the end of eight years' hard struggling, he 119 HHDS, and 22 therces new crop Cuba would not, really, have advanced a step out of his difficulties. A debt of ten thouges. For sale by J. HATHAWAY & SUN. sand dollars would still be happing over sand dollars would still be hanging over him. And if, persevering to the end, he should go on paying the interest regularly HE Copartnership neretofore existing under the and reducing the principal, some twenty-firm of F. J. LORD & Co., is this day dissol-five years of his life would be spent in getting free from debt, when little over half that time would have been required, if his creditors had, acting from the communest dictates of humanity, voluntarily released

the interest." "That is a new view of the case, I must confess-at least new to me," said Mr. Pe-

"It is the humane view of the case. But, looking to interest alone, it is the best view for every creditor to take Many a man who, with a little effort, might have cancelled, in time, the principal of a debt unfortunately standing against him, becomes disheartened at seeing it daily growing larger through the accumulation of interest, and gives up in despair. The desire to be free from debt, spurs many a man into effort. But make the difficulties in his way so large as to appear insurmountable, and he will fold his hands in helpless inactivity. Thousands of dollars are lost every year in consequence of creditors grasping after too

therefore dué. I have my de could have paid you sixty-five could have paid you sixty five dol. Indeed, I am sure he could not thought of that as a new debt, for had received no benefit whatever, is more than probable, have product couraged state of mind, and made solve not to pay you any thing at a "But that wouldn't have been a said the merchant."

said the merchant.

"Perhaps not, strictly speaking dishonest is from a set purpose to def to take from another what belongs to take from another what belongs to to withhold from another, when exists to pay what is justly me due would hardly have placed Moals in of these positions, it, from the preside circumstances surrounding his poor man and in delte, he had failed as active, industrious and prodent would otherwise have been.

Apt to sequire too much of the post and to have too little sympathy with Left the hope of improving your own thon—which is the main spring of business operations—he taken any instead, let there he unit the date off old debts through great labor as dening that must continue for you would not feel to what you do not.

who are in the enjoyment of every local, and comfort they could dedre, while you go on paying them what you owe, by over exertion and the denial to yourself and family of all the second secon ily of all those little luxuries and recrui tions which both so much need, and then say how deeply dyed would be that dishoneaty which would cause you, in a moment of darker and deeper discouragement than usual, to throw the crushing weight from your shoulders, and resolve to bear it no longer? You must leave a man some hope in life if you would keep him active and

industrious in his sphere."

Mr. Petron said nothing in reply to this;
but he looked sober. His friend soon after

The merchant, as the reader may infer from his own acknowledgement, was one of those men whose tendency to regard only their own interests has become so confirmed a habit, that they can see nothing beyond the narrow circle of self. Upon debtors he had never looked with a particle of sympathy; and had, in all cases, exacted his own as rigidly as if his debter had not been a creature of human wants and feelings. What had just been said, howev. er, awakened a new thought in his mind and, he reflected upon the subject, he sail that there was some reason in what had been said, and felt half ashamed of his allusion to the interest of the tailors fifty

dollar debt. Not long after a person came into his store, and from some cause mentioned the

"He's an honest man-that I am ready to say of him," remarked Mr. Petron. "Honest, but very poor," was replied. "He's doing very well, now, I believe,"

said the merchent. "He's managing to keep soul and body together, and hardly that."

"He's paying off all his old debts." "I know he is; but I blame him for in-juring his health and wronging his family, in order to pay a few hundred dollars to men a thousand times better off in the world than he is. He brought me twenty dollars on an old debt yesterday, but I wouldn't touch it. His misfortunes had long ago cancelled the obligation in my eyes. God forbid I that with enough to spare, I should take the brend out of the mouths of a poor man's children."

"Is he so very poor?" asked Mr. Petrou, surprised and rebuked at what he heard. "He has a family of six children to feed, clothe, and educate; and he has it to do by his unassisted labor. Since he was broken up in business some years ago, he has had great difficulties to contend with, and only by pinching himself and family, and depriving both of nearly every comfort, has he been able to reduce the old claims that have been standing against him. But he has shortened his own life ten yeare thereby, and has deprived his children of the benefits of education, except to an extremely limited degree -wrongs that are irreparable. I honor his stern integrity of character, but think that he has carried his ideas of honesty too far. God gave him these children, and they have claims upon him for earthly comforts and blessings to the extent of his ability to provide. His misfortunes he could not prevent, and they were sent as much for the chastisement of those who lost by him, as they were for his own. If subsequently, his greatest exer-tion was not sufficient to provide more than ordinary comforts for the family still dependent upon him, his first duty was to see that they did not want. If he sould not pay his old debts without injury to his health or wrong to his family, he was under no obligation to pay them; for it is clear, that

require us to wrong others in order to satis-Here was another new doctrine for the ears of the merchant—doctrine strange, as well as new. He did not feel quite so comfortable as before about the recovered dest

no claims upon us are so imperative as to

consequence of creditors grasping after too much, and breaking down the hope and energy of the debtors."

"I'erhaps you are right," said Mr. Petron. "That view of the case never presented itself to my mind. I don't suppose, however, the interest on fifty dollars would have broken down Moale."

"There is no telling. It is the last pound you know, that breaks the camel's back. Five "ears have passed since his day of the same before about the recovered debt of fifty dollars. The money still lay upon his desk. He had not yet entered it upon his cash book, and he felt now less inclined to do so than ever. The claims of bumanity, in the abstract, pressed themselves upon him for consideration and he saw that they were not to be lightly thrust aside.

In order to pay the fifty dollars which had been long due to the merchant, Mr. Moale had, as alleged, denied himself and

name of Moale.