MEMPHIS APPEAL.

OVER THE RIVER.

BY MISS PRIEST.

Over the River they beckon to me,
Loved ones who've passed to the other side;
The gleam of their snowy robes I see,
But their voices are lost in the dashing tide.
There's one with ringlets of sunny gold,
And eyes the reflection of Heaven's own blue;
He crossed in the twilight gray and cold,
And the pale mist hid him from mortal view.
We saw not the angels who met him there,
The gates of the City we could not see;
Over the River, over the River,
My brothers stand ready to welcome me.

Over the River the Boatman pale,
Carried another—the household pet;
Her bright curls waved in the gentle gale—
Darling Minnie, I see her yet!
She crossed on her bosom her dimpled hands,
And fearlessly entered the phantom bark;
We watched it glide from the silver sands,
And all our sunshine grew strangely dark.
We know she is safe on the other side,
Where all the ransomed and angels be;
Over the River, the mystic tide
My children's book are waiting for me.

For none return from those quiet shores
Who cross with the Boatman cold and pale;
We hear the dip of the golden oars,
We catch a gleam of the snowy sail,
And lo, they have passed away from our heart;
They cross the stream and are gone for aye!
We cannot render the veil apart,
That hides from our vision the gates of day;
We only know that their barks no more
Shall sail with ours on life's stormy sea;
Yet somehow on the unseen shore,
They watch and beckon and wait for me.

And I sit and think when the sunset's gold
Is flushing river and hill and shore—
I shall one day stand by the water cold,
And list to the sound of the Boatman's oar;
I shall watch for the gleam of the Spirit sail,
I shall hear the boat as it gains the strand,
I shall pass from sight with the dear departed
To the better shore of the Spirit Land;
I shall know the loved who have gone before,
And joyfully greet will the meeting be,
When over the River, the peaceful River,
The Angel of Death shall carry me!

THE FASHION OF RED HAIR.

A French writer—M. Jules Denizet—has written an article in a Paris journal under the title of "The Revenge of the Red Headed," in which he discusses a prevailing continental fashion, and gives some interesting information. Going back to Rome in the time of the Cæsars, he reminds his countrymen that in those days the mad and the bad among women were ordered by the *edile*—or, as M. Denizet says, the prefect of police of the period—to wear red hair. Red hair then was a mark of degradation; but all this has changed now. M. Denizet says:

The Romans got enormous quantities of hair from Germany. Most of it in the present day comes also from Germany, as well as Britany and Normandy. Paris annually exports upward of one hundred thousand kilograms (about two hundred thousand pounds) to England and America. A few years ago its price, from a living head, was from five to ten francs the kilogram, according to the length and color. Red hair, which was formerly unsaleable, except for dyeing, is this year at a premium; but the rage cannot last long. Hair of this color is generally coarse and harsh; and taste will, no doubt, soon return to black and blonde, which are twice as fine and three times as soft and glossy. Red hair dries black and blonde thinches.

The first preparation which hair undergoes immediately raises its price to eighty francs the kilogram. In our time the rehabilation of the red haired commenced in the "Sull Ernani," in which Eugene Sue depicted Mdlle. de Cordoville in such glowing colors that for her charming sake the hitherto despised shade rose a little in public opinion. How many persons have we known seeking by every means in their power to turn the hated red into brown or chestnut? Oils, pomades, brass and leaden combs were the supposed remedies, and these failing, die was resorted to.

At school, the red haired boy or girl was the butt for every joke, the scapegoat for every mischevious trick and escapade. If an inquiry was made as to the perpetrator of any offense, "It was the rouquin who did it," chorused the boys. "It was the rouquin," cried the girls. Children whose heads were dressed in red lost their patronymic at school, and were simply known as the rouquin or the rouquine. If, as was generally the case, freckles were an accompaniment, the victim was said to "bear the brand of Judas in his face!" What wonder, then, if with this treatment the red haired child became sullen and disagreeable, and in some sort merited the reputation given him beforehand?

In the tale of "The Pair One with the Golden Hair" no child could ever have imagined the face of the beautiful princess framed in red locks! Her hair must have been fine threads of real gold! As to a red haired prince, such a thing was never heard of! The fairy tale would have lost all its interest in the eyes of children had such a heroine been possible. Cooks, even, of this color were looked upon with dislike, mistresses pretended that the peculiar odor of their hair lent itself unpleasantly to the sauces, turned the milk and spoiled the jams!

Now, all that is changed; red hair is the mode. The young mother prays that her coming babe, if a girl, may have red locks, and if it has, its fortune is made.

The red haired beauty is taking her revenge; she carries her *chignon* like a flag, and gathering under it, aided by fashion, every shade of chestnut, blonde and black, transforms them into red. But *tout passe, tout lasse*; and to-morrow fashion may change. Although the triumph of the red haired may prove but that of a season—their glory but ephemeral—still there is no doubt that they will never descend to their former disgraceful position. The prejudice of ages having once been removed, they have been admitted to an equality with their more favored sisters. But how a word of advice and warning; let them descend a few steps of the ladder they have climbed so triumphantly, lest a speedy reaction may precipitate them therefrom."

From the Berlin Cor. of London Times.

LOLA MONTEZ SUCCESSOR AT MUNICH.

Do you recollect the name and fame of Lola Montez? As a personal favorite and political agitator in the palace of Munich she has just had a successor in Herr Wagner, the composer of the Tannhauser and inventor of a new but more extravagant than sophomoric sort of music. The experience both these celebrities have had of Bavarian court life is singular in itself, and offers a curious parallel. Old Ludwig I venerated the fiery Jezebel to a degree which, for the first time in his life, made him publicly set aside the authority of the priests, and neglect their sensible advice to conform to the rules of decency.

Young Ludwig II, his grandson, now ruling the Bavarians, with the accumulated wisdom of his twenty years, if his artistic predilections are of a nobler description than those of his grandsire, will likewise indulge them with a munificence which the country thought could not be tolerated for any length of time. Lola Montez got a palace, an estate, and a high-sounding nobility title from her doating admirer; Herr Wagner, whose music is perfection itself to the ears of his royal friend, had large sums presented him for the composing of divers operas, the establishment of singing academies, and, it is said, a variety of objects of purely artistic, partly political character.

Against both favorites the court, no less than the people, eventually rebelled. The court, because it has been traditionally accustomed to suffer no one but a nobleman or a tried beatmorent to come into close and familiar contact with the Sovereign. The people, because the inhabitants of southeastern Bavaria—the Bavarian proper—have been always distinguished by a strong provincial feeling, and are extremely jealous of foreigners, be they Prussians or Spaniards, partaking of the good things of their country. Herr Wagner is from Dresden, and accordingly regarded as much an intruder as ever was Lola Montez herself. The animosity of the court, supported as it was principally by the conservative section of the people, naturally tended to pitch him as well as his fair predecessor against the reactionary party, which now so eighteen years ago, reigns supreme in the Palace and Cabinet of the kingdom.

Thus what was originally a mere personal attachment of the King speedily became a political connection in either case, and Ludwig II, being so very young, allowed himself as easily to be carried away by his feelings and idiosyncrasies as Ludwig I, who was too old and too infatuated to preserve the necessary self-command. Encouraged by Indolence Lola Montez at length presumed to attempt the expulsion of the Jesuits, while Herr Wagner, it appears, declared against Herr Von Pfistermeister, the omnipotent secretary of the King, only disembaded his royal patron from the appointment of some reactionary officials. But the court proved too much for both of them. The priests denounced the one no less than the other. The papers hinted at the church being possibly endangered by their presence in the capital. The people began to murmur, and the ministers to look grave.

At last the old King was coerced by open violence in the spring of eighteen hundred and forty-eight, and the young King obliged to yield to serious remonstrance a day or two ago. Lola Montez was sent away in an infuriated mood, and had to fly for her life; Herr Wagner, as the Bavarian official *Gazette* announces in solemn terms, has been requested by the King to start on a journey, and absent himself for a few months. So Bavaria is quiet again, and peace has returned to her homes and her firesides. It is singular, but highly characteristic of the state of the country that on the mere ground of their receiving the King's patronage there should be such striking similarity between the fate of a ballet girl and a gentleman, who, whatever may be said against his music, is a respectable man and a man of ability.

☞ A freedman of color, says the Jackson (Miss.) *Standard*, very deliberately snatched from the hands of Mrs. Masters, on Thursday night, a pocket book, containing about twenty dollars in greenbacks, some specie, and jewelry. That freedman will hardly sign a "contract for hire" for the next thirty days.

From the London Times, December 30.

AMERICAN FINANCE.

Review of Secretary McCulloch's Report.

The report which Mr. McCulloch, the Secretary of the Treasury, has addressed to the House of Representatives is a very long but a very able document. Its length is a necessary consequence of the financial position of the Union. As long as the war lasted the first and main object of each successive Secretary was to get money; the Federal Executive were in the position of a man whose house has caught fire, and who therefore enrolls assistance for suppressing the flames without any very nice "higgling" of the market; he makes the best terms he can, and if he has not ready money at his banker's he is prepared to go into debt, as the loss of two evils, and it must be confessed that the United States did go into debt in a very royal, or, perhaps we should say, in a very republican fashion. Now, however, the great danger is removed, a time has arrived for reviewing calmly what was done during a period of great excitement, and for bringing order out of the confusion which has followed the hasty measures and legislation of the past. Mr. McCulloch has a great task before him, and it is obvious that it is his policy as as well as his duty to make the Congress fully acquainted with the existing state of affairs. This he has accomplished in a report to the Speaker of the House of Representatives, which is very voluminous, but is more remarkable among similar official documents of the States as being grounded on sound financial principles. There are, indeed, some passages in it of questionable accuracy, some anticipations which are, perhaps, too sanguine to be fully realized; but we recognize in Mr. McCulloch a real financier, applying to the facts before him methods warranted by economic teaching and by the experience of other nations.

The Union has, without doubt, come out of the civil war stronger than ever; but he would be a very injudicious friend who would deny that it bears, and must long bear, the scars of the conflict. The Federation is burdened with an enormous debt; its home and foreign commerce is disordered by a currency ruinously inflated, and the industry of the citizens is crippled by a minute and inquisitorial system of taxation. Mr. McCulloch reviews in turn each of these evils, and he busies himself in inquiring how the currency may be reduced, the burden of the debt lessened and the taxes simplified.

It is an epoch in the Republic when a Secretary of the Treasury is bold enough to denounce irredeemable issues, and to declare that the business of the States, far from being in a healthy condition, is "speculative, feverish, uncertain." Such words coming from English critics might be, and have been, misconstrued; but we hope that Mr. McCulloch's authority will arrest attention to them. It is, however, evident, that the exchange of a funded debt for an inflated currency is a material element in estimating the financial condition of the Union in the future.

There are many points in Mr. McCulloch's plans which invite comment, but at present we must be satisfied with stating the plans themselves. It must, however, be noticed, that the possibility of keeping the average rate of interest on the national debt of the Union as low as five per cent. depends upon the exemption of the national creditors from all State taxation. Were the holders of the bonds of the Union subject, like their fellow-citizens, to taxation within their several States, and also to taxation in respect of their capital invested in such securities, the bonds could not, in Mr. McCulloch's opinion, be issued at less than eight per cent. interest. Mr. McCulloch defends the exemption of these bonds from State taxation, but his reasoning appears inconclusive, and it is known that the exemption will be severely attacked in Congress. But the point in Mr. McCulloch's scheme which must strike Englishmen most forcibly, is the confidence which he invites in the Executive. He asks for unlimited power in the way of funding the paper currency, and he asks that a surplus, commencing at ten millions, and gradually increasing to forty millions, may be entrusted to the government for the time being. That such things should be asked for is surprising, but if the representatives of tax payers are found willing to grant them, we may well be astonished. Whatever may be the issue, the course of financial discussion in the States during the current session of Congress, may be watched by us with advantage, as those who are in much the same position may learn by the experience of others.

COTTON FACTORS.

Notice of Copartnership.

MEMPHIS, January 1st, 1866.

AFTER a suspension of my business for the past three years, I have the honor to announce to my friends and the public generally that I have this day formed a partnership with Messrs. Bernard Bowling and Charles Erck, of this city, for the purpose of transacting an Importing and Wholesale Grocery and General Commission business, under the style and firm of J. F. Frank & Co., at my old stand, No. 264 Front street. Thankful for the liberal patronage bestowed upon me in former years, I now respectfully ask a kind continuance of the same, promising that no efforts shall be left unspared on the part of the new House, to give satisfaction to all who may entrust it with their favors. Respectfully,

J. F. FRANK.

J. F. FRANK. B. BOWLING. CHARLES ERCK.

J. F. Frank & Co.,

Importers and Wholesale Dealers in

WINES, LIQUORS, SEGARS,

AND

PLANTATION SUPPLIES,

COTTON FACTORS,

AND

General Commission Merchants

No. 282 Front Street,

MEMPHIS,..... TENNESSEE.

A well selected stock of pure Wines, Liquors and Segars, together with a full supply of Groceries and Plantation Supplies always on hand and for sale low. janf 1m

W. GOODMAN, Memphis. A. P. MERRILL, JR., New York.

Goodman & Merrill,

General Commission Merchants

—AND—

COTTON FACTORS,

36 New Street, New York.

☞ Will give attention to Buying, Selling or Leasing Southern Lands, make advances on consignments and make purchases on New York or other markets. dec8 1m

J. G. GRIFFING. S. H. TOREY,

GRIFFING & TOREY,

Cotton Factors,

COMMISSION MERCHANTS

And Dealers in

Gold, Silver, Exchange and Uncurrent Money,

No. 12 Jefferson Street, bet. Front & Main

nov5 1m MEMPHIS, TENN.

W. E. MOORE, Helena, Arkansas. R. N. LEWIS, Panola Co., Miss. WM. H. GOVAN, Holly Springs, Miss.

Moore, Lewis & Govan,

COTTON FACTORS

—AND—

GENERAL COMMISSION MERCHANTS,

No. 322 Front Street.

(Up Stairs.)

MEMPHIS, TENNESSEE.

☞ Liberal Advances Made on Cotton in Store and on Consignments to our friends New York.

☞ All Orders for Supplies Promptly Filled. nov5 1m

JACOB J. PERES. ANDREW J. ENGEL.

Jacob J. Peres & Co.,

COTTON FACTORS, COMMISSION AND FORWARDING MERCHANTS,

AND

WHOLESALE GROCERS

No. 180 FRONT STREET,

Nos. 5 Exchange Building, MEMPHIS, TENN.

Liberal advances made on Consignments.

J. J. DUBOSE. J. L. ROBERTSON, Late of Arkansas. Late of Kentucky

DuBOSE & ROBERTSON,

Cotton and Produce Factors,

—AND—

Commission Merchants,

No. 324 Front Street, (up stairs,)

Mosby & Hunt's Block,

Memphis, Tenn.

Liberal advances made on the consignment of cotton and produce of any character, and particular attention paid to the sale of the same. Orders for the purchase of supplies, seed, etc., promptly filled at the lowest market prices. Prompt attention given to all consignments. dec17-3m.

N. F. JACKSON. W. R. GRENLAW, JR.

Jackson and Greenlaw,

MEMPHIS, TENNESSEE,

Wholesale and Retail Grocers,

COTTON FACTORS,

AND

COMMISSION MERCHANTS,

And dealers in Family and Plantation Supplies. No. 296 Front street, between Madison and Monroe, Memphis, Tenn. nov21-3m

R. B. HAWLEY,

Cotton Factor and Commission Merchant,

No. 272 Front Street.

☞ All Orders Promptly filled. Bagging Rope and Plantation supplies. nov18 3m

INSURANCE.

DeSoto Insurance and Trust Co.

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Office, DeSoto Block, Madison St.

Capital, $600,000.

This Company Insures Against Loss by Fire, Marine and River Risks.

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J. G. LONSDALE, - - - - - - Secretary.

DIRECTORS:

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Oldest and Safest Companies

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J. R. STEBBINS, - - - - - Secretary.

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A. P. BURDITT, of A. P. Burditt & Co.;
DAN. ABLE, of Tate, Gill, Able & Co.;
W. Y. CIRODE, of Toof, Phillips & Cirode;
THOS. R. SMITH, of Pitser Miller & Co.
W. H. CHERRY, President Merchants' National Bank.
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Frank S. Davis, President First National Bank.
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J. C. MERCER. A. J. ANTELO. J. H. GEYER

Mercer, Antelo & Co.,

General Commission Merchants

For the Sale of

COTTON, ETC.

PHILADELPHIA, PA.

REFER TO—Messrs. Nixon, Wood & Co., and C. P. Morgan, Cashier First National Bank, Memphis, Tenn. dec1-1m

R. P. WALT. MARTIN WALT

R. P. WALT & CO.,

COMMISSION MERCHANTS,

Wholesale dealers in

Provisions, Flour & Produce,

LIME,

Cement, Plaster, Hair, Etc.,

No. 5 Bradley Block,

nov7-3m MEMPHIS, TENN.

SAM. M. ARCHER, JNO. T. SHIRLEY,
{WAREHOUSE, JEFFERSON STREET,} Memphis.
{Near Third, nearly opposite Post Office.}

Archer, Shirley & Co.,

Commission, Forwarding

—AND—

STORAGE MERCHANTS.

Also, Steamboat and Railroad Agents

Office No. 12 Titus Block, Jefferson St

(Opposite Commercial Hotel.)

MEMPHIS,..... TENNESSEE.

☞ Agents for Memphis & Louisville and Memphis & White River Packets. no28-1m

R. K. CLARK, Memphis. T. S. ELY, Memphis. W. O. HARVEY, Lynchburg, Va.

Clark, Ely & Harvey,

Tobacco Commission Merchants,

No. 2 Bradley Block.....MEMPHIS, TENN.

dec9 3m

W. BENDER. W. H. MCMAKIN

Bender & McMakin,

WHOLESALE

GROCERS AND COMMISSION MERCHANTS,

And Dealers in

Foreign and Domestic Liquors, Plantation & Family Supplies, Bagging & Rope.

Also—Hay, Corn, Oats, Bran, and Lime.

No. 266 Main Street, Bet. Adams & Washington, deli 3m MEMPHIS, TENN.

CROWDER & CO.,

Tobacco Agents,

AND GENERAL

Commission Merchants,

No. 214 Front Street,

MEMPHIS,.....TENNESSEE.

U. S. Bonded Warehouse, No. 1.

de28-1m

Bradley, Wilson & Co.,

Commission Merchants,

NEW ORLEANS, LA.

☞ Make Liberal Advances on Consignments.

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MASON & STEPHENS,

de30 1m 195 Main Street, (Up Stairs.)

EDWIN THOMPSON. THOS. H. HARNIUS.

Edwin Thompson & Co.,

Commission Merchants,

No. 36 Central Street, Boston, and No. 354 Broadway, New York.

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C. H. EBBERT. J. P. CAMERON. R. P. FOLSER.

C. H. Ebbert & Co.,

Wholesale Dealers in

FOREIGN AND DOMESTIC LIQUORS,

—AND—

Rectifyers of Whisky,

No. 342 Second Street,

ARE prepared to fill all orders at short notice and at current rates.

Our stocks of liquors now in store are very large, and our boys every variety known to the trade, and our

Facilities for Rectifying are Unexampled.

Years of experience, and a reputation already acquired, are guaranteys of what our future will be.

☞ Orders Solicited from the Trade. ☜

Remember the number,

No. 342 Second Street,

OPPOSITE THE GREENLAW OPERA HOUSE

MEMPHIS TENN.

de21 2m

A. VACCARO. M. MAGEVNEY, JR.
B. VACCARO. A. B. VACCARO.

A. Vaccaro & Co.,

IMPORTER AND DEALER IN

Wines, Liquors, Segars, Etc.,

No. 4 Howard's Row,

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PRIVATE BOARDING,

339 "I" STREET,

Between 12th and 14th St., opposite Franklin Square,

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n26-3m. MRS. ANDREWS.

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MEMPHIS INSURANCE

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Fire, Marine, Hull, Life & Accident

INSURANCE,

Aggregated Capital and Assets of Over

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Insurance Company,

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Organized A. D. 1819. Net Assets, January, 1865—$3,877,302 71.

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J. R. RANDLE. J. W. HEATH. JOHN SIGHTOWER.

CHICKASAW FOUNDRY

—AND—

MACHINE SHOP.

J. E. Randle & Co.,

Southeast cor. Winchester & Second Sts.,

(Opposite Market Square.)

Are prepared to do all kinds of Casting and Machine work.

Special attention paid to Railroad, Steamboat and House work.

Orders solicited. Lock Box 339 P. O.

deli 1m

UNION IRON WORKS

—AND—

MACHINE SHOP,

Adams Street near Bayou,

Cubbins & Gunn.

(Successor to WATT C. BRADFORD.)

Would inform the public that they have greatly added to the well known facilities of the above long established Foundry, by a large addition of the newest and best tools, which, with the employing of none but first-class workmen, enables them to execute all orders promptly and well.

Steam Engines, Saw Mills,

French Burr Grist Mills & Smutters

ALWAYS ON HAND.

☞ Plantation and Steamboat repairs specially executed. no19 3m.

WESTERN FOUNDRY

—AND—

Machine Shop

WM. A. ROBINSON & CO

WM. A. ROBINSON, late of Quinby & Robinson, Memphis.
J. G. STROKES, late of Stokes & Taylor, Memphis.
R. NICHOLSON, T. H. MATTHEWS, formerly with Quinby & Robinson.

AFTER a suspension of business for nearly four years, we again come before the public, soliciting a share of patronage in the above branches of business in our new foundry, Wolcotty street, opposite the Gayoso House. We are prepared to build and repair Saw Mills, Engines, etc.; furnish all kinds of Castings for Building, Railroad, Railroads or Steamboats. With an experience of twenty-five years as a practical mechanics and machinists, we feel confident in our ability to give satisfaction. Our prices shall be as low as the expense of labor and material will admit; if, of,

Referring to the above notice, the old firm of Quinby & Robinson being dissolved, I would cheerfully recommend the new firm to our old friends and the public. And I would ask them to give the new firm a trial, feeling assured they will give all their customers perfect satisfaction.

WM. T. QUINBY.

Memphis, Nov. 1865. nov17-3m

A. O. Shultz,

PRACTICAL

LOCKSMITH, SAFE MAKER,

MACHINIST,

AND GENERAL IRON WORKER,

No. 119 Jefferson Street, Between Third and Fourth Streets,

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☞ Locks, safes, iron shutters and railings of every description manufactured to order. Safes repaired in workmanlike manner.

Repairing of every kind of machinery, iron work for house builders. no23-3m

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ESTABLISHED IN 1840.

Southern Wholesale Drug Warehouse.

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IMPORTERS and dealers in Foreign and Domestic Drugs, Chemicals, Paints, Oils, Dye Stuffs, Window Glass, Sash, Spices, Soaps, Perfumery, Brushes, Wines and Liquors, Patent Medicines, etc., etc. Everything warranted as represented and sold at the lowest prices. Orders executed (as in old times) with the utmost fidelity and dispatch. Terms—Cash or approved acceptance. nov9-3m

New Drug House.

C. SWAIN, Late of Arkansas. J. W. FALLS, Memphis.

Swain & Falls,

Having purchased the stock of J. S. Wetherill, at Mrs. Shaw's Building, are now receiving on hand a large and well selected stock of Fresh Goods, embracing everything usually kept at a *First Class Drug House*, and will be offered to the trade at as low rates as any house in the Southwest.

We have secured the services of Dr. S. E. Cole, a Druggist of Twenty Years' Experience, who will have charge of the *Prescription Department*.

☞ Prescriptions filled at all hours, day and night. SWAIN & FALLS,

Jan7 1m Druggists, 351 Main street.

A Voice from Vicksburg.

VICKSBURG, MISS., August 7, 1865.

DR. JOHN BULL—*Dear Sir*: I am happy to state to you that I have used your valuable Cedron Bitters with great benefit to myself in general debility and prostration of my system, produced by the unhealthy and miasmatic influences of the Mississippi river around Vicksburg, having been with Gen. Grant's army throughout its entire Southern campaign. I confidently recommend its use to all persons who are exposed to unhealthy climates.

H. W. FOGLE,
Ag't U. S. Sanitary Commission.

☞ Sold Wholesale & Retail by ☜

NIPCEN & REAKIRT,

Wholesale Druggists

No. 318 Main Street,

Who also sells

Bull's Sarsaparilla,
Bull's Worm Destroyers,
Smith's Tonic Syrup. janf-4m

F. M. Jacobi & Co.'s

PRESCRIPTION

DRUG STORE,

No. 316 Front Street,

Four Doors North of Gayoso House.

MEMPHIS, TENNESSEE.

This House will be Open Day and Night.

[nov8 3m]

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Fire, Marine, Hull, Life & Accident

INSURANCE,

Aggregated Capital and Assets of Over

$16,000,000.

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Insurance Company,

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Organized A. D. 1819. Net Assets, January, 1865—$3,877,302 71.

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MUTUAL BENEFIT

Life Insurance Company

NEWARK, N. J.

Organized A. D. 1845. Net Assets, January, 1865—$7,500,000. Dividend—50 per cent.

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With the immense resources of the above Companies, their long and tried experience in underwriting, and their promptness and liberality in the adjustment and settlement of Losses, we are enabled to offer to insurers the best possible security against the dangers of Fire, Water and accident, upon terms as favorable as consistent with the hazard incurred.

In the latter Department, the Mutual Benefit stands without a rival.

Being entirely MUTUAL, its profits are divided among the Policy Holders DURING THEIR LIFE, thus assisting them in the payment of premiums.

It makes no EXTRA CHARGES for residence in Tennessee, and its large accumulation of assets and small ratio of expenditure furnish the best possible guaranty of its stability and permanency.

All Applications for Insurances silthfully attended to, and all Losses Promptly adjusted and paid at this Agency.

HENRY A. LITTLETON,
Agent,

No. 4 Madison Street,

nov5-3m MEMPHIS, TENN

LOSSES PAID IN TENNESSEE,

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PHŒNIX

INSURANCE COMPANY,

HARTFORD, CONN.

Straightforward dealing in every department of its extensive business, from the receipt of a premium to the payment of a loss, has rendered the name

PHŒNIX,

Of Hartford, Conn.,

As familiar as any household word; and from the east sunrise to the golden shores of the Pacific slope, its excellent usefulness as an Insurance corporation has been thoroughly tried and satisfactorily tested. It is now, better than ever, prepared for service and duty in the line of its profession, with increased facilities for the transaction of business.

WESTERN BRANCH,

No. 34 West Fourth Street,

CINCINNATI, OHIO.

H. M. MAGILL, General Agent.

Losses occurring at this Agency, under policies issued from the Phœnix, will be adjusted and paid here in bankable funds.

Policies Issued Promptly by

HERMAN FIELD,

Resident Agent.

No. 1 Madison Street, up stairs.

(Sign transparent on Front.)

nov6 1m MEMPHIS, TENN.

INSURED BY THE PHŒNIX

AGAINST

LOSS OR DAMAGE BY FIRE,

—AT—

Rates Consistent with the Hazard assumed.

COMMISSION.

B. S. Long & Sons,

RECEIVING, FORWARDING

—AND—

General Commission Merchants,

UNION WAREHOUSE,

de23 3m COLUMBUS, MISS.

Planters' Oil Works.

STORAGE.

The undersigned proposes to devote the above building to a

GENERAL STORAGE BUSINESS.

They are prepared to Store

Cotton, Tobacco, Hay, Corn—in short every description of Produce, Goods and Chattels to any extent.

The Insurance Agents here of the several offices will take risks on property stored in these buildings at three-fourths of one per cent. per month, or five per cent. for six months.

The business will be under the management of R. D. BAGBY, to whom communications may be addressed. L. Y. DIXON,
J. R. CHRISTIAN.

Storage.

S. H. Monroe, formerly of the Commercial Hotel, has leased the stables of Tuft & May, on Court street, and converted them into the finest Warehouse in the city, and has accommodations to store 6,000 bales of cotton. A fire loft for dry storage, and would be happy to receive the patronage of all his friends, and the public in general.

dl1-1m S. H. MONROE.

D. Galbreath,

Commission Merchant,

—AND DEALER IN—

SUGAR & MOLASSES,

135 Gravier Street,

jan2 6m NEW ORLEANS.

SAMUEL MOSBY, Formerly Mosby & Hunt. CHAS. H. DORION, JR., Late of Hill & Dorion.

Mosby & Dorion,

COMMISSION MERCHANTS.

OFFICE,

No. 15 Mosby & Hunt's Building,

Up Stairs, Entrance over No. 304 Front Street,

Memphis, Tenn.

CONSIGNMENTS of cotton, for sale or shipment, solicited. Receiving and forwarding merchandise solicited. Strain's celebrated Plantation, Wheat and Corn Mills always on hand. Orders accompanying consignments carefully and promptly executed. nov8-1m

J. C. MERCER. A. J. ANTELO. J. H. GEYER

Mercer, Antelo & Co.,

General Commission Merchants

For the Sale of

COTTON, ETC.

PHILADELPHIA, PA.

REFER TO—Messrs. Nixon, Wood & Co., and C. P. Morgan, Cashier First National Bank, Memphis, Tenn. dec1-1m

R. P. WALT. MARTIN WALT

R. P. WALT & CO.,

COMMISSION MERCHANTS,

Wholesale dealers in

Provisions, Flour & Produce,

LIME,

Cement, Plaster, Hair, Etc.,

No. 5 Bradley Block,

nov7-3m MEMPHIS, TENN.

SAM. M. ARCHER, JNO. T. SHIRLEY,
{WAREHOUSE, JEFFERSON STREET,} Memphis.
{Near Third, nearly opposite Post Office.}

Archer, Shirley & Co.,

Commission, Forwarding

—AND—

STORAGE MERCHANTS.

Also, Steamboat and Railroad Agents

Office No. 12 Titus Block, Jefferson St

(Opposite Commercial Hotel.)

MEMPHIS,..... TENNESSEE.

☞ Agents for Memphis & Louisville and Memphis & White River Packets. no28-1m

R. K. CLARK, Memphis. T. S. ELY, Memphis. W. O. HARVEY, Lynchburg, Va.

Clark, Ely & Harvey,

Tobacco Commission Merchants,

No. 2 Bradley Block.....MEMPHIS, TENN.

dec9 3m

W. BENDER. W. H. MCMAKIN

Bender & McMakin,

WHOLESALE

GROCERS AND COMMISSION MERCHANTS,

And Dealers in

Foreign and Domestic Liquors, Plantation & Family Supplies, Bagging & Rope.

Also—Hay, Corn, Oats, Bran, and Lime.

No. 266 Main Street, Bet. Adams & Washington, deli 3m MEMPHIS, TENN.

CROWDER & CO.,

Tobacco Agents,

AND GENERAL

Commission Merchants,

No. 214 Front Street,

MEMPHIS,.....TENNESSEE.

U. S. Bonded Warehouse, No. 1.

de28-1m

Bradley, Wilson & Co.,

Commission Merchants,

NEW ORLEANS, LA.

☞ Make Liberal Advances on Consignments.

MEMPHIS AGENTS:

MASON & STEPHENS,

de30 1m 195 Main Street, (Up Stairs.)

EDWIN THOMPSON. THOS. H. HARNIUS.

Edwin Thompson & Co.,

Commission Merchants,

No. 36 Central Street, Boston, and No. 354 Broadway, New York.

☞ Make Liberal Advances on Consignments

MEMPHIS AGENTS:

MASON & STEPHENS,

de30 1m 195 Main street, (up stairs.)

GROCERIES.

C. H. EBBERT. J. P. CAMERON. R. P. FOLSER.

C. H. Ebbert & Co.,

Wholesale Dealers in

FOREIGN AND DOMESTIC LIQUORS,

—AND—

Rectifyers of Whisky,

No. 342 Second Street,

ARE prepared to fill all orders at short notice and at current rates.

Our stocks of liquors now in store are very large, and our boys every variety known to the trade, and our

Facilities for Rectifying are Unexampled.

Years of experience, and a reputation already acquired, are guaranteys of what our future will be.

☞ Orders Solicited from the Trade. ☜

Remember the number,

No. 342 Second Street,

OPPOSITE THE GREENLAW OPERA HOUSE

MEMPHIS TENN.

de21 2m

A. VACCARO. M. MAGEVNEY, JR.
B. VACCARO. A. B. VACCARO.

A. Vaccaro & Co.,

IMPORTER AND DEALER IN

Wines, Liquors, Segars, Etc.,

No. 4 Howard's Row,

nov5 1m MEMPHIS, TENN.

PRIVATE BOARDING,

339 "I" STREET,

Between 12th and 14th St., opposite Franklin Square,

Washington, D. C.

n26-3m. MRS. ANDREWS.

FANCY GOODS.

HUGH R. M'CAVLEY, Late of McCauley, Bro. & Brewster. JOHN GEORGE, Late of Aldridge & Co.

Young, Moore & Co.,

IMPORTERS & MANUFACTURERS

—OF—

Hosiery, Gloves, White Goods,

Furnishing Goods, Notions, etc.,

PHILADELPHIA.

Particular attention paid to the filling of orders. janf 3m

Pianos.

CHICKERING & Sons, Kindt & Mantz, (table & Co., and others.

LEOPOLD GOEPEL,

No. 375 Main St., Jackson Block.

Agents for Carhart, Needham & Co.'s Melodeon, Parlor and Church Organs. dec8 1m

KNABE PIANOS.

A Full stock just received. Call and examine the above splendid instruments before purchasing elsewhere.

LEOPOLD GOEPEL,

No. 375 Main street, Jackson Block.

JUST received a fine assortment of Music Boxes, Guitars, Violins and all kinds of Musical Instruments.

LEOPOLD GOEPEL,

No. 375 Main street, Jackson Block.

Joseph Specht,

37 Madison Street. 37

Memphis, Tennessee,

Manufacturer of

Cakes, Candies, Confectioneries

ETC., ETC.,

WOULD respectfully inform his old customers and the public generally, that he is still engaged in the above business and would be happy to attend to their orders. His long experience in the business is, he hopes, a sufficient guarantee that he can and will give satisfaction.

Ladies Oyster Saloon.

The ladies are informed that a fine Saloon is now opened, where they can be supplied with Oysters in every style, Coffee, Tea, Chocolate, etc. Attentive and courteous waiters will be in attendance. JOSEPH SPECHT,

nov5-3m No. 37 Madison St.

Colt's Pistols,

And other Improved Makes.

WE have made arrangements with the makers of these celebrated weapons that will enable us to sell them at the lowest wholesale prices, either wholesale or retail.

Country Merchants supplied on liberal terms. A full assortment of fixed ammunition for the same. F. H. CLARK & CO.,

deb-1m No. 1 Clark's Marble Block.

PHOTOGRAPHS.

OWING to the generous patronage bestowed upon us during the last year, we now propose to present each one of our patrons, who sphere pictures from us, with

A SPLENDID ALBUM,

FOR A

Holiday Present.

Pictures of every description, from

MINATURE TO LIFE SIZE,

Finished in

Oil, India Ink & Water Colors.

A fine assortment of

Frames, Fancy Cases,

Etc., at the lowest prices.

Give us a call, and you will be satisfied, at the

CLAY BUILDING,

233 Main St.

de21 2w MRS. M. A. BROWN.

SELLING OFF! SELLING OFF!

Madame Lavinge

IS Going to Paris for new Goods. She has Hair and many Fancy Articles at greatly reduced prices, to close out her present stock and make room for her new stock. Ladies in need of any goods in her line will do well to call on her. Be sure to get your good bargains. Call at Madame F. Lavigne's Ladies' Mirror of Fashion, No. 375 Main street. nov30-3m

CHINA HALL,

(Established, 1852.)

William Jack,

No. 224 1-2 Main Street, Memphis,

Opposite Worsham House,

Importer, Wholesale and Retail Dealer in

China, Glass and Queensware,

Wooden and Willow-Ware, Silver-Plated and Britania Ware, Looking Glasses, Coal Oil Lamps, Table Cutlery, and House-keeping Goods generally.

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