INSURANCE.

LOUISIANA MUTUAL INSURANCE COMPANY.

FOURTEENTH ANNUAL STATEMENT.

In conformity with the requirements of their Charter the Company publish the following statement:

Total Premiums for the year ending 29th February, 1868		$548,523 43
Vis—Fire Premiums	$228,272 87	
Marine Premiums	159,153 70	
River Premiums	163,097 15	
		$548,523 43
Less Return Premiums	$ 8,459 75	
Less Unearned Premiums	1,145 00	
		$ 46,904 75
Net Earned Premiums		$ 502,518 67
Losses Paid:		
Fire Losses	$ 93,897 26	
Marine Losses	194,573 79	
River Losses	54,602 09	
	$ 343,072 14	
Discount in lieu of Scrip	54,348 65	
Taxes and Internal Revenue	34,741 36	
Expenses, Rent, etc., less Discount Account	13,310 83	
Six per cent. Interest on outstanding Scrip to 1st March, 1868	57,777 66	
		$ 491,340 78
Reserved for Unadjusted Losses		$ 11,277 89

The Company have the following Assets, which in the Report of the Finance Committee of the Company, unanimously adopted by the Board of Trustees, are declared, after ample allowances and deductions are made, to be equivalent to a Cash Capital of $620,000, viz:

Invested in Real Estate	$ 65,698 11
Invested in Mortgage on Real Estate	79,019 30
Invested in City and other Bonds	83,230 00
Invested in Bank and other Stocks	123,565 00
Invested in Scrip of Insurance Companies	135,302 00
Loaned on Pledges	13,200 00
Bills Receivable	3,898 83
Premiums in course of Collection	7,262
Cash on hand	111,513 49
	$ 737,696 49

The above statement is a just, true and correct transcript from the books of the Company.

CHAS. BRIGGS, President.
J. P. ROUX, Secretary.

STATE OF LOUISIANA,
Parish of Orleans, City of New Orleans.
Sworn to and subscribed before me, this 23d day of March, 1868.
PAUL W. COLLENS,
Third Justice of the Peace.

Six per cent. interest on all outstanding Scrip will be paid the legal holders thereof on the second Monday of May next.

CHAS. BRIGGS, President.
ANT. CAMBRONNE, Vice President.

TRUSTEES:

Charles Briggs,	A. E. Montgomery
Ant. Cambronne,	A. Le'ourt,
Geo. A. Fosdick,	Frank Williams,
E. Brugier,	Thomas Byrne,
Chas. Lafitte,	John Thornhill,
John S. Maunsell,	W. A. Violett,
P. Anderson,	Hugh Macdonald,
Alfred Kearny,	Wm. M. Pinckard,
A. Fredtche,	John S. Wallis,
Geo. W. Dunbar,	George Foster,
E. F. Stockmeyer,	Andrew Stewart,
Geo. W. Hynson,	E. B. Fothier,
Arch'd Montgomery	John Sixon, Jr.,
Henry J. Voss,	R. Piaggio,
E. Marquess,	James Gallier,
Chas. Weishaar,	Rudolph Stag,

H. F. Green.

NINETEENTH ANNUAL STATEMENT

—OF THE—

CRESCENT MUTUAL INSURANCE COMPANY.

New Orleans, May 3, 1868.

The Trustees, in conformity to the charter, submit the following statement of the affairs of the company on the 30th day of April, 1868:

Fire Premiums for year	$256,122 53	
Marine Premiums for year	54,062 88	
River Premiums for year	197,584 83	
		$507,770 23
Total net earned Premiums		$447,854 23
Fire losses paid and estimated	$ 89,800 63	
Marine	87,074 08	
River	35,573 47	
Paid Taxes	26,019 54	
Paid reinsurances and discount in lieu of scrip	60,103 30	
Paid interest, return premiums, general expenses less discount, etc.	87,549 03	
		396,919 13
Net profits		$ 51,935 10
The Company have the following Assets:		
Bills Receivable	$ 37,494 36	
Loans on bonds and Mortgage	69,343 33	
		$106,837 69
Cash on hand	$194,577 34	
Loans on pledge of stocks on call	63,400 00	
		157,977 34
Loans on pledge of stocks on time	11,290 00	
Real Estate	75,000 00	
Scrips of other Companies and scrip account	45,082 48	
		131,372 48
Consolidated City Bonds	60,000 00	
City Bonds	36,680 00	
Bank and other stocks	196,937 17	
		333,617 17
Coupons for City Bonds past due		3,460 00
Due for Premiums in course of collection		41,690 00
		$779,814 68
The Company have also:		
Suspended Notes, Stocks and Bonds		$436,365 21
Forfeited Scrip account		7,809 24
Interest uncalled for	$377,800 25	

The above statement is a true and correct transcript from the books of the Company.

THOS. A. ADAMS, President.
HENRY V. OGDEN, Secretary.

PARISH OF ORLEANS,
City of New Orleans.
Sworn to and subscribed before me, this 23d day of May, 1868.
PARIS CHILDRESS,
Second Justice of the Peace,
Parish of Orleans.

The Company will pay interest at 6 per cent. in cash on all its Outstanding Certificates of Scrip to the legal holders thereof, on and after the second Monday in June next.

The Board of Trustees have also declared a Scrip Dividend of THIRTY-THREE AND ONE-THIRD per cent. on the earned premiums entitled to participation for the year ending April 30, 1868; for which certificates will be issued on and after the first Monday in August next, free of Government tax.

THOMAS A. ADAMS, President.
SAMUEL H. KENNEDY, Vice President.
HENRY V. OGDEN Secretary.

—TRUSTEES—

Thomas A. Adams,	Samuel H. Kennedy,
C. T. Buddecke,	Samuel B. Newman,
P. H. Foley,	Wm. Edwards,
A. G. Ober,	A. Thompson,
P. Simms,	John Phelps,
A. Elmer Bader,	E. H. Summers.

COMMERCIAL INSURANCE COMPANY

SECOND ANNUAL STATEMENT.

In conformity with the requirements of their charter the COMMERCIAL INSURANCE COMPANY publish the following statement:

Amount of Premiums for the year ending 31st March, 1868		
Fire Premiums	$ 52,936 44	
River Premiums	79,028 20	
Marine Premiums	20,808 11	
		$151,862 75
LOSSES PAID.		
Fire Losses	$ 13,659 39	
River Losses	84,244 33	
Marine Losses	24,373 70	
	$122,277 42	
Rebate	33,980 97	
Taxes	4,799 01	
Reinsurance	3,902 25	
Return Premiums	419 00	
Expenses, Profit and Loss, etc., less Interest	29,830 66	$197,199 31
		$35,526 56
ASSETS.		
Cash on hand	$ 22,904 11	
Bills receivable	8,083 92	
Furniture	3,673 96	
Premiums due	24,366 48	
Stock Notes	194,226 00	$302,973 46

The above Statement is a just, true and correct transcript from the books of the company.

S. B. BUCKNER, President.
GEO. O. SWETT, Secretary.
Sworn to and subscribed before me this 21st day of April, 1868.
PARIS CHILDRESS,
Second Justice Peace, Parish of Orleans.

INSURANCE.

MERCHANTS' MUTUAL INSURANCE COMPANY OF NEW ORLEANS.

FOURTEENTH ANNUAL STATEMENT

In conformity with the requirements of their Charter, the Company publish the following

STATEMENT:

Premiums received during the year ending 31st May, 1868, including unearned premiums of the previous year:

On Fire Risks		$ 813,684 43
On Marine Risks		238,734 17
On River Risks		99,543 62
Total Premiums		$1,151,962 22
Less Premiums Unearned 31st May, 1868	$226,847 00	
Return Premiums	23,471 07	$250,318 07
Net Earned Premiums 31st May, 1868		$901,644 15
Losses paid:		
On Fire Risks	$271,226 37	
On Marine Risks	173,940 58	
On River Risks	45,929 96	
	$491,096 91	
Taxes	28,018 61	
Reinsurance, Expenses, Profit and Loss, less interest	105,202 04	624,314 56
Net Profit		$ 277,329 59

The Company have the following assets:

Real Estate	$ 159,617 87
Notes Secured by Mortgage	675,807 38
Notes Secured by Pledge	80 147 23
Cash on hand	128,478 24
Premiums in course of Collection	80,753 65
City Bonds	83,000 00
Bank and Railroad Stocks	104,200 00
Bills Receivable	127,154 79
Scrips of Mutual Insurance Companies	40,805 00
Stock of Vallette Dry Dock Company	15,000 00
" Levee Steam Cotton Press	5,000 00
" Marine Dry Dock	3,700 00
" Merchants' Exchange	1,000 00
" Lightering and Wrecking Co.	1,000 00
" Louisiana Equitable Life Ins. Co.	250 00
State Bonds	1,500 00
Total	$1,466,414 16
Less: Unclaimed interest and interest payable in July next on all outstanding Scrips of the Company	$101,246 15
Thirty-five per cent. of Scrip issue of 1859, payable in July	70,675 75
Unearned Premiums 31st May, 1868	226,847 00—$398,768 90
	$1,067,645 26

The above Statement is a just, true and correct transcrip from the books of the Company.

JOHN PEMBERTON, President.
PAUL FOURCHY, Secretary.

STATE OF LOUISIANA,
Parish of Orleans, City of New Orleans.
Sworn to and subscribed before me, this 9th day of June, 1868.
PAUL W. COLLENS,
Third Justice of the Peace.

At a meeting of the Board of Directors, held on the 9th day of June, 1868, it was resolved to declare a Scrip Dividend of THIRTY PER CENT. on the Net Earned Participating Premiums for the year ending 30th May, 1868, for which certificates will be issued on and after the first day of August next. Also to pay on and after the second Monday in July next THIRTY-FIVE PER CENT. ON THE SCRIP ISSUE OF 1859, and six per cent. interest on all outstanding Scrips of the Company.

DIRECTORS:

John Pemberton,	P. Maspero,	David McCord,
M. Puig,	L. F. Generes,	Pierre Foute,
Chas. Sagory,	John Morgan Hall	S. Z. Relf,
P. S Wiltz,	J. J. Fernandez.	

PIEDMOND REAL ESTATE MUTUAL LIFE INSURANCE COMPANY OF VIRGINIA

Authorized Capital $1,000,000.

All Loans made by this Company are Secured on Real Estate, first lien. No Loan permitted to exceed half the value of the property on which it is secured, and in case of Country Property, But dings excluded from assessment.

87½ per cent. of profits paid to Policy Holders.

Dividends declared annually and transferred at end of every year to those who insure.

Policies issued on all the most approved plans.

Policies non-forfeitable. Rates of insurance low.

Premiums received in half cash, half note.

The officers and directors of this company include some of the ablest and most responsible gentlemen in the South.

W. C. CARRINGTON, President.
J. J. HOPKINS, Secretary.
C. H. PERROW, M. D., Medical Advisor.

DIRECTORS:

W. D. Cabell,	E. G. Thurmond,	J. R. Peebles,
Hudson Martin,	T. P. Fitzpatrick,	Wm. Gordon,
C. A. Shafter,	Wm. P. Shepherd,	D. D. Hartsook.

Liberal commissions will be paid to good agents in Texas, Arkansas and Louisiana.

D. H. MAURY, General Agent,
24 Union street, New Orleans.

NEW ORLEANS MUTUAL INSURANCE COMPANY,

Office, Corner of Camp and Canal Streets.

EIGHTH YEAR.

Premiums received during the year ending December 31st, 1867 $411,205 41

Losses, Taxes, Expenses, Reinsurance, etc., paid during same period $194,075 84

Assets on the 31st December, 1867 $526,564 89

NEW ORLEANS, January 11, 1868.

The Board of Directors have resolved to declare a scrip dividend of THIRTY PER CENT. on the net earned participating premiums for the year ending December 31, 1867; and have further resolved to pay Six Per Cent. interest on all outstanding certificates of Scrip, on and after the second Monday of March, 1868.

J. TUYES, President.
J. W. BINGER, Secretary.

DIRECTORS.

Geo. Urquhart,	T. B. Blanchard Jr.,	Chs. Lafitte,
A. Rocheron,	Wm. Stevens,	J. M. Lapeyre,
G. W. Babcock,	J. A. White,	A. Schreiber,
Jno. Gaucha,	W. F. Williams,	J. Tuyes.

SUN MUTUAL INSURANCE COMPANY OF NEW ORLEANS,

Office, No. 61 Camp Street.

Amount of premiums received during the year ending December 31st, 1867 $384,689 71

Assets on 31st December, 1867, valued at 767,763 51

NEW ORLEANS, January 23d, 1868.—The Board of Directors have resolved to declare a Scrip Dividend of 30 per cent. on the net earned participating Premiums for the year ending December 31st, 1867.

THOS. SLOO, Pres't.
THOS ANDERSON, Secretary. JNO. G. GAINES, V. P.

Directors for the year 1868—John G. Gaines, Henry Renshaw, R. T. Lonsdale, B. Biscoe, J. C. Barelli, Hugh Wilson, E. J. Hart, John C. Ricks, J. H. Stauffer, J. B. Bress, Thos. Sloo, I. N. Marks.

FACTORS' AND TRADERS' INSURANCE COMPANY,

89 Carondelet Street 89

NEW ORLEANS, LA.

SECOND ANNUAL STATEMENT, YEAR ENDING 30TH APRIL, 1868.

Premiums for the year	$326,255 70
Losses Paid	192,710 66
Assets, 30th April, 1868	605,984 13

CASH DIVIDENDS DECLARED TO STOCKHOLDERS.

In Capital Stock Department.....TEN PER CENT.
In Premium Department.....FIFTEEN PER CENT.

This Company continues to issue Policies on FIRE, RIVER and MARINE RISKS at the current rates of Premium.

All Dividends of the Company are payable in CASH, without discount.

MICHEL MUSSON, President.
HARMON DOANE, Vice President.
ED. A. PALFREY, Secretary.

TRUSTEES.

Moses Greenwood,	Richard Milliken,
J. W. Borbridge,	Samuel R. Moore,
W. A. Johnson,	W. H. Benning,
John I. Noble,	J. J. Warren,
John Chaffe,	Simon Bloch,
Hugh McColl,	R. T. Buckner,
Marshall J. Smith,	Samuel Friedlander,
I. Caulfield,	H. Fredtsen,
Alfred S. Huntington,	Wm. Creevy,
L. H. Terry,	E. W. Rodd,
J. D. Blair,	Joseph Hoy,
Robert Pitkin,	Perry Nugent,

S. Osmon.

INSURANCE.

MUTUAL AID AND BENEVOLENT LIFE INSURANCE COMPANY

—OF—

Louisiana.

DIRECTORS:

J. M. LAPEYRE,	W. S. MOUNT,
JOHN DAVIDSON,	L. B. POTHIER,
H. ZUBESBIER,	WM. McCULLOCH,
I. N. MARKS,	C. CAVAROC,
E. F. SCHMIDT,	WM. CREEVY,
W. COOPER,	THOS. K. FINLAY,
W. S. PIKE,	ANTHONY SAMBOLA,
DAVID McCOARD,	PATRICK IRWIN,
I. CAULFIELD,	JNO. C. SINNOTT,
GERARD STITH,	W. C. NICHOLS.

OFFICERS:

JNO. DAVIDSON, President;
W. S. PIKE, Vice President;
R. W. YOUNG, Secretary;
L. A. FOURNIER, Treasurer.

W. B. KOONTZ, Attorney.
W. C. NICHOLS, M. D., Physician.
N. C. FOLGER, Agent,
Office No. 120 Carondelet street, Davidson's Row.

HOME MUTUAL INSURANCE COMPANY OF NEW ORLEANS.

Office, No. 75 Camp st., corner of Natchez street.

SIXTEENTH YEAR.

Premiums received during the year ending December 31, 1867	$321,590 00
Losses, taxes, expenses, re-insurance, etc., paid during same period	217,740 78
Assets on the 31st December, 1867	878 734 02

This Company continues to insure against the perils of the Seas, Rivers, and loss or damage by Fire, at the current rates of premium.

ALFRED MOULTON, President.
WM. M. PERKINS, Vice President.
A. W. HUNTER, Secretary.

TRUSTEES:

J. M. Allen,	J. H. Ladwigsen,	E. K. Converse,
A. Moulton,	Wm. Chambers,	A. H. May,
B. P. Ethell,	John T. Moore,	Robert Hare,
Wm. M. Perkins,	J. E. Isenhour	John O. Rogers.

FIREMENS' INSURANCE COMPANY OF NEW ORLEANS.

Capital Stock $500,000

With privilege to increase to $3,000,000.

Office No. 26 Camp street, Story Building, corner of Camp and Common streets.

S. L. MILLAUDON, President; J. M. LAPEYRE, Vice-President; E. N. CANUCHEAU, Secretary.

This Company offers to the insured the option of a rebate of 15 per cent., or a participation in the net profits, payable at the end of each year in cas

LOUISIANA EQUITABLE LIFE INSURANCE COMPANY.

Capital $500,000,

OFFICE, 142 CANAL STREET, NEW ORLEANS.

DIRECTORS:

John Pemberton,	W. S. Pike,	Edward Kigney,
E. A. Tyler,	J. W. Stone,	W. R. Schmidt,
C. H. Slocomb,	A. Thompson,	Alexander Marks,
F. Delboudio,	Philip Meyer,	C. E. Girardey,
George A. Fosdick,	Edward Barnett,	Marshall J. Smith.

JOSEPH ELLISON, President, W. S PIKE, Vice-President,
ST. CLAIR DRAKE, Gen. Agent, W. P. HARPER, Secretary.

MEDICAL EXAMINERS.

Dr. B. H. Moss, Dr. Sam'l Choppin, Dr. Y. R. LeMonier,
Dr. Henry Smith, Dr. J. H. Lewis, Dr. W. C. Nicholls.

G. A. Breaux, Attorney.

ALL KINDS OF LIFE RISKS TAKEN—Ordinary Life and Annual Endowment; Ten Annual Endowment and Five Annual Endowment; Single Payment; Participating and Non-Participating, issued by this Company as low as any other Company.

ALL PAYMENTS NON-FORFEITABLE.

STAR MUTUAL INSURANCE CO.,

—OF—

NEW ORLEANS, LOUISIANA.

Continues to Take

Fire, River and Marine Risks at Tariff Rates.

—OFFICE—

NO. 14....CARONDELET STREET....NO. 14

CHAS. ENGSTFELD, Secretary.
LLOYD R. COLEMAN, President.

DIRECTORS:

Col. W. C. C. CLAIBORNE, No. 434 Dauphin street.
ADOLPH SCHREIBER, Esq., of E. J. Forstall & Sons.
FORRESTER DOLHONDE, Esq., of Cobb, Dolhonde & Co.
CHAS. G JOHNSEN, Esq., Cotton Factor.
J. P. TODD, Esq., of DeVan & Mason.
R. L. BRUCE, Esq., of Hill & Bruce.
ARTHUR FORSTALL, Esq., of J. G. Lingham & Co.
B. LAPLACE, Esq., No. 381 Old Levee street.
J. A. BRASELMAN, Esq., of J. A. Braselman & Co.
JOHN D. BRITTON, Esq., of Britton & Moore.
B. GERSON, Esq., Cotton Factor.
EDWARD COCHRAN, Esq., No. 153 Spain street.

MARINE LOSSES PAYABLE IN NEW YORK OR EUROPE.

The Louisiana Mutual Insurance Company,

OFFICE NO. 120 COMMON STREET,

Notify their friends and the public that they have made arrangements for the payment of losses on their Marine Risks, when so required, in New York, Liverpool, London and Havre without additional charge beyond the regular rates of premium established by the tariff of the New Orleans Board of Underwriters.

New Orleans, Oct. 16, 1868.

LUMBER, COAL, WOOD.

COAL.....COAL.....COAL.

Over 200,000 bbls. of the best Pittsburg Coal

For Sale, Wholesale and Retail, delivered along the Coast above and below the city by the boat or barge load, at the lowest market price. Special attention given to city orders. Apply to BOYD, WILMOT & CO., 166 Poydras St., Yard—Foot of Calliope-street

SHIP, STEAMBOAT, WHEELWRIGHT, CABINET AND HOUSE Lumber.

WHITEOAK, ASH, HICKORY, POPLAR, WALNUT, CYPRESS, YELLOW PINE,

Of all dimensions, constantly on hand and for sale by

JOS. A. BROWN, Lumber Dealer,
Bienville and Levee streets,
One square below Customhouse.

Sawing circular work of every description done with dispatch.

KATHMAN, J. C.,

TEOPICAL ROOFING MANUFACTORY,

—And—

DEALER IN COAL, CHARCOAL, COKE, WHITE SAND AND FIREWOOD,

No. 224 Bienville Street, Corner of Marais.

Orders left at the above place, or Box 53, Mechanics' Exchange, will receive prompt attention.

ATTORNEYS AT LAW.

JOHN A. GROW,
ATTORNEY-AT-LAW,
157 Common Street,
New Orleans, La.

LAW CARD.....LAW CARD.

W. SCOTT BILLUPS,
Attorney and Counselor-at-Law,
BRENHAM, TEXAS.

Special attention paid to Claims for Collection, and prompt returns made.

J. R. HALSEY—
ATTORNEY AT LAW,
No. 5 Carondelet Street,
NEW ORLEANS.

TO INVENTORS.

WILLIAM H. ECCLES,
Attorney at Law,
OFFICE, 819 NORTH THIRD STREET, ST. LOUIS, MO.

Will solicit Patents, and prosecute Patent Suits, and old rejected claims. Expecting to reap our profits from such, we obtain patents on first application, for barely what it costs us and having been in the business for some time, we are enabled to shape claims so as to avoid infringement. All business attended to promptly—advice free in all cases.

Best of city references given when desired.

TELEGRAPH COMPANY.

THE NATIONAL TELEGRAPH COMPANY

A new enterprise, to be known as the NATIONAL TELEGRAPH COMPANY, has been organized, with valuable franchises conferred by a recent act of Congress, for the purpose of establishing TRUST LINES OF TELEGRAPH on all the principal railroads and mail routes in the United States. The Stock is to be issued upon the same principle as that of the Merchants' Union Express Company, which recently commenced operations. The design is to interest the entire business community in the enterprise. This is done not so much to dispose of the Stock as it is to secure the ness of the country through which the lines pass.

The Capital is to be

$10,000,000,

In 100,000 Shares, of the par value of

$100 Per Share,

But the actual amount to be paid in Cash is

$35 Per Share

And this amount is to be paid as follows: One per cent. at time of subscribing, and no more, until the entire capital has been subscribed, and then on calls to be made by the Board of Directors, instalments not to exceed five per cent. per month. When thirty-five per cent. of the par value of the shares has been paid, certificates of stock will be issued. This will give the Company a paid up

CASH CAPITAL OF $3,500,000,

Which will be sufficient to duplicate lines to all, or nearly all the paying points reached by the present monopoly.

The present Telegraph Companies of the country have been consolidated into one huge monopoly, and are now earning over six millions of dollars per year, or over one hundred per cent. on the actual cost of their lines, their present capital having been watered over one thousand per cent.

The NATIONAL TELEGRAPH COMPANY have a recognition from the United States Government of the importance of their enterprise, with a grant of the most valuable franchises ever conferred upon a Telegraph Company. No competing line has ever had the right now granted by Congress to this Company to construct and operate lines over every Railroad and Mail Route in the United States. The position of this Company differs from that of any company ever before organized. The question of the Right of Way is forever settled.

The Stockholders of this Company cannot be sold out or transferred to any other Company. The act of Congress under which this Company has been organized prohibits transfer of the franchises granted.

CALLS—HOW TO BE MADE.

One per cent. of the Stock will be required on subscribing, and subsequent calls, not to exceed five per cent. per month, will be made by the Board of Directors, from time to time, as may be necessary, to supply funds to construct and equip the lines; but no calls will be made after the one per cent. is paid until the entire Capital Stock shall have been subscribed.

Actual Capital Required,

The Company confidently believe that thirty-five per cent of the Capital Stock will construct and fully equip

TWENTY-FIVE THOUSAND MILES OF WIRE,

Which will connect all the commercial centers and important places in the United States. This opinion rests upon the most reliable estimates and responsible offers to construct and equip the lines.

The NATIONAL TELEGRAPH COMPANY is organized under the laws of the State of New York, and franchises conferred by an act of Congress, approved July 24, 1866.

President—GEORGE B. SENTER, of Cleveland, Ohio.
Vice-President—ROBERT SQUIRES, of New York City.
Secretary—GEORGE B. WALTER, of New York City.

—COMPANY'S OFFICE—

NOS. 64 AND 66 BROADWAY,

NEW YORK.

A limited amount of the Capital Stock of this Company is allotted to this locality, and those having an opportunity, and subscribing, will be placed upon equal terms with its corporators, and will secure like interest in all franchises which have accrued, or may hereafter accrue, to the Company from any and all sources.

Subscriptions will be received by

DANIEL EDWARDS,
Resident Director for the States of Alabama, Mississippi, Texas and Louisiana,
28, 30 and 32 New Levee street,
New Orleans.

—OR—

D. WEBSTER,
office of R. G. Dun & Co.,
79 Canal street.

Parties subscribing to the Stock will communicate the by letter to the Resident Director, DANIEL EDWARDS, this city, at the time of subscribing.

The New Orleans Crescent,

THURSDAY MORNING, DECEMBER 3, 1868.

GENERAL ITEMS.

The minister of public instruction in France has caused an inquiry to be made as to the sanitary condition of the various *lycees* of the capital. The subject had become one of interest to parents. The officially declared result is expected to satisfy them. According to the report six students out of 18,000 die in the course of a year; that is, one in 3000. On the other hand, the deaths of children of like age—that is, between ten and fifteen years—in Paris, amount to five in 1000 annually.

Modern science is literally making "the desert to blossom as the rose" in the great desert of Sahara. In 1860 five artesian wells had been opened, around which vegetation thrives luxuriantly; 30,000 palm trees, and 1,000 fruit trees were planted, and two thriving villages established. At the depth of a little over five hundred feet an underground river or lake was struck, and live fish have been thrown up, showing that there is a large body of water underneath.

In Rhode Island resides a well known divine who, a few Sabbaths since, gave notice that there would be a "love feast" at his house. A few days after he met a brother who accosted him thus: "Well, I hear you are to have a love feast: are you going to have pumpkin pie?" On being informed to the contrary, he quietly remarked, "I should think you might—I sent you pumpkins enough."

The Macon, Ga., Telegraph, of the 30th, says: "We learn that a sale of fifty bales cotton was made on Saturday, on the following terms: The cotton to class Liverpool middling, is to be delivered within sixty days after the 1st of December, at 20 cents per pound. One of the parties to this transaction evidently expects cotton to go down during the next two months, and the other does not. We'll bet one or the other of them will lose."

At a recent prayer meeting in Chicago some one rose and stated that the Erring Women's Refuge in that city was in great need, and asked the prayers of the congregation in its behalf. One of Chicago's richest men, who is said to be somewhat mean in his contributions to benevolent objects, volunteered at once to lead the meeting in a prayer in behalf of the institution named. He had scarcely closed when another brother got to his feet and said that it was wrong for us to ask God to do for us what he had given us the power to do ourselves. "The idea," said he, "of a man who can draw a check for one hundred thousand dollars asking God to give money to the Erring Women's Refuge is preposterous? Let him give it himself."

The contractors for the Des Moines rapids improvement in Iowa have thrown up their contract, unable to go on for want of funds. They have completed about ten per cent. of the work. The canal is to be about seventy-four miles long, extending from Nashville, Iowa, to Keokuk, Iowa. The width at the water surface inside of the canal is to be from three hundred to four hundred feet in embankment, and two hundred and fifty feet in excavation, and in low water five feet deep.

The Charleston Courier of the 11th inst. states that on the previous day, a lady, who was passing down Wentworth street, met on her way two colored girls who rudely pushed against her, and when remonstrated with, was told by them that she should have taken the outside, and ought to have known better since the election was over. A trivial matter, but an exemplification of the old proverb—"Coming events cast their shadows before."

Mexico buys only about six million dollars' worth of dry goods annually. The most of the people wear either a blanket, or at best, coarse cotton clothing; the higher classes wear woolens, mixed silk and woolens, cashmeres, etc., as well as cotton goods generally of all classes, but are very economical in their outlay.

The Salt Lake Telegraph says: "Many a bundle of sin and blankets have been packed beyond the limits of Bear River City since the handbill notice was distributed, warning them that unless they made tracks before a certain hour, they would in all likelihood share the fate of the three men hung on the 10th inst."

The Elmira Beecher is a live dominie. He has heard Ole Bull, and thus writes about him: "Yes, he can. Ole Bull can. He fiddled on election day in Elmira. If he comes again the churches, common council, and Joe Rodbourn, ought to make up a fund and have a free fiddling for the county. He is a nice old gentleman. He hugs his fiddle, and his fiddle cuddles up in his neck and sings and purs to him. Yes, he can. Ole Bull can fiddle. That's so."

Prentice says: "Let the Democrats say what they please about the destruction of freedom of speech in the South; a man can speak just as freely there as he can in any part of the world—if he is only a negro. And what right have folks to be white?"

The compartment carriage in use in England, it is asserted, furnishes less privacy than the long American car. The six persons closely shut up in a small compartment are, during a long journey, forced into acquaintance, while there is no public conveyance in which two friends can converse so freely without observation, or pass the day in such actual retirement, as in the long car containing one hundred passengers.

Glycorim is a substance recently introduced for healing wounds, covering them with a kind of varnish, which protects them from the air, and is made by adding five parts of glycerine to four of yolk of egg. The mixture has the consistency of honey, has a salve-like feeling, and is unaltered by exposure to air.

The Prairie Farmer says more attention has been paid to almost every other crop than to wheat. More printer's ink is wasted in a short time on some black cap raspberry, or new-fangled strawberry, than is used in all the wheat discussions of a whole decade. It seems almost as if the subject of wheat-raising was soon to be ignored altogether.

A gentleman, writting from Illinois to a friend in Boston, says: "While out hunting, two weeks ago, I was in some corn-fields which belong to a man named Sullivan. He probably owns more land than any farmer in the State. He is the proprietor of nine townships, each six miles square. This year he has 25,000 acres of corn. This seems like a big story, but it is nevertheless true. It was just the easiest thing in the world to get lost in his corn-fields. I strayed into one field and walked four and a half miles before I came to the end of the row of corn which I followed. A party of six of us were absent four days, and during that time killed 24 geese, 263 mallard ducks, besides chickens, cranes, etc., that we did not count."

The Montgomery, Ala., Mail says: "It is entirely possible to make Montgomery a manufacturing city, and to regain the cotton trade she has lost. To regain that trade, and to swell it in a single season to one hundred thousand bales, it is only necessary to establish a first-class factory for the manufacture of cotton, directly in the heart of the city. The profits of cotton factories are enormous. They sustain the New England States."

Widow is one of the very few words, if indeed there is another, of which the feminine form is the original; for owing to the traits, functions and relations of the sexes, among no people would a peculiar name be first given to a man who was deprived of a woman. It would only be after the [illegible] recognized, and conventional usages had narrowed and straightened the sexual relations, that it would enter the mind of a people to give widow its masculine companion word. I cannot but admit that in English this has been clumsily done. Widower is a poor, feeble word in all respects, and particularly in respect of its etymology. Widower should mean one who makes widows, or one who has widows; and how this word happened to receive its present form is beyond my conjecture.—[Galaxy.

NEW PHOTOGRAPHIC EXPERIMENTS.—An English paper says: "The reproach of photographic portraiture dependent on the agency of nitrate of silver was the liability of every picture to fade. The carbon process was a great improvement; but, unless prints were properly fixed, they were as evanescent as the old products of heliography. Mr. Pouncy, of Dorchester, the inventor of the gelatino-carbon system, has gone beyond his original discovery, and has so perfected the method of using carbon as to insure the complete indestructibility of the image taken by its aid. The most durable pigment, it has the additional recommendation of being readily blended with various colors, so that naturally-tinted photographs will supersede those of the invariable sepia hue. Mr. Pouncy's specimens have been submitted to all kinds of scientific torture without injury. They have been tested with six days' soaking in water, six hours boiling, and six days' baking in a furnace. The secret of the inventor's wonderful success lies in the use of oil in a way peculiar to his process."

By a special apparatus invented by Mr. McKinlay, proof-master at Woolwich arsenal in England, a permanent image is obtained of a gun and its projectile, though the latter be moving at the rate of 1,400 or 1,500 feet in a second. Mr. McKinlay says:

"Having designed an appliance to an ordinary binocular camera, I have succeeded perfectly in taking pictures of a gun at the time of discharge; the flash, smoke and projectile are seen at the mouzle of the gun, which is clear and well defined in all its details, showing that the recoil had not then commenced; the tube by which the gun is fired is also seen making its escape from the vent in a state of ignition."

A Famous Waterfall.

A writer in the last number of the London Cornhill Magazine, gives an account of his travels through the province of Hardanger, in Norway. Among other things he writes of a famous waterfall as follows:

We cannot conclude a sketch of this district without saying a few words about the famous waterfall, which is approached by one of the dark ravines at the head of the lake before described. There are other falls of great height and beauty in the neighboring gorge, and more than one full stream shoots over "the perpendicular escarpments of Simedal;" there is also within a long day's journey the gigantic cataract of Skjeggedal, above the Sorfjord, which an accomplished traveler has very recently described; but the Voring-foss remains the wonder of all the country side. The road winds up to it for several miles between steep cliffs, and by the side of a foaming river, until it is blocked by another cliff, or rather pile of enormous rocks; a zigzag path leads up through ferns and dropping streams, and from the plain above we look down to the lake surrounded with snow-ribbed mountains through the black cleft by which we have ascended. On each side is a precipice over which two brothers, racing on snow shoes, were dashed one winter into the valley; behind us a flat expanse of moor and marsh, covered with flowers and cloudberries, divides us from the Jokul and its rocky companions.

At some distance a cloud of white smoke rises from the ground, and this is the reek of the Voring-foss; on approaching it and looking down we see a good-sized river falling into a deep chasm or cauldron with a mighty roar and vapor. All manner of fine descriptions have been written of it, and one traveler who was here in winter has left a striking account of its beauty when falling through a cave of ice, glittering with huge crystals and enormous icicles. A visitor of more pretentious style has been quoted by Lieut. Breton:

"All nature stands aghast, the very mountains seem petrified at the sight, and the animals had fled from a wild which may almost be said to terrify the vegetable creation." We will not attempt to rival this magnificent rhapsody, and will only say the most striking view is to be obtained from the overhanging cliff on the south side of the fall—which cannot, however, be reached without a wearisome journey through quaking bogs and across muddy streams. The height of the fall has been much exaggerated. The books all agree in estimating the descent at least at 900 feet, and it is not unusual for travelers to maintain that the leap is a thousand feet high. Others have doubted the accuracy of the calculation made by its discoverer, Prof. Haustein, and have observed that the visiter's position must cause the proportions of the waterfall to be foreshortened in a very unusual degree, if the common opinion is to be accepted. At the time of one of our visits a party of Norwegian engineers were employed upon a government survey, and they decided the question for us by stating that the depth of the chasm was under 500 feet. There can, however, be no doubt that the sheer fall of so large a body of water in long columns and wreaths of foam is one of the most magnificent sights in Europe.

After gathering from the edge of the cliff overhanging the Foss a fine plant of the "king of the mountains," which attains great perfection in the black and oozy soil, we followed the course of the river inland, instead of returning to the shore a dozen miles below. As so few travelers go further inland than the waterfall itself, we will close this description of the Hardanger region with a few words about the upper country. The marsh land lying between the mountain tops here forms what is called a "fjeld-dale," or mountain valley, closed at the end of a few miles by a sudden rise in the ground, and stretching again inland on a higher elevation, until step by step the limit of vegetation is reached, and nothing but stony peaks and muddy hills remain. We were well entertained at a little farm lying in the lower portion of the "fjeld-dale," and surrounded by meadows where "you scarce could see the earth for flowers," and where the wild strawberries and juicy cloud-berries grew all about in wonderful profusion. After coffee and trout, with bowls of fruit and cream, we were shown to the rooms hung with sweet herbs, and stored with heaps of peas, mallows, and other country treasures, where our beds of sweet hay had been prepared. On the loft outside lay a stack of what looked like paste-board, but which was in truth the household store of "flad-brod" or thin griddle-cakes of oatmeal. We continued next day our course beside the river, through meadows as luxuriant as ever; the forget-me nots spread in masses on every side, the slender ranunculi or "reindeer-flowers" choose the drier sides of the knolls and hillocks, "and the wild marsh-marigold