The Daily Crescent.

FIFTEEN CENTS A WEEK. NEW ORLEANS, WEDNESDAY MORNING, FEBRUARY 5, 1851. VOLUME III.—NUMBER 289.

The Daily Crescent.

OFFICIAL JOURNAL
Of the Council of the Second Municipality.

Published Every Day—(Sunday Excepted)—
BY CROCKETT, FROST & CO.
OFFICE.....No. 92 St. Charles street.

TERMS OF THE CRESCENT.
DAILY—Fifteen Cents per week, payable to the carriers, or Eight Dollars per year, payable in advance—half-yearly and quarterly at the same rate.
THE WEEKLY CRESCENT—Three dollars a year, payable in advance. Postmasters and others acting as agents, by sending five dollars, will be entitled to two copies.

TERMS OF ADVERTISING.
Reduced to the Cash Standard.
From and after this date, the following reduced rate of charges, per square of 12 lines or less, in Agate, or 10 lines or less, in Pearl, will be invariably adhered to, and thus, while all the patrons of the Crescent will be put upon an equal footing, its columns will be opened to thousands who have never been able, heretofore, to advertise, viz:

First insertion, per square, in all cases	$0 50
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" " " " third page	0 38
" " " " outside pages	0 25
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For three months, per square, outside pages	10 00
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For business cards in the Weekly Crescent, half the rates in the Daily. Contracts will be made with merchants to advertise by the year, based on the above rates. All advertisements not marked will be considered as intended for one insertion only.....These reduced rates are offered to our patrons as a premium for Cash payments; every advertisement, therefore, (except from regular advertisers, with whom we keep running accounts,) must be left at the counter well paid for in advance. October 1, 1850.

Congress.

WASHINGTON, Jan. 27, 1851.

SENATE.—The Chair laid before the Senate a report of the surveys made with a view of supplying Washington city with pure water, with an estimate of the probable cost of the work.

Messrs. Ewing and Dickinson presented petitions from Ohio and New York, praying the establishment of a line of steamers to Africa.

Mr. Cooper presented petitions from merchants of Philadelphia, in favor of a line of steamers from that to Brazil.

Also a large number of petitions for the modification of the tariff of 1846.

Mr. Mason presented the resolutions of the State Legislature of Virginia, praying that further provision be made to satisfy Virginia military land warrants.

Mr. Seward presented several petitions from the State of New York, in favor of a repeal of the Fugitive Slave law. Laid on the table.

Mr. Whitcomb presented the credentials of the Hon. J. D. Bright, Senator elect from Indiana, for six years, from and after the 4th of March, 1851.

Mr. John Davis offered a resolution, which lies over, directing an inquiry into the expediency of increasing the compensation now given to Judge Crauch, for trying appeals in patent cases.

On motion by Mr. Walker, the Secretary of the Treasury was requested to communicate the quality and value of all articles brought into the United States for sale, or under bond for exportation, from Canada, during the years 1849 and '50.

Mr. Benton called up the bill to make good to the State of Missouri the two per cent. fund which was received from that State in the public lands sold in that State.

After some remarks from Mr. Clay, in opposition to the bill, it was laid on the table for the present.

Mr. Mason moved, and the Senate proceeded to the consideration of the bill to incorporate the Union Gas Light Co., of Washington city.

Mr. Chase moved to make the directors of the company individually liable for all debts contracted while in office.

Mr. Walker moved to make the stockholders individually liable to the amount of their stock held at the time the liability occurred.

After debate, Mr. Walker's amendment was agreed to, and the other rejected.

The bill was then ordered to be engrossed.

After debate, the bill authorizing the U. S. District Judge of Arkansas to appoint steamboat inspectors in that State, was taken up and ordered to be engrossed for a third reading.

The Senate then took up the bill to ascertain and settle the private land claims in California.

The question pending was on the substitute reported by the judiciary committee for the whole bill.

Mr. Berrien explained the bill reported by the committee, and supported it.

Mr. Benton denounced the bill reported by the committee as worse than any yet heard of.

Mr. Berrien replied, and, without taking any vote, the Senate adjourned.

HOUSE OF REPRESENTATIVES.—Mr. Haralson, of Georgia, moved a joint resolution, explanatory of the act granting compensation to all officers, non-commissioned officers and soldiers, who may have served three months in the army of the United States, and directing that its provisions shall be extended to all who have so served; the act alluded to referring to persons who were engaged in the service during the war, and the Secretary of the Interior construing its provisions to be limited strictly to persons who served during the actual existence of hostilities.

As the resolution could only be introduced with the unanimous consent of the House, Mr. Haralson, who was proceeding to explain his object, was interrupted by an objection, and no action was had on the resolution.

A motion of Mr. Bayly, to suspend the rules to enable him to move a resolution making it the special order of the day for to-morrow, for the consideration of five of the appropriation bills, which he enumerated, was lost, the division being yeas 114, nays 77—there not being two-thirds of the House in favor of the suspension of the rules.

Mr. Johnson, of Arkansas, moved that the rules be suspended, to enable him to introduce a resolution, making the harbor and roads of Boston a special order of the day for Tuesday in next week, to be continued from day to day until disposed of; and the yeas and nays being ordered, there were 116 in the affirmative and 70 in the negative. The motion was therefore lost, there not being two-thirds in the affirmative.

Motions for a suspension of the rules, with reference chiefly to the routine business of the House, were made and negatived. At length, Mr. Bayly, of Virginia, moved that the House go into committee of the whole on the state of the Union; which was agreed to, 115 to 43.

The deficiency bill again came up as the subject of discussion, and the manner in which clerks had been appointed by the Secretary of War, for whose remuneration the bill made provision, was described by Mr. Dunham, of Indiana, as being contrary to law, and as the most impudent piece of usurpation in the annals of the Government; the appointments having been made before the meeting of Congress, and when the clerks had no duty to perform.

It was contended on the other hand, that if the clerks referred to had been appointed without the authority of law, it was not without the authority of precedent, and the censure which had been passed upon the conduct of the Secretary of the Interior, by Mr. Dunham, was attributed to the circumstance of his being a whig and the member from Indiana a democrat.

Mr. Averett, of Virginia, spoke with some warmth, of abuses in the Pension Office, and of the practice which is becoming too prevalent, of appointing persons to fill subordinate situations under the Government, for the purpose of carrying out the views of heads of Departments. He insisted that one-half the clerks who are employed in the Pension Office would be sufficient for the performance of all its duties; and moved an amendment that the sum of $12,500, which the bill provides, be reduced to $8000.

Mr. Dunham, in reply to the motives which had been attributed to him, disclaimed being actuated by political feeling; nor did he wish to throw any obstacles in the way of the due execution of the law. He had alluded to a transaction which at least ought to be inquired into, and if it would not bear scrutiny, it ought not to be sustained.

Mr. Johnson, of Tennessee, was opposed to any measure that would fetter the administration; and called the attention of the Committee to the fact of clerks in the departments being employed but five hours in each day instead of the time prescribed by law, which he requested might be read; from which it appears that the hours thus determined upon, are from April to October ten hours, and during the remainder of the year, eight hours every day, exclusive of Sundays and the 4th of July; and from a calculation which he had made, it appeared that the proposed increase of clerical aid, together with three more hours each day according to law, would be equal to seventy-six additional clerks each year.

Mr. Bayly, of Virginia, thought this provision merely had reference to the Department of the Interior; but, after hearing the law read again, he was satisfied that it had reference to the various Departments of State, and expressed a hope that the law would be enforced.

A good deal of running debate ensued as to the salary of the clerks in the Pension-Office, and an amendment to an amendment was carried, providing that no clerk who has been employed should receive more than $1,000 per annum. A motion made by Mr. Bayly, to give one clerk $1,600 a year, was lost.

Mr. Bowie, of Maryland, proposed that two of the clerks should receive, one of them $2,000 and the other $1,600 per annum. He quoted from democratic authorities in support of his position, which he said he was satisfied would have due weight with the democratic party in the House; and adduced evidence that had been taken on a former occasion, to show that it was the opinion of persons well qualified to judge, that to have efficient men in the Departments of Government, they must be remunerated by competent salaries.

He condemned the principle of making men stand ten hours a day at a desk, which he considered as tantamount to erecting a tread-mill in the public offices.

The inexorable hammer of the Chairman here fell, in obedience to the five minutes rule, and the committee rose. The Chairman reported that no conclusion had been arrived at, and the House adjourned.

CHARLESTON.—Population of Charleston in 1850, 42,604; in 1840, 31,527. Thus it will be seen that, in spite of Federal tyranny and oppression, this beautiful city is rapidly improving.

TRADE ON THE LAKES.—The Buffalo Cuorier publishes an elaborate article on the commerce of the Lakes, concentrating at Buffalo, for the year 1850, prepared by James L. Barton, Esq., from the manifests exhibited at the Customhouse in that city. He shows that there was imported into Buffalo, from the Western States, (very little from Canada included,) merchandise to the value of $22,595,781, and that the value of exports during the year, amounted to $14,501,737. Total valuation, $67,027,518. To this may be added the commerce of Black Rock and Tonawanda, ports at the lower end of Lake Erie, visited by vessels, in order to show the total commerce of the Upper Lakes which concentrates at Buffalo and the lower end of Lake Erie—equal to $3,153,287—the whole forming an aggregate of $70,180,705. The Lake commerce in 1845, with the port of Buffalo alone, as filed in the topographical bureau at Washington, was $60,140,062. Compared with that of 1850, the increase for the latter period is $6,887,455.

The number of arrivals at Buffalo during the past season was 3558—equal to 1,255,430 tons. The clearances numbered 3599—tonnage 1,262,307.

CAMELS FOR ARMY TRANSPORTATION.—We observe from the proceedings in the Senate of the United States, that on motion of Mr. Davis, of Mississippi, the Committee on Military Affairs were instructed to inquire into the expediency of introducing camels for the purposes of army transportation. We trust the committee will report in favor of the experiment, and that Congress will order it to be tried. There are many reasons for believing that it would be eminently successful.

The camel is proverbially "the ship of the desert." His entire organization is especially adapted for heavy burdens and long marches, without food or water. He carries a weight of eight hundred pounds, and travels cheerfully over the sands of Asia and Africa, often without subsistence or drink for several days. And he appears to be as well adapted to the rugged mountain passes of Affghanistan as to the desolate sandy tracks of the Great Sahara. Not only is he employed in the caravans between Morocco and Timbucto, but in the northern trade between Asiatic Russia and the confines of China.

The country on the eastern bank of the Rocky Mountains is Asiatic in its character. There is, indeed, a wonderful resemblance between the Great Salt Lake, and its surrounding mountains and deserts, to the topography of the Dead Sea of Sodom. Between the Arkansas and Santa Fé, in New Mexico, and thence via the Gila, across the continent to San Diego, the same general characteristics of soil, climate, and vegetation prevail, as in the deserts of Arabia, and the mountain passes of the ancient track of the Israelites. We have the same volcanic traces, the same blank and vacant desolation in the one region as in the other, excepting that subsistence and water for caravans are more abundant on the Gila than on the horrid wastes of Arabia Petræa. But the thorny desert vegetation which prevails from the Arkansas to the Pacific, repelling even the hardy mule from touching it, we have no doubt would be found to be the best of forages for the camel.

Again, the army appropriation bill of the last year shows an increase of expenditure of several millions greater than was required for the peace establishment anterior to our vast acquisitions of territory from Mexico. The bulk of this increased expenditure is on account of army transportation over these territories. They are without navigable rivers—destitute of resources for railroads; and, in many places, so sparsely supplied with grass and water, that immense numbers of mules, horses and oxen have perished from exhaustion. Yet mules, horses and oxen must be relied upon, until some substitute is provided. There seems to be no doubt that the camel would most admirably fulfil the duties of this overland desert transportation.

The experiment is, to say the least of it, deserving a fair trial. Our public ships in the Mediterranean, without additional expense to the government over the cost and subsistence of the camels, could land them at New Orleans or the Brazos St. Jago. And once introduced into the great plains of our south-western frontiers, it is probable they would soon supersede altogether the use of mules in the overland carrying trade, as well as in army transportation. The experiment ought to be tried. [New York Herald.

THE RUSSIAN ARMY.—A full account has been published of the Russian military force which is disposable at any active moment for field-service, and of which two-thirds is so placed as to be ready for concentration on the Western or South-Western frontier within the space of a fortnight. An analysis makes the figures stand thus:

	Infantry.	Cavl'ry.	Artil'ry.	Guns.
One corps of Guards	40,000	12,000	3,000	116
One " Grenadiers	40,000	8,800	3,000	112
Six " Line	300,000	34,800	18,000	672
One " Reserve Cavalry		25,000	3,000	96
	382,000	87,600	27,000	996

General total—496,000 men, with 996 field pieces.

Immense magazines of provisions and stores are established at the most essential points on the march-route throughout the Empire, with bakehouses, and every requisite for feeding any number of men that are required. To enumerate all the garrison and irregular forces, military colonies and depots, which comprise the total of the Emperor's collossal military resources, would require more space than can be afforded. It may be stated, however, that independent of the corps in Finland, and Orenburg, and Siberia, each of two brigades, and several so-called line or frontier battalions, and of forty-eight garrison battalions of 4000 men each, the Caucasian army consists of three divisions of infantry, and a reserve grenadier brigade, in all fifty battalions, (50,000 men,) with fifteen field batteries of divers calibre, and especially suited to mountain warfare. The cavalry of this army, with the exception of the ninth dragoons, (2200 strong) is exclusively Cossack, regular and irregular. The total amount of the corps is about 70,000 men of all arms. [London News.

AN AFFRAY.—Late yesterday evening an affray occurred on the wharf, between Dauphin and Conti streets, in which five or six persons were engaged. It originated in the pocket of the barkeeper of the New Orleans Coffee-house being picked by a sailor of four or five gold pieces. He was detected in a few minutes after he did it, when the barkeeper laid hold of him and knocked him down. His friends came to his assistance, and a general row ensued. The thief was secured by the police, and lodged in the guard-house. [Mobile Her., 2d.

GREAT ROW.—S. P. Johnson, a planter at Shirtail Bend, Mississippi, gave a party recently, at which Johnson undertook to kiss all the ladies, and commenced with Mrs. Cox, at which her husband took offence, and struck the gallant. A general row ensued, in which bowie-knives were freely used. Seven were wounded. Among them were Seth Cox, Dr. Gilbert and young Johnson, dangerously.

WEST POINT.—At the close of the last fiscal year, there were in West Point Academy, 244 cadets. Of these there were: sons of Planters, 70; of Mechanics, 16; of Lawyers and Judges, 34; of Merchants, 36; of Hotel Keepers, 2; of Physicians, 18; of Army and Navy Officers, 18; of Professors and Bank Officers, 32; of Clergymen, 4; of Government Officers, 7; unknown, 7.

BRITISH POST-OFFICE.—The gross revenue of the British Post-office for the year ending Jan 5, 1850, was £2,213,149, cost of management £1,307,248; the net revenue, £840,787. The number of money orders issued was 4,248,891. The number of letters transmitted, between 3 and 400,000,000. The cheap postage system in England has worked admirably.

M'lle Blangy, and Messrs. Durand and Scollory, are dancing at Charleston.

THEATRICALS, ETC.—Most of the Theatres in the country are now in operation....Bates's Theatre in St. Louis is now open, and, the papers say, doing a flourishing business. Mr. and Miss Logan are there; also, Mr. Fleming, the Malone Raymonds and Mr. Booth, Jr. The play on the 15th was the "Hunchback."....At Vicksburg, Mr. Grattan's Theatre is open. The play of the "Iron Chest" was performed on the 9th....At Boston, recently, Mr. C. D. Pitt, Miss Anna Cruise and the Enterpeans, gave a joint entertainment of readings and singing, at 25 cents admission. This argues hard times for theatricals in that city....The Louisville Theatre is closed....At Cincinnati, the National is under the stage management of Mr. Chas. Hill. The Robinsons and Cramers are there. The American is open, under the acting and stage management of Mr. H. Mehan. Mr. and Mrs. Mulholland, (late Mrs. Wilkinson,) are playing there. The name of the Theatre has been changed to the Olympic. Mr. Neafie is in Cincinnati....In Baltimore, the Italian opera troupe are performing at the Holliday street. Mrs. Mossop, (formerly Mrs. Hunt,) is playing at the Baltimore Museum. Mr. C. S. Porter is a member of the company....Sir William Don is playing in the German Language at the German Dramatic Association....In Philadelphia and NewYork, things seem to be jogging along as usual....Mrs. Melinda Jones is with Potter at Richmond. Mrs. Sloan was also there.

To the Editor of the N. Y. Herald.

HANDSOME CONDUCT OF THE ENGLISH AT SAN JUAN.—I was much amused by an article in this day's Herald, anent the humanity of Englishmen at San Juan. I had the fortune to experience the kind treatment of the officers of the Inflexible, on the occasion referred to, and am duly thankful for the same. It is right, however, that you should understand the motive for this kindness. A large party of Americans had congregated at San Juan; they were naturally indignant at the treatment to which their countryman, Capt. Ellery, had some time previously been subjected, and threatened to put an end, in a very summary manner, to the English usurpation. In order to save the town, the commander of the Inflexible politely volunteered to take the Americans down to Chagres. The invitation was gladly accepted, and for the attention bestowed I, for one, am not unmindful. Your readers, however, should understand the *motive of the act.* I state facts, which, if questioned, I will willingly substantiate under my proper signature. For the present, I beg to subscribe myself, yours, etc.,
A PASSENGER.

New York, Jan. 24th, 1851.

ITALIAN BANDITTI — *Weakness of the Papal Government.*—The band of the noted brigand, Il Passetore, still infests the road of the Romagna and the chain of the Appenines adjoining Tuscany. The villages, and even the small towns, are besieged and laid under contributions by these audacious bandits, who set all the forces sent against them at defiance. The environs of Rome are not even exempt from similar alarms. Four or five small bands have been formed, and, from time to time, stop and rob passengers. Last week Major Alai, of the gendarmerie, who was in a carriage with some other passengers, was completely stripped in the neighborhood of Monte Rosa. At Viterbo, a medical man, well known for his opinions in favor of the Pope, was killed by a musket shot, at the moment he was entering his house.

SLAVERY AMONG THE MORMONS.—The Frontier Guardian, an official paper of the Mormons, makes the following exposition of the opinions of that people on the subject of slavery:

"We feel it to be our duty to define our position in relation to the subject of slavery. There are several men in the valley of the Salt Lake from the Southern States, who have their slaves with them. There is no law in Utah to authorize slavery, neither any to prohibit it. If the slave is disposed to leave his master, no power exists there, either legal or moral, that will prevent him. But if the slave chooses to remain with his master, none are allowed to interfere between the master and the slave. All the slaves that are there appear to be perfectly contented and satisfied. When a man in the Southern States embraces our faith, and is the owner of slaves, the church says to him, if your slaves wish to remain with you, and to go with you, put them not away; but if they choose to leave you, or are not satisfied to remain with you, it is for you to sell them, or let them go free, as your own conscience may direct you. The church on this point assumes not the responsibility to direct. The laws of the land recognize slavery; we do not wish to oppose the laws of the country. If there is sin in selling a slave, let the individual who sells him bear that sin, and not the church. Wisdom and prudence dictate to us this position, and we trust that our position will be henceforth understood."

During the past year, there were 4,595 deaths in St Louis, of which 872 were from cholera. In the previous year, there were 8,431 deaths, of which 4,144 were from cholera.

A clock is making for the Great Exhibition, which will go 400 days without winding. It only occupies, in standing, eight superficial inches, and the motive is only twenty-eight pounds.

Hauser, the recently imported violinist, does not seem to strike the New Yorkers with a very great degree of astonishment. Strakosch never stood so high in New York as now.

The French Government has offered a prize of four thousand francs for the discovery of a substitute for quinine for the cure of fevers. Professor Delious, of Rochefort, recommends chloroform as a powerful succedaneum.

The Papal Government of Rome has determined to cover all naked statues in the churches to be covered, including the little marble angels, which have been exposed to the public gaze, and the Genius at the tomb of Clement, by Canova.

In London, Helen Faucit has been adding greatly to her already luxuriant laurels by her performance of her part in Mr. Marston's new and successful play, whereof the hero is Philip of France, acted most admirably, they say, by Brooke.

The British ship Arabia, from Liverpool, arrived at New York on the 21st ult., after a passage of nearly *seventy days.* She has on board two hundred passengers, about thirty of whom are sick with the ship fever. Twelve died on the passage.

A locomotive engine is in course of construction for the Erie Railroad, on an entirely new principle, nothing but steam being used for heating the boilers. It is to be tried on the road next week. Alcohol is the only thing used for "putting through" *trains* in this city.

At a recent anniversary festival of printers in Nashville, Tennessee, a member of the craft, Lawson Parry, was present who had been at the cases in the same office since the year 1799, and who now daily performs as much labor in the printing office as any printer in that city.

A specimen of the wild cotton plant, with full bells, plucked within fifty yards of the sea on the west coast of Africa in August last, has been exhibited at Liverpool. The quality is fine, and this specimen shows that there would be no difficulty in cultivating cotton where it was gathered.

The Newfoundland Times gives facts establishing the probability that the whole island is rising out of the ocean with a rapidity which threatens, at no distant period, to materially affect, if not utterly destroy, many of the best harbors on the coast of Newfoundland. A similar upheaving has been noticed in the Orkneys for nearly a century.

The population of the city of Savannah on the 1st of June, 1850, was 16,000. Population of the county 7841. Total population of the city and county 23,901, being an increase since 1845 of 2885. The total value of real estate, returned in Chatham county at the same date, exclusive of stocks, cash, capital etc., amounted to $10,619,238.

Quite an excitement exists in Acton, Mass., caused by the sudden death of a boy about ten years of age. Some time since he was the victim of a quack administrator, and thrown upon the floor. Since that time he has been unwell, and on Sunday week died. The Lowell Advertiser states that a post mortem examination showed that his back was broken.

A merchant of Nuremburg, named Heyn, has been tried for equipping and sending a corps of sixty men to Schleswig-Holstein, to fight against Denmark. The prisoner confessed his guilt, and expressed his desire to see Holstein incorporated with Germany. As there is a law which condemns any Bavarian to death who may assist a foreign Government, without permission from his, he was sentenced to decapitation.

The St. Albans Messenger mentions the killing, in Richford, Vt., of a gray wolf measuring six feet and a half from the nose to the tip of his tail. He was pursued by four hunters for eleven days. The bounty of twenty dollars allowed by the State, was given to an orphan boy. The animal, when stuffed, is to be presented to the College of Natural History in the University of Vermont.

There are about 20,000 Scotch Presbyterians on Prince Edward's Island, near Nova Scotia, in a population of 50,000. Most of them are adherents to the Free Church, although they have but one minister of that Church on the Island. Such is their regard for the Scriptures and for the worship of God, that hundreds will assemble on a week day to hear the Bible read and explained to them, in the Gaelic tongue—the language of the West of Scotland.

No man, says the Boston Transcript, who is able to pay, ought ever to say to a poor man "call again," when the payment of a few dollars would make his creditors and his family comfortable. This is sound morals. Delay in payment obliges the creditor to lose time in running after the money, which is equivalent to so much value deducted from the debt. Where the debt is of small amount, one or three errands after it would cost to the creditor more than its whole value.

A letter from Amsterdam (Holland) states that on the 23d there fell a thick & fog enveloped that capital that it was impossible to see a yard ahead. The noise immediately set to work and tied ropes from tree to tree along the quays, and from distance to distance in the principal streets, and barrels smeared with pitch were set on fire in many places, to throw a light to some little distance. In the evening the gas lights were found to be of little service, and the inhabitants were called on to put candles in their windows. Notwithstanding all the precautions taken, several accidents occurred. About twenty persons fell into the canal, but were all immediately rescued. A young man of eighteen, who took it into his head to cut some of the cords along the canal for amusement, soon after fell into the water and was drowned.

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THIS Company will insure on the Mutual Principle, Horses, Mules, Merchandise, etc. against LOSS or DAMAGE by FIRE, and the Capture of Negroes or Other Property against THE PERILS OF THE SEAS AND RIVERS. All persons having their property insured in this Institution are entitled to a full participation in the profits, without any liability to loss.

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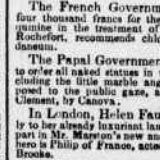
MUTUAL BENEFIT LIFE AND FIRE INSURANCE COMPANY OF LOUISIANA.
(INCORPORATED IN APRIL 1849, AND DECLARED A DIVIDEND OF 25 PER CENT. ON 12 MONTHS BUSINESS.
Office, No. 38 Camp street,
Between Gravier and Common sts.
Business of the Company confined to Life Insurance Only



This Company being organized, solely for the protection of the policy holders and their families against want and poverty, is in its operations a great national benevolent institution, conducted upon the most secure and solid principles, and affording for a small annual sum, paid during life, a large and handsome legacy to widows and children after death.
All policy holders, whether for life or shorter terms, who continue the insurance till death, participate in the whole profits of the company.
Creditors can insure the lives of debtors. A married woman can effect insurance on the life of her husband, for his sole benefit and use of herself and children, free from claims of creditors.

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By the Charter only $5,000 is taken on a single life.
☞ This Company is prepared to entertain applications for Life Insurance, and issue Policies on all sound and healthy White persons and Negroes, at the Table of Rates established by the Board, which are less than the rates charged by the New York and London offices, and without their restrictions as to residence in the South. By the charter, Dividends of Profits are declared annually, and the profits draw interest, and can be made available at once to the extent of two-thirds of their amount, where the party has paid his premiums in full.
☞ California Permits New York and London Rates. Prospectus, Table of Rates, and all information, relative to Insurance, and all papers necessary to effect Insurance can be had at the office of the Company.
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