THE MEMPHIS DAILY APPEAL.

BY M'CLANAHAN, TROUSDALE & DILL. MEMPHIS, SATURDAY, DECEMBER 24, 1859. VOLUME X.—NUMBER 302.

Daily Appeal

REPORT OF THE JOINT SELECT COMMITTEE.

Upon the Interest Laws, with accompanying Documents, to both Houses of the General Assembly of Tennessee.

The committee appointed under a resolution of the legislature, "to investigate the present effect of the usury laws of Tennessee to ascertain the amount of money loaned in shaving the amount of domestic capital taken from the State to be laid elsewhere, and the average per cent. paid by borrowers for the use of money in this State, and to report such other facts as might be pertinent to the subject matter of said resolution," have had this matter under consideration, and have instructed the undersigned, as chairman, to present a report upon all the facts with which they have been enabled to elicit, and which he forwards subjoints to the consideration of your honorable body.

In the early part of the session the committee addressed letters of inquiry to leading business men in the different counties of Tennessee, as well as to such persons residing in the State of Missouri, Mississippi and Louisiana, with the view of ascertaining, in the first instance, as far as possible, the practical operation of our own laws upon the subject of interest, and also, of the laws of the States named, where a different standard of value for the use of money has been established. In many cases these inquiries have not been answered (the others, the facts sought for have not been so fully stated as was desired, but many of the answers furnish important facts for the consideration of the legislature, and a portion of the letters containing them are appended as a part of this report, furnishing, as they do, the[illegible] on which mainly rests its statements and conclusions. It will be seen by reference thereto, that comparatively but little money is now loaned out in Tennessee, at legal rates. In some portions of East and Middle Tennessee, and occasionally by a conscientious creditor or private individual in other parts of the state, loans may be effected at the legal rate, but in these instances it is generally done more for accommodation of friends, of known punctuality, for the sake of gain and in such amounts as cannot affect the truth of the proposition, that the rate of interest in Tennessee is largely over that which is established by law, and that the law fixing that rate for borrowed money, is no longer operative in keeping down the price of money, as designed and regulated by the laws of trade, and the wants of the country, whilst the same law is still efficient in aggravating the mischiefs which it was honestly intended to guard against.

It is impossible to ascertain the exact amount of money used in Tennessee in shaving transactions. The law imposes a heavy tax for the exercise of this privilege, and requires a license to be obtained, in the manner prescribed by it; but like most other enactments guarded by heavy penalties, and subject discriminations, it has defeated its own object; the non-shaver fails to comply with its requirements, and makes his customers pay for the risk he encounters, in depriving the treasury of what are its legitimate dues. The number of licensed shavers' license, like that establishing a legal rate of interest, is but little regarded; it effords but a trifling income to the State, while its penalties and taxes are made to tell with crushing effect upon the fortunes of the debtor.

The tax levied upon shavers, if really paid, is only an additional burden upon borrowers; for no money-lender will pay this tax without a double exaction upon his customers, and when he fails to pay it, the dangers incident to a violation of law, are to be compensated also by a heavy discount upon the pockets of the debtor. It may be stated, that in ten counties, as shown by the accompanying correspondence, (twelve Weakly, Tipton, Benton, Haywood, Bedford, Moore, Franklin, Hardin, Bedford, Davidson, Warren and Shelby, there are nearly six million dollars used by note shavers, or persons acting in that capacity. The statement of the Comptroller, for eighteen months, shows that in all the counties of the State, the entire amount of capital accounted for during the year ending December 31st, 1858, was $888,795, yielding the political revenue of $8879.95 to the treasury; the aggregate sum thus accounted for, is less than is used in either one of the counties of Davidson or Shelby. There are also thirty-three counties which pay nothing for shavers' license.) To show the complete failure of this portion of the revenue law, and the true operation of it, we need only cite the county of Wilson, which pays more tax for shavers' license than the counties of Shelby, Davidson, Hamilton and Knox combined; and the county of Warren pays nearly as much as Shelby and Davidson. Many of the wealthy counties have not paid a dollar into the treasury for the past year, while their money has been loaned at profitable operations in almost every civil district—certainly in every incorporated village and town.

The undersigned would further report, that there is a large portion of Tennessee capital in the hands of law abiding men, who believe it a duty not to violate the laws of the land—men who, rather than violate their consciences with such an act, nor to incur the penalty of legal enactments. The legal rates of interest, with the tax imposed upon money lending, and the risk and expense incident to the use of money, presents no inducements to these men to make investments by way of loan; hence, they are compelled to prefer to place their money on special deposit—to hoard it up, or hence to other States, whose laws permit something like a fair remuneration for capital. The latter policy is extensively pursued, and under the existing usury laws, with such States, superintended by railroad facilities, the sums thus sent from this State are annually increased. To the no small of feeling a proximate idea of the amount of money withdrawn from circulation in this mode and from the causes above suggested, I can report only that there are thousands of dollars in the hands of the owners, or placed on special deposit, which, under a more liberal legislative policy, could be made to contribute to the general prosperity of the country.

From the best information the committee have been able to obtain, there has been sent from the counties of Davidson, Shelby, Tipton, Decatur and Montgomery alone, four million dollars, while from other counties, as will be seen from the accompanying correspondence, large amounts have been sent off, which have not been enumerated. This large amount has been banished from the State because of our unfortunate legislation, that has arbitrarily fixed the price for the use of money, regardless of the law of trade and supply. These capitalists thus driven from our State, for safety, employ agents in other States to loan their money at a much higher per cent. than they can be legally done, and would, of course, prefer to have it under their immediate control, if permitted so to do by a liberal system of legislation.

Another cause of scarcity of money, and the oppressed condition of its market in Tennessee, may be here stated: Under our internal improvement system, State bonds have been mostly negotiated in foreign markets, and most of their proceeds expended in the State upon the various public works. The source of supply served in some measure to fill the place of domestic capital, taken from the State under the operation of our laws, but in place of this supply, an immense draught is now annually made upon the people of the State to meet the interest upon the public debt, and provide a sinking fund for the ultimate payment of that portion, which is mostly due to persons residing out of the State. Several millions of county bonds have also been sold within the last five years, mostly to Tennessee capital, the bonds serving for a time to absorb a portion of our surplus capital, which otherwise would have sought other and more productive markets. The sell of county bonds has in a measure ceased, together with the income from the sale of State securities.

With these varied influences bearing upon the important subject of our domestic finances, it is impossible to foretell the ultimate, ever increasing pressure upon the welfare and interest of the people. It is, in truth, a condition of affairs that no system of bank legislation, however adroitly devised and guarded, and which must be avoided by other and distinct legislation. It is submitted, that the close connections with other States, and the intimate relations consequent therefrom, between our citizens and theirs—the diminished chances of profitable and legal investment in domestic securities, and the immense demand for the payment of interest upon the public debt, together with the necessity of raising means in a short time to extinguish a portion of that debt, will and must produce a crisis in the monetary affairs of the country, which all good men would deplore, and which the enlightened legislators of the State should earnestly seek to avoid. The reason of the immense demand of every year, from the debtor portion of the community is to be found in the injurious workings of the law that refuses a fair compensation for the use of money, and by heavy penalties seeks a conformity to its requirements; that the tendency of this law has only resulted in banishing capital from the State, and left the field of competition to men that rivals each other in the amount of their gains, by exacting double payment from their customers for every risk that is encountered; or every dollar that is paid into the treasury is not to be wondered at. That boon life capital, seeking only fair, but legal remuneration, should shun a market surrounded by the spectre of legislation that is to be found in our statute books, should be no more surprising. That this market should be monopolized by financial libertines, is but the legitimate result of legislation policy. The tendency of our laws has been to give one class of the community an almost exclusive control of the capital still retained in the State.

It is impossible to state accurately the rates of die cent paid by borrowers for money. In East Tennessee the rate of discount cannot be less than fifteen per cent. per annum. In Middle and West Tennessee the average rate of discount is fifteen, if any, less than 20 per cent. per annum on good paper. An intelligent commercial gentleman of Memphis, who has given much attention to the subject, estimates the amount paid by borrowers in the state of Shelby at not less than six hundred thousand dollars per annum, and other communities in these two divisions of the State are in full little better condition, according to the amount of capital used by them. It may be safely stated that, in the two last named divisions of the State, good notes, having twelve months to run, can be negotiated at an average, at less than twenty-five per cent. discount. Another mistrue connected with the peculiar condition of our monetary affairs may be stated in this connection. Bankers and shavers are not content with the ample returns of their own capital, but being powerful for punctuality, and backed by their own ability not to plead poverty, they become, in many instances, the borrowers of capital, lying in the hands of the people, and by means of such monopoly are enabled to extort, if not usury, at least usurious their exactions upon the meritorious, but oppressed borrower.

The attention of the Legislature is respectfully asked to the letter accompanying this report, from leading business men, received from several States where conventional interest has been allowed. In one of those States (Louisiana) the usury laws are virtually abolished. The facts, however, show a marked contrast between the rates of interest in those states as compared with ours. The tendency indirect of their laws has been to keep capital at home—that of ours to drive it from the State. Their laws invite capital from a distance—ours, on the contrary, repel it from our borders. Their laws protect the borrower, and give him some chance to obtain money at fair rates—ours, on the contrary, creates exorbitant rates of interest and places the borrower at the mercy of the money dealer. With the laws of their States, the people are generally satisfied; ours, there is a general discontent, and an almost universal conviction that a hardworking, energetic and economical people would prove a better fate under a different and wise system of legislation.

It is submitted that the policy of Tennessee legislation should be to make the loaning of money honorable, not to stamp it with dishonor—to invite capitalists to put it into use by allowing a liberal compensation, rather than to suppress it by heavy burthens and penalties, which serve no other purpose than to increase the difficulty of obtaining it—in fact, to impoverish the State, and to produce a rich harvest of frauds upon the treasury. In short, it may be safely asserted, and the experience of commerce proves it, that just in proportion as burthens are imposed upon any article of necessity, as the price of obtaining them will be enhanced. The use of money forms no exception to this universal rule in political economy.

The chairman has been instructed by the majority of the committee to report the following bill, entitled: "A bill to amend the usury laws of the State, and to establish a conventional rate of interest," and to recommend its passage. This bill they report in lieu of the others which have been referred to them.

Respectfully submitted,

R. G. PAYNE, Chairman.

A statement showing the amount of taxes collected by the various counties, for the privilege of shaving on the license principle of note shaving.

Davidson county	$ 972.00
Sullivan	144.00
Knox	60.00
Shelby	1,812.00
Wilson	5.00
McMinn	5.00
Warren	40.00
Rhea	20.00
Smith	142.00
Stewart	10.00
Rutherford	936.00
Polk	4.00
Hamilton	16.00
Union	20.00
Madison	40.00
McNairy	40.00
Meigs	10.00
Maury	196.00
Bledsoe	40.00
Hamblen	10.00
Hardin	20.00
Henry	201.00
Hickman	118.00
Franklin	16.00
Dickson	60.00
Bedford	20.00
Carter	40.00
Campbell	5.00
Sullivan	20.00
Bradley	284.00
	$5,878.00

The following counties report nothing received for shavers' license:

Dyer, Decatur, Coffee, Chatham, Carroll, Carter, Claiborne, Cocke, Cumberland, Bedford, Bledsoe, Bound, Anderson, Marion, Lauderdale, Lewis, Lawrence, Johnson, Haywood, Henderson, Henderson, Hardin, Hawkins, Fentress, Washington, Tipton, Sullivan, Roane, Rhea, Robertson, Perry, Morgan and Monroe. All other counties none.

I certify that the foregoing is a true statement of the taxes collected from shaving licences, as reported by the county clerks of the various counties for 1858.

C. T. DUNLAP, Controller.

December 17th, 1859.

PATRIOTIC AND SOUND VIEWS.

General Call, of Florida, a veteran of the late war, a trusted and tried friend of Jackson, who has borne a distinguished part in the history of the South-west, and has been identified with the history of Florida from the earliest foundation of the State, has recently written a letter to a personal friend at the North, which is well worthy of publication and perusal. This letter is in reply to the modest invitation to the General to give his support to Seward. That its full force and power may be appreciated, we should state that General Call has heretofore belonged to the class of southern conservatives, or Unionists, and has always frowned upon all movements and propositions of a sectional character which have been started in the South:

The herald who proclaims Wm. H. Seward President of the United States, will proclaim the dissolution of this Union. The standard-bearer of Black-Republicanism will indeed have won imperishable renown. The name of Seward will descend to posterity with the name of Washington. One was the first, the other the last constitutional President of the United States. The name of one will ever be cherished and revered as the father of his country and the founder of the Union, the name and memory of the other will ever be execrated as the assassin of his country and the destroyer of the Union.

I inclose you herewith an article which first appeared in the Richmond *Whig*, republished in the New York *Herald*, of the 15th inst. I have read that article to you, to all my friends, to all conservative men in the North, who love the Union, and love their country better than they love the party to which they belong. I concede it to be able, serious, deliberate, even, solemn consideration of all conservative men in every part of the country. It contains a full and complete expression of my feelings and my opinions, and I know that I speak the whole South when I say that the whole South entertains a different opinion, not one who possesses a different feeling. Regarding that article as a sufficient answer to any more elaborate one in your letter, I might here close my remarks; but personal friendship, and even common politeness require me to say more, and although we may meet with scarcely an echo in our breasts, instead of the cordial grasp of friendship with which we have met, the courtesies due from one gentleman to another, I hope, will never be neglected.

You say "it is strange that your friends of the South do not see their own interest and act in accordance with us. The Republican party is the only body of men who can stay the tide of Black-Republican ascendancy at the North, the Democratic party against the South." I am no Democrat—I am an old line Whig, and contrary to my habit, I now speak of a choice between the Democratic party and the Black-Republican or Abolition party, I must be a decided, determined and energetic Democrat. There are, and there ever have been, many true and patriotic men in the Democratic organization, and there are some to which I have ever been opposed; but the Democratic party is crossed by this grace at least, it is opposed to the Black-Republicans—it is op oned to the Abolitionists. Its members are found in every State and Territory. It is, therefore, not a sectional, but a national party. It is consistent with the Constitution, and, if successful, I hold it pledged to sustain the Union.

These are recommendations sufficient to claim my ardent support and co-operation in opposition to all local and sectional parties. The Black-Republican party is local—it has no members, no friends, no sympathies, beyond the limits of the non-slaveholding States. It is organized on sectional principles. It is opposed to the existence of slavery—it is opposed to the fugitive slave law—it is opposed to the Constitution, opposed to the decision of the Supreme Court in it's law and the Constitution. In what, then, are the Black-Republicans better than the Abolitionists? You may say they will not steal "niggers." Oh! too, they will not do that, but they will stand on Southern borders, beckon and call to our slaves to come over, and when they come will aid them in making their escape, and if arrested in obedience to the law and the Constitution, will rescue them from the custody of the law. Now, for my own part, (and I think this is the general sentiment of the South,) I prefer the Abolitionist. I prefer the man who has the daring and courage to cross, even with fire and sword, "steal niggers," if you please, and expiate the treasons of his life on the gallows, and brave the consequences of shooting or hanging, which will assuredly follow, to the skulking Black-Republican who keeps himself out of danger and does equal damage to the South. And I have much higher respect for old Brown in prison, under condemnation of death for his felonies, which you say Seward would hang up in the public square, who says he himself there is an "irrepressible conflict" between slave labor and free labor which must continue until slavery is carried back to New York and Massachusetts, or the cotton fields of the South shall be cultivated by white labor.

You say Seward "is not a tool." This I believe, but he is worse—he is a knave. He has said that, into the hands of some one he believe, and he has said it for the most wicked and unhallowed purpose—to excite the North against the South. And this is the man you would make President of the United States. He may become President or Emperor of the northern division of our unhappy country; but be well assured, sir, William H. Seward will never preside over the destinies of the Southern States of the American Confederacy. You may regard this as a bad report to be doubted or controverted. This I firmly believe to be the fixed opinion and irrevocable determination of the whole South. The argument has long been exhausted—there is no division of opinion, ask here is, therefore, no excitement. There is a presentiment pervading all parties and classes of men, but it is the calm which precedes the hurricane—it is the repose which precedes convulsion, and the election of a Black-Republican President would be to carry out the principles of the Black-Republican party, will produce a storm which none but the Almighty power can abate until it shall have swept over the country, and the glorious Union. You very kindly say, "All we ask of the South is to be still: we will shield them with the Northern bayonet from Black-Republican rule, and what should we ask? From the assaults of the Abolitionists? This is very kind, indeed.

But who will shield us against the Black-Republicans? Do you will not shield us—you will not allow the Abolitionists to steal them; but you will invite them to run away, and protect them in open violation of the Constitution. Your proffered protection reminds me of the romantic friendship of the Seminole, who sometimes kills his best friend to prevent his enemy from killing him. Yet I thank you for your kindness. We are told, in the fulfillment of prophecy, that the time will come when the lion and the lamb will lie down together in peace. When that happy day shall dawn; when the antipathies of nature shall be neutralized and annulled; when the wolf shall become the shepherd of the flock; when the dove shall leave her nest and find shelter and safety in the coil of the serpent—then, and not until then, will the confiding South seek repose and safety in the loosing arms and loving embrace of her Black-Republican friends. While she has arms nor hands of her own, she will depend on her own bayonets to defend her from every unconstitutional assault of her enemies.

Cotton Transportation.

Experiments upon a pretty extensive scale are being tried the present year to test the practicability of taking cotton from the districts where it is grown to the Eastern States entirely by rail, or by water up the Mississippi and Ohio, and by rail from various points on the latter. Most of the cotton forwarded in this direction the present year has, we believe, taken the route of the Illinois Central to Chicago, and thence by several routes east; a considerable portion of it going over the Grand Trunk of Canada to Portland, to supply the manufacturing establishments in that vicinity.

The result thus far seems to indicate that a very considerable amount may be brought North by the inland route, both for the manufacturing establishments of our own country, and for shipments abroad. With the cotton in transit, a car can be fully loaded by the easily handled. The most favorable conditions for economical movement exists; and it is claimed by competent parties that a saving, per pound, of at $20 per ton, could be effected in favor of the inland route, taking Cairo to the eastern cities at a profit. If so, a very large diversion may be effected in favor of the inland route. Cotton may be delivered at Cairo a very nearly the same cost as at other points on the Mississippi. The expenses of transportation and insurance on the river, as well as by the sea going routes, are saved, and the staple delivered in very much less time, and in much better shape, than by the outside route.

The above, from the American *Railroad Journal*, reminds us that the opening of the Louisville and Nashville road will have the effect to divert a considerable share of the cotton movement from Cairo, as a distributing point, to Louisville, which will be apt so to strengthen the Cincinnati system of roads as to enable it to bid higher for the cotton now carried North to Sandusky junction on the Illinois Central. In using the term "strengthening," we have in mind encouragement for the preparation of proper sheds under which this cotton can be housed, and, if necessary, protection of cars, or coverings for cars now in use, best fitted for the purpose, and the adjustment of the lowest possible transportation rates. Should the expectations now entertained be realized, a new locomotive traffic is opened to our railroads. The product of cotton in the United States the present year will exceed 3,000,000 tons, worth, on the ground, $200,000,000. The value of this staple enables it to bear very high charges, and its carriage is one of the more valuable sources of income of railroad roads. It creates a reciprocal traffic of equal value; so that the inward-bound freight of roads traversing cotton districts is equal in amount to the outward freight. Another result would follow on northern roads, could they become the avenues for its transportation to market. So well satisfied is the Illinois Central railroad company of the result so far attained that they propose to erect presses at Cairo for the accommodation of traffic. In their efforts they will be efficiently seconded by all the leading east and west lines. *Cincinnati Commercial.*

The Memphis Appeal.

PUBLISHED DAILY, TRI-WEEKLY AND WEEKLY, AT MEMPHIS, TENN.

W. M. M'CLANAHAN, ... LEONIDAS TROUSDALE

BENJAMIN F. DILL.

Under the style and firm of

M'CLANAHAN, TROUSDALE & DILL,

WHEREAT ALL LETTERS ON BUSINESS, OR OTHERWISE, SHOULD BE DIRECTED.

PRICE OF SUBSCRIPTION.

Daily (in advance) per annum	$10 00
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Space Occupied	1 Day	2 Days	3 Days	4 Days	5 Days	6 Days	1 Week	2 Weeks	3 Weeks	1 Month	2 Months	3 Months	6 Months	1 Year
1	1 00	1 50	1 50	2 00	2 00	2 50	3 00	4 00	5 00	6 00	8 00	10 00	15 00	20 00
2	1 50	2 00	2 50	3 00	3 50	4 00	4 50	5 00	6 00	8 00	10 00	12 00	20 00	30 00
3	1 50	2 50	3 00	3 50	4 00	4 50	5 00	6 00	7 00	9 00	12 00	15 00	25 00	40 00
4	2 00	3 00	3 50	4 00	4 50	5 00	6 00	7 00	8 00	10 00	15 00	20 00	30 00	50 00
5	2 50	3 50	4 00	4 50	5 00	6 00	7 00	8 00	9 00	12 00	18 00	25 00	40 00	75 00
6	3 00	4 00	4 50	5 00	6 00	7 00	8 00	9 00	10 00	15 00	20 00	30 00	50 00	80 00
8	3 50	4 50	5 00	6 00	7 00	8 00	9 00	10 00	12 00	18 00	25 00	35 00	60 00	100 00
10	4 00	5 00	6 00	7 00	8 00	9 00	10 00	12 00	15 00	20 00	30 00	40 00	75 00	125 00
12	4 50	6 00	7 00	8 00	9 00	10 00	12 00	15 00	18 00	25 00	35 00	50 00	80 00	150 00
15	5 00	6 50	8 00	9 00	10 00	12 00	15 00	18 00	20 00	30 00	40 00	60 00	100 00	175 00
20	6 00	8 00	10 00	12 00	14 00	16 00	20 00	25 00	30 00	40 00	50 00	75 00	125 00	200 00

1st One square, recommon matter, per annum $40 00
" " " twice a week 60 00
" " " twice a week 80 00
2nd One square, reguarly weekly, per annum 60 00
" " " twice a week 80 00

All advertisements for the Appeal must be handed in at the office before 12 o'clock, M.

All transient advertisements must be paid for in advance.

Where no time is mentioned, they will be charged for one week, and discontinued at the order of time.

All advertisements required to be kept on around will be changed EVERY DAY, and at third page, without extra charge.

Advertisements directed to be displayed, or set in any type, charged DOUBLE rates.

Yearly advertisers will be charged extra for composing space over contract, and when LARGE TYPE is required to be used, in the advertisement kept beside our regular rates.

Yearly advertisers will be charged extra at regular rates for Wants, Rents, Removals, Co-Partnership Notices, To Contractors, &c.

TRANSIENT ADVERTISING MUST BE PAID FOR IN ADVANCE.

Advertisements will appear in the Weekly paper at one by special contract.

Advertisements to be inserted in the Weekly paper, or at irregular intervals in either of the papers, will be charged $1 per square for each and every insertion.

Announcing Candidates for State, County and Municipal Offices, $3 each, to be paid in advance in every instance.

All advertisements for Charitable Institutions, or Companies, Wash Tubs and other Public Meetings, to be charged half price.

Marriages and Deaths are published as news; but Tributes, Tributes of Respect and Funeral Invitations as other advertisements.

All Local and Transient Advertisements will be charged to the insertion.

Special Notices in Local Column will be charged 20 cents per line.

No deduction or variation will be made from the above rates.

M'CLANAHAN, TROUSDALE & DILL.

For Tax Collector.

We are authorized to announce JAMES SHANE, Esq., as a candidate for the office of Tax Collector of Shelby county at the ensuing election before the County Court in January next. [oct8-wtu

For County Trustee.

H. C. BROWER, of Stanley's Wolf Pool office, is a candidate for County Trustee of Shelby county, Tennessee. [ad-tu*

For County Trustee.

We are authorized to announce WM. N. MORGAN, of Germantown, as a candidate for County Trustee of Shelby county. [ad26-tu*

For Attorney-General.

We are authorized to announce EDWARD PICKETT, Jr., as a candidate for Attorney-General for the Fifth, Thirteenth and Fourteenth Civil Districts. [ad26

For Attorney-General.

SMITH P. BANKHEAD is a candidate for the office of Attorney-General for the Fifth, Thirteenth and Fourteenth Civil Districts. [ad26-tu

For Attorney General.

We are authorized to announce N. D. COLLINS as a candidate for Attorney-General for the Fifth, Thirteenth and Fourteenth Civil Districts. [ad26-tu*

For Attorney-General.

We are authorized to announce W. A. BRAT as a candidate for Attorney-General, for the Fifth, Thirteenth and Fourteenth Civil Districts. [ad26-tu*

For County Trustee.

We are authorized to announce R. A. GRIFFIN as a candidate for the office of Trustee of Shelby county, at the ensuing March election. [ad22-tu

For County Trustee.

We are authorized to announce CHAS. CRESSHAM as a candidate for County Trustee of Shelby County. [ad-1w*

For County Trustee.

We are authorized to announce A. WIDOWARD as a candidate for County Trustee of Shelby County at the ensuing March election. [ad21-tu*

For Clerk of Court.

We are authorized to announce J. B. MOSELEY a candidate for Clerk of the Common Law and Chancery (Law Side) and Criminal Courts of the City of Memphis. [ad-tu

For Attorney-General.

I. N. BARNETT is a candidate for Attorney-General for the Fifth, Thirteenth, and Fourteenth Civil Districts of Shelby county, Tennessee, at the ensuing election [ad-tu

FOR ATTORNEY GENERAL.

We are authorized to announce THOS. D. ELDRIDGE, as a candidate for Attorney General for the Fifth, Thirteenth and Fourteenth Civil Districts. [ad-tu

For Clerk of County Court.

We are authorized to announce JOHN P. THRASHER, Clerk of the County Court of Shelby county, as a candidate for re-election. [ad-12*

For County Trustee.

We are authorized to announce W. F. DAY, as a candidate for re-election to the office of County Trustee, at the March election. [ad-12*

For Constable.

JOHN D. COX is a candidate for Constable in the Fifth Civil District at the ensuing March election. [ad-12*

For Constable.

We are authorized to announce FRANK BYRD as a candidate for Constable in the Fifth Civil District, at the ensuing election. [ad18-tu*

For Attorney-General.

We are authorized to announce R. D. RAGLAND as a candidate for Attorney-General for the Fifth, Thirteenth and Fourteenth Civil Districts. [ad-tu

For Attorney-General.

We are authorized to announce JOHN F. SALE as a candidate for Attorney-General for the Fifth, Thirteenth and Fourteenth Districts. [ad-tu*

For County Court Clerk.

We are authorized to announce GEORGE JOHNSON as a candidate for County Court Clerk of Shelby county at the ensuing March election. [ad1-tu*

For County Register.

We are authorized to announce HENRY LAKE as a candidate for re-election to the office of Register of Shelby County.

For Register of Shelby County.

A. S. TATUM is a candidate for Register of Shelby county, at the ensuing March election. [ad21-tu*

For Sheriff.

SCOT L. SMITH is a candidate for re-election to the office of Sheriff of Shelby County at the ensuing March election. [ad21*

For Sheriff.

We are authorized to announce JAS. R. FLITS a candidate for re-election to the office of Sheriff of Shelby County, at the ensuing March election. [ad-tu

For Circuit Court Clerk.

We are authorized to announce M. D. STEWART for re-election to the office of Clerk of the Circuit Court of Shelby county, at the ensuing March election. [ad-tu

For Circuit Court Clerk.

O. M. ALSUP is a candidate for the office of Clerk of the Circuit Court of Shelby county, at the ensuing March election. [ad-tu

For County Register.

We are authorized to announce J. S. CARRUTHERS as a candidate for the office of Register of Shelby County. [ad-tu*

Professional Cards.

DR. T. C. GAYLE, PRESENTS his thanks to the citizens of Memphis and vicinity, for the very liberal patronage extended to him for the past seven years. With an experience of thirteen years in treating all diseases incident to this climate, and by personal attention to the wants of his patients, he offers full assurance of satisfaction in all cases committed to his care. Fees adjusted by public custom and paid in cash or as contracted. Office at 178 Main street. [ad-1w*

GEO. W. HAYNE, ... NEW FRANKLIN, TN.

HAYNE & PICKETT, ATTORNEYS AT LAW, Memphis, Tennessee—Office, Madison st., opposite N. S. Brown & Co.'s Carriage Store. [ad-1w*

J. & H. M. SOMERVILLE, ATTORNEYS AT LAW, Memphis, Tenn. Office—Calhoun st., between Madison and Monroe streets, first door, on right. [ad-1w-tu

HOMŒOPATHIC APOTHECARY! MEDICINES, BOOKS AND BOXES, Dr. A. W. WRIGHT, Sole agent, below Union st., Stewart & Preston's Block, Main st. [ad-1w

EYE & EAR. REMOVAL. I HAVE removed my Eye and Ear surgery office to the 1 year building of my residence, a few doors from the corner of Madison and Second streets, one door from the new Overton Hotel. R. G. DONNOR, M. D. [ad-tu&su

JOHN A. PUTNAM, ATTORNEY AT LAW with J. KNOX WALKER, Memphis, Tenn. Office in Walker's Building, Main st., up-stairs. [ad-1w

J. PITMAN ..... H. R. HOPSON.

Medical Notice. DRS. J. PITMAN and H. R. HOPSON have associated themselves in the practice of medicine. Office at Dr. J. Pitman's old office, on the south side of Court street, in the Turley Block. Door on alley.

Dr. Hopson resides on Wellington street, first house south of Beal. [ad-1w

H. T. STANTON, ATTORNEY AT LAW, will give particular attention to Chancery business throughout the State of Tennessee, Eastern Arkansas, and North Mississippi. Office, 18 Jefferson street, Memphis, Tenn. [ad21-ly

DR. P. G. S. GRASTY, OFFERS his professional services to the citizens of Memphis and vicinity. Office, No. 10 Jefferson street, south side Court Square. [ad-tu

D. M. DUBOSE, ATTORNEY AT LAW, Memphis, Tenn. Office on the south side of Court Square in Hickman's new block. [ad-1w

GEORGE DIXON, ATTORNEY AT LAW, has removed his office to Lowe's Block on Union street, two doors east of corner of Main and Union streets. [ad-1d

J. W. BUTLER ..... W. A. BEVENS. BUTLER & BEVENS, ATTORNEYS AT LAW, Batesville, Arkansas. [ad-1w

JOHN P. FARRELLY, ATTORNEY AT LAW, Memphis, Tenn. Office on the northeast corner of Court Square, in Hyde's Building.

JAMES E. TEMPLE, ATTORNEY AT LAW, office at the corner of Main and Adams streets, third door west of Hyde's Drug Store, opposite the Worsham House. He will devote his entire time to the profession, and will be found at his office ready to give his personal attention to the interests of his clients, throughout the counties of Memphis and Central Mississippi, Fayette, Shelby, Tipton, Lauderdale, Dyer, Gibson, Madison, Carroll, Chickasaw, Pontotoc, Tallahatchie, Yalobusha, Panola, Tate, Tunica, Coahoma, Bolivar, Washington, Yazoo, Sharkey, Issaquena, Warren, Hinds, Rankin, Scott, Newton, Jasper, Clarke, Wayne, Jones, Covington, Simpson, Smith, Jefferson, Claiborne, Copiah, Lawrence, Franklin, Pike, Amite, Wilkinson, Adams, Jefferson, Madison, Yazoo, Issaquena, Sharkey, Warren, Washington, Bolivar, Coahoma, Tallahatchie, Panola, Tate, Tunica, Tippah, Benton, Marshall, Lafayette, Tippah, Tishomingo, Pontotoc, Union, Pickens, Choctaw, Yalobusha, Grenada, Montgomery, Carroll, Holmes, Attala, Leake, Madison, Yazoo, Issaquena, Sharkey