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# The New Orleans Bee.

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*FRIDAY MORNING, JANUARY 15.*

The Northern Mail failed yesterday from Richmond and Charleston. The mail due the day previous came through.

### THE COMMERCIAL FUTURE.

Bankruptcy is known to be the inevitable sequence of extensive overtrading. But this is a law of trade, as fixed and as much as any law of nature, periods of embarrassments occur when even those who strategically have overstepped the limits of prudence, become involved in the general embarrassment around them, and may be unable for the moment to meet their mercantile arrangements. There is believed to be a good deal of that character of embarrassment in our community, and it is deeply to be regretted that such our firms have been compelled to suspend, as a general rule, we feel assured every merchant will be enabled to weather the storm in safety, who can throw ample good securities for the advances that may be required. We are for the arrangement of this, because there is presented in prospect every inducement to vigorous exertion. The masses of the country are not at all bankrupt, and there are no possible present elements of becoming so; but, on the contrary, the remarkable fact is obvious that the producing and lower classes in Europe and our country never were so well provided for under such circumstances, for never before have there been known so enormous an amount of the precious metals in circulation, which, while it must avert extensive bankruptcy, answers the question which is engaged so much attention by political economists, of what becomes of the immense fabulous treasures of the gold regions. Instead of being locked up in bank institutions, where we have always been wont to look for large accumulations of specie, they are diffused in the general circulation, not hoarded by the people.

With such a supply, rigid and silver, general bankruptcy is impossible. Commercial history fail, stock speculators and speculators may sink, but these misfortunes are confined to moyed institutions, or individuals who live within the reasonable limits of credit system—and these form decidedly the largest portion of the community. The other hand so far from there being cause to apprehend additional derangement, a harbinger of brighter times is foreshadowed in the increasing strength of the solvent banks all over our country and in Europe, everywhere there has been a rapid accumulation of coin in these depositories; and wherever this description of strength is allowed to increase, it must be eventually employed in the facilities needed by the legitimate demands of trade—for capital can no more remain idle than the living stream remain stagnant. The abundance of the precious metals in every part of the world is also a important feature in the argument. Nature has been backward in her yield, and the political wealth of Europe and America has vastly augmented by her liberality. Then can wide spread calamity be feared? The scarcity of the earth's precious metals and the work of the previous ages so reasonably justify the anticipation of extended bankruptcy, but these conditions do not exist, and their consequences are therefore almost impossible.

Future then encourages a confident view of mercantile improvement. The depression of the commercial horizon is the market value of our agricultural staples is being rapidly removed. Confidence, that plant of such growth, is expanding its leaves, and putting forth its buds under generous and fostering nurture. We are confirmed faith do we look upon a speedy revival of trade, both at home and abroad. The last European mail brings us several pleasant signs of the times. The war in India will soon be over, from Great Britain of her gold. The relations of both England and France have already reduced the rates of interest, and will further reduce them. We have no doubt that in a few months these institutions will return to their normal rate of interest, and that money will be abundant at present low prices for cotton and other staples, for enhanced consumption, and for an improvement in manufacturing industry. The United States has not been affected by the general depression, the rising interest is depressed, this is attributable to the uncertainty of the question of prosperity. The elements of prosperity are all at hand, and the uncertainty of prosperity is not visible and so far as we in America, in every branch of our climate trade. We unhesitatingly assert that the worst has been seen. The most bad people manger have the worst to stand upon, and with the first ray of supply and demand, and the activity of consumption, we have to see the cheering rays of the bow of promise, which cannot be fallacious.

DR. VON MOSCHZISKER.—In justice to the gentleman named his services, we cannot do better than to refer the doubtful to the advertisement of Dr. Moschzisker, who is at the Hotel, and who, we believe, is admirably qualified to cure if not wholly relieve the loss of hearing. These two, it is well to the most valuable senses, the sight and hearing. Those two, it is well to the most valuable senses, the sight and hearing. Those two, it is well to the most valuable senses, the sight and hearing. Those