The New Orleans Bee.

NEW ORLEANS, MONDAY MORNING, JANUARY 22, 1855.

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RATES OF ADVERTISING

One Dollar for every TEN lines in each insertion on the first insertion, and HALF that price for each subsequent one. No advertisement inserted for less than one dollar in each language.

☞ Advertisements inserted at intervals will be charged at double for every TEN lines for each insertion for each insertion.

☞ The privilege of Annual Advertisers is limited to advertisements strictly within the line of their business, and to extent to one square every other day.

THE DAILY BEE.

Monday Morning, January 22, 1855.

THE NORTHERN MAIL failed yesterday from beyond Washington.

THE USURY LAWS.

Mr. ROBERTS, of Orleans delegation, has introduced into the House of Representatives a bill to repeal the Usury Laws. This is one among the several subjects of legal reform which we have discussed in detail during the last summer session of the Legislature. We have some hope that Mr. Roberts's bill will be adopted, though it is deplorable to admit that we are rather apprehensive of a concentrated opposition from the country members. Strange and paradoxical as it may appear, the rural districts entertain a fixed hostility on every project of monetary amendment. The richest and most productive agriculture by which Louisiana has been favored, the fairest prospects of a bountiful crop, the most flattering conditions for negotiating commodity property was done almost exclusively to the unyielding opposition of the country members. They seem to imagine that the obstruction of foreign loans to our Great Gods which have wrought so much injury to the State, might be attended with benefit to the city, but would undoubtedly prove disastrous to the country—just as if the interests of the two were necessarily antagonistic. Nothing can be more unfounded and fallacious than such narrow views. Experience and reason both establish the incontrovertible fact, that the prosperity of New Orleans and Louisiana are correlative and reciprocal, and that a blow struck at the commercial metropolis of the State is felt in its remotest extremities.

With respect to the usury laws, a groundless notion prevails that if they are repealed, the planter will be left at the mercy of the sharks and Shylocks of our city—that the former will be enabled to obtain accommodations only at exhorbitant rates, and that he will be the chief victim of the rapacity of capitalists. This idea is exceedingly foolish, since it is obvious that the removal of all restrictions upon the rate of interest would operate to send and solvent partners, whether of the city or country, every facility for negotiating loans, as the capitalist will have nothing to dread from penal laws, he will be at entire liberty to employ his means to the best advantage, and in the safest manner. He will no longer charge for the risk, and add a fresh per centage for fear of a prosecution for usury. The rate of interest which he may demand will be determined by the state of the money market and the solvency of the applicant, and by no other rule. It may be asserted without any qualification that good, substantial men, in the event of the abolition of the usury laws, will be able to borrow money at infinitely easier rates than at present—other things being equal. The repeal of those laws will tend directly to the introduction of capital into our State—capital, than which nothing is more indispensable to the progressive and rapid development of a powerful community, and which we now, by the foolish enactments of antiquated and barbarous enactments, driven from our midst, in spite of the temptation of large profits and heavy interest.

We anticipate the removal of restrictions upon private transactions as the first in the series of radical reforms by which the Legislature of Louisiana is to reinaugurate a new era in the prosperity of the State. Every impediment to the free growth of our commerce, and the increase of our resident population should be eliminated from our statute book. We have diligently examined the several arguments set forth by the advocates of the usury laws for their maintenance; but have never found one that was worth the paper on which it was written. The specious logic by which money is made something entirely distinct from other commodities of barter, is overthrown by the irresistible fact that, like them, its value is regulated by the great law of supply and demand; and that the so called moral argument which labors to establish the necessity of usury laws to check the cramping avarice of the money lender, is placed a nullity by the invariable example of their evasion and violation. The man who needs money will pay for its use exactly what it is worth, and all the wisdom of all the legislative bodies in creation can do no more than either compel the capitalists to close his purse, or infringe the statute.

We are gratified at the step taken by Mr. ROBERTS, and trust that it is only the prelude to other measures of the highest importance to the public weal. Let our delegation be vigilant, prompt, and not to persist in error simply because it is ancient. Hoary vice is no legitimate object of veneration.

THE NATIONAL INTELLIGENCER.—This time honored veteran of the American press comes up to us enlarged from its former dimensions, with John Adams at the time of the removal of the seat of Government to Washington and has ever since faithfully and consistently maintained a lofty position as an exponent of sound republican principles, and a dignified, able and high toned journal. Long may it flourish as a model of the press, and an honor to the profession. The kind and courteous manner in which the conductors of this paper have extended to us the usual courtesies of one of the contemporaries is exchange from a properly conducted organ of public sentiment.

STILSON'S KNIFE SHARPENER.—A little and very convenient instrument intended to sharpen knives of every description, and to put an edge to razors and knives, has been sent to us. We have tried it, and certainly with unqualified success in a few seconds, by means of this invention, cutlery of all kinds can be sharpened to the finest edge. It is a great labor saving machine and seems worthy of general patronage.

BATTLE OF INKERMAN.—We are indebted to our friend Stinson, New York Express Messenger, for a handsome and spirited colored lithograph, representing the battle of Inkerman.

PENMANSHIP AND BOOK KEEPING.—All who wish to be good PENMEN or BOOK KEEPERS, (and who does not), are referred to DOLBEAR'S Writing and Book-keeping Establishment on Canal street.

☞ An election was held at Charlotte, N. C., on the 10th instant for Intendant and Commissioners. There were two tickets in the field and fifty votes polled. The Know Nothing candidate was elected by fifty majority.

NAVAL.—The United States sloop-of-war Plymouth, Commander Kelly, arrived in Hampton Roads on the 12th instant. The Plymouth sailed from Cape Town Oct. 28, having touched at Penang and Singapore. Left Hong Kong July 29, and Shanghai June 17. The Plymouth has brought home the presents of the Emperor of Japan to the President of the United States and several varieties of sagareese from the Malay coast.

DREADFUL CALAMITY.—The residence of Mr. John Appleton Haven, at Fort Washington, eight or ten miles from the city of New York, was totally destroyed by fire about four o'clock on Saturday morning, the 13th inst., and three of his daughters, Mary, Sarah and Grace Haven, lost their lives by the casualty. Their ages were from seventeen to twenty years, and all of them accomplished and beautiful girls.

The entire family had, in the first instance, escaped from the house before the flames had apparently made much headway. Unfortunately one of the young ladies thought she would have time to procure some clothing, and, running into the house for that purpose, was followed by three of the sisters. Anna, the eldest, was rescued scarcely living, through the presence of mind of one of the neighbors, who arrived early on the spot. The bodies of two of the sisters, Mary and Grace, were taken out immediately afterwards; and, although medical attendance was promptly procured, it was impossible to re animate them. They were suffocated. Sarah, the other sister, was burnt in the house.

Mr. Haven is a member of the firm of Haven & Co., one of the largest commission houses in the city of New York. The house, to which he has recently made an extensive addition, was all built of wood. He supposes the fire to have originated from the registers of the furnaces getting overheated. Others have surmised that it originated from the carelessness of the servant girls in his employ, who were frolicking in the laundry up to a late hour in the night, and long after the family had retired. It is reported that one of the servants was also burnt to death.

☞ Commodore Perry and Lieut. Hunt, of the United States navy, and Mr. Chas. B. Hasbrouck, late United States Minister to Portugal, came passengers in the Atlantic from Liverpool.

☞ We have a letter from Gen. Reader in relation to the Easton (Pa.) papers, in which he says that Kansas Territory, such as it has been represented, has been underrated. He describes it as remarkably an unusually fertile soil and abundance of game, and advises all classes suffering misfortune to emigrate thither.

☞ The Cincinnati Gazette makes the following startling announcement:

"The most startling discovery of the age is made by which a bank note or check cannot be altered. The discovery is a compound copied in all the principal banks of Ohio, and the operations of the Secretary of State and Commissioner of Banks, by direction of the Bank Superintendent Bank Tellers in the city; and even other being told that it was not safe to issue they condemned that it was good. Efforts and counterfeiters have been made to counterfeit it, but in vain, and the discovery is declared a perfect success."

☞ Alcohol and Spirits of Turpentine, in their natural state, are now used in the Navy Yard, Washington, instead of the expensive article of Sperm Oil.

Secretary Conrad, recently returned from Europe, arrived in Washington on Friday last.

From the London Times, December 26.
Lord Raglan, his Staff and the British Army.

There is no use disguising the matter. We are not speaking from our own correspondence, but from the unchallenged, and we think well founded, testimony of the army at Sebastopol. We say, on the evidence of every letter that has been received from the camp, that the whole army—every officer, every soldier or well as every gentleman, is ready to say that the army of England has been sacrificed to the first those interests that have been sacrificed to the grossest mismanagement. Incompetency, lethargy, aristocratic humour, official indifference, terror, routine, parsimoniousness and stupidity, have had full play in the camp before Sebastopol, in the harbor of Balaklava, in the hospitals of Scutari, and how much nearer home we do not venture to say. We say it with the extremest reluctance—no one could so heave anything of the Commander-in-Chief—we have been unwillingly compelled to say it. We have been incessantly engaged in all the operations of the siege, are not even acquainted with the face of their commander.

It has always been imagined that the Duke of Wellington's personal appearance was a far smaller thing to every soldier in his army. His voice was heard in every battle—he was fit to command an army who could not ride with a cross country. People talk of his eagle eye, his energetic voice, his curious manner, as if he had personally possessed and personally known throughout his army. In all this a myth, or has war so changed that a campaign, or even a battle, can now be transacted in an office by means of aide-de-camps and orderlies? If the staff itself made up for the invisibility of the commander, we should not complain of a military Board bearing a strong resemblance to the privacy and inviolability of the Crown. But, unfortunately, the staff is said to consist of young gentlemen whose manner and courage nobody can doubt, but who are devoid of experience, without much sympathy for the distresses of each inferior beings as regimental officers and privates, and disposed to treat the gravest affairs with a dangerous nonchalance.

Unfortunately, too, all the results agree to nearly what is the fact of an invisible commander. Had the eye of a general fallen on the confusion in the harbor of Balaklava, on the impossible state of the road from that place to the camp, on the miserable condition of the camp, on the state of the trenches, on the unexplained state of the right flank before the battle of Inkerman, and, before that, on the circumstances under which the fatal charge of Balaklava took place, we can hardly suppose that this state of things would have existed. If he is better handed about in private circles, and not published, lest they should prejudice the writer in the eyes of his employers, we still say that this was Lord Raglan undoubtedly is, would have prevented such errors and neglects. We only echo the feeling of every letter from the seat of war, and of England and Scotland, when we say that the whole affair is bungled in the most hopeless and horrible manner. Everybody perceives it in his own station in the line of his comrades, in the condition of the camp, and in the progress of the siege. Young gentlemen, bred up in every luxury, and with an ample store of every military comfort, were still at the last date wearing day and night nothing but the dress-shoes clothes and worn out boots in which they landed on the Crimea. Everybody has undergone a good deal of getting up the things left behind in the transports. What becomes of everything sent to Balaklava nobody knows; but the rotting, thousands are perishing for want of them. Everybody can point out something that should be done, but there is nobody to do it. Provisions, fuel, warm clothing, and every thing that is wanted, are in abundance at Balaklava, but the army is in the most miserable condition. Its numbers are wasting away from sickness, and its spirit is broken by the absence of all hope. In the meantime, the allied army of 50,000 men, on what new remains of them, are drifting with their eyes open, but hand-bound, apathetic, towards destruction. Not a day of the letters of the regimental officers returned from the war, give a different account. On the contrary, does it not come within everybody's knowledge, as it does within ours, that the letters handed about in private circles, and not published, lest they should prejudice the writer in the eyes of his employers, give a still worse account than any letters that we have ventured to publish?

The London is forced upon us, and we must speak out. Good nature is a pleasant thing in its way, but, if England is ever to be raised, it will be by unreasonable good nature, by unmitigated condemnation of the system which has misled and misdirected the army, and all the softer forms of virtue. England has not become what it is by good nature, nor is good nature the sole ingredient in the composition of commercial system. The period for good nature is over in the Crimea, and stern or qualities must now be introduced into the conduct of the war, or throw away the last chance that remains for redeeming the character of this country, now in fearful jeopardy. Send out some men with complete administrative powers to supply the necessary basis of our operations—Constantinople. Give him the command of the hospitals, that they may cease to accidentally subsist on the Fleet hospitals; the command of the Post Office, and of transports waiting for orders; and give him also the ordering of such supplies for the army as can be procured in the neighborhood, and which the French have not obtained before us. Nobody has yet had command of this important station who was fit for anything else than to be the figure-head of his own ship. There is Sir Charles Trevelyan, for example, who possesses the administrative talent of the old colonial days. Why not send him as High Commissioner to the Hospitals?

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If Lord Raglan is the man he is thought to be, and nobody doubts his high courage, his perfect coolness, and his great ability in his former employments, and his great loyalty to his country. He wants better coadjutors and staff—men who will supply that ubiquity of which the chief is incapable, tell him everything, convey the wants of the army, take orders, and see that they are executed. Send out men who will save the army, not from the Russians, though they are formidable enough, but from themselves. What is wrecking down the spirits of every one, and an utter distrust in the arrangement of the expedition. It will be of little use to send on reinforcements by thousands to take care of them for their better management. As it is, they march to their graves, and begin to perish by scores from the first moment they land, and they arrive there on the beach, and wearies them, worries them, drenches them, shivers them, and so reduces them that they figure in the returns of all that remain. The soldiers of the Peninsula, when they saw the Duke of Wellington alter an abortive march, used to say that they knew by this he would send them the arrival of ten fresh recruits. Such a head, or conditions equivalent to it, is what we want in the Crimea.

[From the London Times.]

We believe we have fallen into considerable discredit among well fed gentlemen, in well warmed houses and well aired beds, for taking so much pains to tell them what is going on in the camp, the miserable condition of the camp, on the state of the trenches, on the unprepossessed state of the right flank before the battle of Inkerman, and, before that, on the circumstances under which the fatal charge of Balaklava took place, we can hardly suppose that this state of things would have existed. If he is better handed about in private circles, and not published, lest they should prejudice the writer in the eyes of his employers, we still say that this was Lord Raglin undoubtedly is, would have prevented such errors and neglects. We only echo the feeling of every letter from the seat of war, and of England and Scotland, when we say that the whole affair is bungled in the most hopeless and horrible manner. Everybody perceives it in his own station in the line of his comrades, in the condition of the camp, and in the progress of the siege. Young gentlemen, bred up in every luxury, and with an ample store of every military comfort, were still at the last date wearing day and night nothing but the dress-shoes clothes and worn out boots in which they landed on the 14th of September. They have been incessantly engaged in all the operations of the siege, are not even acquainted with the face of their commander.

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