

The Mercantile and Commercial Agencies of New York.

The present financial crisis has attracted the general attention of the business community, or at least that portion of it which is engaged in the credit system, to the mercantile and commercial agencies of New York. The prominence which has been given to these establishments will render an account of them at this particular time peculiarly interesting.

The object of the mercantile or commercial agency is to afford such information to merchants and commission dealers as will enable them to discriminate between those who are and those who are not worthy of credit. They are, in fact, nothing more nor less than intelligence offices on an extensive scale, in which the business qualifications and characters of the various dealers and jobbers throughout the country are entered on a record for reference by the merchants of whom they may desire to purchase goods on credit.

The system originated in England, where it is, however, conducted on a somewhat different plan, and where it is so modified as to suit the laws and institutions of that country. At present there are four commercial and mercantile agencies in this city, the first of which was established about the year 1840; and thus, under different superintendents, has existed to the present time and is now doing an extensive business.

The origin of the business, so far as this country is regarded, dates as far back as the year 1827, when one of the most active traveling agents of the New York merchants was employed exclusively in travelling throughout a large section of the Union, for the purpose of reporting the traders who were in the custom of purchasing their goods in New York and other Northern cities. His reports in regard to the means, the character and business prospects of these men were for a time confined exclusively to the dry goods trade; but after a few years he was engaged by the merchants in other branches of business to extend his investigations to these also, and to report the reliability of such as desired to enter into business relations with them.

The extensive field which was thus opened up for this peculiar business led to the establishment of a fixed agency in this city about thirteen years after this gentleman entered upon this occupation. This establishment was the first of the kind in this country, and was the forerunner of the others. The man who, with rather limited means for the collection of such information, prepared books of reference for one or two States. It was his design to establish an office in each of the States, and to procure information as to the character and business of the dealers in each, and to send it to the principal agents in New York, who were to be supplied with a copy of the same.

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Our Berlin Correspondence.

The King's illness—Fears of his death—First symptoms and progress of his Malady—Inquiries at Court—Successor to the Throne, &c.

The telegraph has informed you ere this of the sudden and dangerous illness of the King of Prussia, and it is not improbable that the same swift messenger may anticipate my account of the progress of his malady by the intelligence of his decease. I have frequently mentioned the probability of his death, and have prophesied that he would not be long in the land; but after the severe attack that was brought on by his ill-advised journey to Vienna last summer, he had recovered surprisingly, and stood the fatigue occasioned by the military manoeuvres and by the presence of so many illustrious guests at his court, much better than was expected.

At the celebration of the fiftieth anniversary of his military career, of which I gave you some particulars in my last, he appeared in remarkably good spirits, and the people who saw him were inclined to imagine that the plea of indisposition which prevented him from meeting the French and Russian Emperors at Stuttgart was rather a political pretext than a real ailment. Having promised to spend a portion of the autumn at his residence at the palace of Augustenburg, he arrived here on Tuesday evening, on the 10th of October, the Duke's rest denials; but not feeling quite well, he was persuaded to give up his trip and return to Potsdam. Here his illness rapidly increased, and on Thursday the first bulletin was issued, which, though couched in the vague language that characterizes such documents, showed sufficiently that serious apprehensions were entertained. On Friday morning the Queen and the Emperor arrived in Berlin, and the King's illness had become more pronounced. It is marvellous in no slight degree that even here it should ever have prevailed. Mr. Carlier, a Parisian *avocat*, who has been travelling in this country for nearly three years, is now engaged in studying the system, with a view to its introduction into France, and is certainly more congenial to its development than that of either England or this country.

Our country elections come of next month, and the tickets are almost wholly made up on party issues. The Republicans think they have a plurality if the Know Nothings do not go all one way. Appearances in this country indicate that the Republicans will put a few Know Nothings upon their ticket, and thus outgeneral the democrats, who have made up theirs by wholly ignoring them. But this election is of no importance abroad, as it will not indicate the relative strength of parties upon national issues. When we come to elect the next Legislature, which is to choose a United States Senator in place of Douglas, then you will see an earnest contest. Sucker will meet Sucker, and we to the party that is "sucked in."

The discordant state of the financial world is fully felt here. We had no "run" upon our banks, because we have none that issue notes. The absence of banks of issue in this country of 12,000 inhabitants, the capital of a State in which banks are so numerous, is certainly a singular phenomenon; but such is the fact. The effects of the pressure upon the money market are not serious, yet, because the issue is cheap and the market is over supplied. Horses and cattle have fallen considerably, and land and real estate must go down if affairs do not change for the better.

The progress of the city has been most satisfactory. The streets have been most improved, and about 30 business houses and 300 dwellings erected. Among the latter is the mansion of Gov. Matteson, one of the finest west of the Alleghenies, and the residence of the late Governor, which is a concern that looks something like a weak imitation of the "house of seven gables." One new and elegant church has also been built.

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