FINANCE AND TRADE.

OFFICE OF THE DAILY APPEAL, MEMPHIS, March 19, 1869.

FINANCE.

This has been another dull day in money circles, and our most earnest inquiries failed to elicit information worthy of note. Exchange is some stiffer, owing to the light transactions in cotton, and some of our banks which have all along kept their customers supplied at par, have advanced their selling rates to ¼ premium, and in some instances we heard of ⅜ premium being asked. They buy at par to ⅛ discount, but generally take all offered at par.

Bonds and Stocks are in demand; but transactions are generally small, as large holders do not care to sell.

Local Scrips are in fair demand. City is firm at 75@76c buying; selling at 77@80c. Scrip proper is held at 80c by dealers, with no offerings at the counter.

County Warrants are in but light request. Small pieces are taken by dealers at 72c; selling at 75c.

Police Scrip is very firm at 96c buying; selling at 98c.

Gold opened in New York to-day at 130½, and closed at 131. Carrying at 2 cent.

The money market was very close at 7 per cent for call loans. Sterling Exchange was dull at 108½ for prime 60 day bills.

Stocks were irregular at the opening, and soon became bearish, remaining dull throughout.

Wells & Fargo Ex., 30½; American Ex., 40; Adams' Ex., 58½; U. S. Ex., 54½; Merchants Union Ex., 16; Quicksilver, 20½; Canton 59; Pacific Mail, 90½; Western Union Telegraph Co., 37¾; New York Central, 159½; Erie, — to —; Hudson, 139½; Reading, 92; Chicago & Alton, —; preferred, —; Toledo, W. and W., 67; preferred 77; St. Paul, 69; preferred 79; Ohio and Mississippi, 31½; Michigan Central, 118; Michigan Southern, 96½; Illinois Central, 139; Cleveland & Pittsburg, 87½; Cleveland & Toledo, 106½; Rock Island, 128½; Chicago & Northwestern, 84½; preferred, 91½; Ft. Wayne, 120½.

Governments were excited at the opening, with an advancing tendency and many foreign orders upon the market. This state of affairs did not last long, however, for at the noon call they were dull and rather heavy, with limited transactions.

Bonds of 1881	116½	116¾
5-20 Bonds of 1862	110½	110½
" " " 1864	114½	114½
" " " 1865	117	117¼
" " " 1865, new	113½	113½
" " " 1867, "	113½	113½
" " " 1868, "	113½	113½
10-40 "	108½	108½
Pacific Sixes	103½	103½

The new law concerning National Banks, to which we have before alluded, requires not less than five statements per year of the condition of each bank. These five reports are to take the place of both the quarterly and monthly statements heretofore required under the 34th section of the national bank act. This 34th section is in fact entirely annulled. The new fashioned reports are to exhibit in detail resources and liabilities of the association, verified by the oath of the President or Cashier, and attested by at least three of the Directors. The attestation of the Directors is an entirely new feature. We suppose they are simply to give their signatures in certification without oath. Under the old law the publication of an abstract of the regular quarterly return was required; under the new the report of each association in the precise form in which it is furnished the Comptroller must be published in a local paper. Nothing is said about the time when this publication must be made, but of course it is expected it will be attended to as early as practicable. The Comptroller continues as heretofore to have the right to call for special reports at his discretion. One hundred dollars is the penalty for each day's delay to respond with reports after the expiration of the five days allowed for their transmission. Section 2d, of the new law, requires a prompt return to the Comptroller of the amount of each dividend, and net earnings in excess of dividends.

These last items have heretofore been sent under the requirements of the revenue law to the Assessors of the United States. They have also been required to be sent to the Treasurer of the United States, on the first of July and January, in what are known as the semi-annual returns, although section 41, of the National Bank Act, providing for the semi-annual return, makes no mention of these items of information.

COTTON.

The Liverpool cotton market, at the opening to-day, was quiet. Uplands 12 1/16; Orleans 12 1/16; and at 1:20 p. m. it was quiet and unchanged. No later dispatch was received.

The New York market was dull and unchanged at the opening. Low Middlings 27½c; Uplands 28½c; Good Middlings 29½c. At 11:55 a. m. it was inactive and prices drooping. Low Middlings 27½ to 27¾c; Uplands 28½ to 28¾c; Good Middlings 29½ to 29¾c. It closed quiet and weak, with quotations unchanged.

Our market has been dull, and sales very light—only one buyer meaning business so far as we could learn, and his orders were limited to a small amount.

We are unable to give accurate quotations, but the few transactions reported were made upon a basis of 27 to 27½c for Middlings.

COTTON STATEMENT.
CHAMBER OF COMMERCE, MEMPHIS, March 19, 1869.

Stock on hand Sept. 1, 1868		47
Received to-day	867	
Received previously	216,900	217,767
		217,814
Exported to-day	716	
Exported previously	199,231	199,947
Stock on hand at 12 m		25,867

Receipts were per M. & C. R. R. 318 bales; M. & T. R. R. 95; M. & O. R. R. 222; M. & L. R. R. R. 7; river 275; wagons 50. Exports were per M. & C. R. R. 123; M. & O. R. R. 293; river 300.

We give the Liverpool weekly statement, as follows: Sales 54,000 bales. Of this amount 4000 bales were taken for export and 5000 by speculators. Stock on hand 264,000 bales, of which 105,000 is American. Stock all at 363,000 bales, of which 169,000 is American. Compared with last week, this shows a falling off in sales of 7000 bales. The stock on hand has decreased 18,000 bales, while the American has fallen off 4000 bales. The stock all at has fallen off 26,000 bales, the American all at increasing 6000 bales.

TRADE.

The general markets to-day did not exhibit much activity, and prices remain tolerably steady. The variable character of the weather has interfered materially with the demand for spring goods, but as soon as it becomes settled we may look for a very active trade. The wholesale houses of our city are now well stocked, and when the demand comes, it will find Memphis in better condition so far as supplies are concerned, than at any time since the war.

While on the subject of spring trade, we would remind our merchants that the time has arrived when they should make it known to the public that they are prepared to meet any requirement—to fill out every order—to duplicate any stock of goods—which may be needed by the planter or the country merchant. To do this properly, they should advertise liberally and judiciously—advertise in a newspaper. Experience has taught all practical men that only through the columns of a newspaper can business properly become extended. Claptraps in the way of dodgers, so-called advertising sheets, and other humbugs by which enterprising individuals make a few dollars at the expense of the advertiser, have become played out. They do not reach the interested reader, and when they do they are merely glanced at and are thrown away, never again to be found, or perhaps entirely forgotten. The newspaper alone presents advantages to the merchant having wares to sell. Let any one interested sit in our office a few hours of any day, and see the number of people who call to look at our exchanges in order to find this or that advertisement. As a single instance we would note that when it was known that a line of packets was started between St. Louis and Shreveport, we had hundreds of calls to learn the names of commission merchants along Red river, and particularly at Shreveport; but we were as ignorant upon the subject as those who wanted the information. Almost daily we receive letters asking information concerning our business houses. To-day a letter was received from a point on the Memphis and Louisville Railroad asking if Memphis supported but one drug house, and upon reference to our advertisements we find that Theo. Hoerner, Esq., at No. 54 and 56 Beal street, keeps the only stock of drugs in our city. Another letter, which we publish below, and which was received during the early part of the week, tells its own tale:

GRENADA, MISS., March 12, 1869.

Editors Appeal: I am a constant reader of the APPEAL, and for some time back have been in bad health—so much so that I cannot visit your city at present. I have been in business at this point over a year, and would like you to send me the names of your queensware establishments. I find the name of one—that of C. N. Erich—in your valuable paper; but as I want to replenish my stock, I would like to examine the price list of at least two or three prominent dealers. * * * * * *

Very Respectfully,

Choice APPLES are very scarce and demand fair. Selling at 6 to $8 per bbl.

The BUTTER market is well stocked, and prices firm for choice grades. We quote at 40 to 45c; common to good dull at 25 to 35c.

BEANS are in light supply and prices steady at 2 to $3 per bushel for mixed, $ 25 to $3 50 for navy.

In PROVISIONS there is but a light trade doing. Mess Pork, $3 to $33 50. Prime Mess 29 to $30 Extra Prime Pork 28 to $29. Rumps 27 to $28. Jowls 23 to $24. Clear bulk Sides 16½ to 17c. Clear Rib 16 to 16½c. Rib Sides 15½ to 16c. Shoulders 13 to 13½c. Bacon, clear Sides 18 to 18½c. Shoulders 14½ to 15c. Plain Hams 17c. S. C. plain 18½ to 19c. Lard dull; tierces 19½ to 20c, kegs 20½ to 21c. A lot of Bulk Shoulders were offered at 13c, and Clear Sides at 16½c, with no buyers.

We have no change to note in CHEESE. The stock is light and prices firm. Factory 23 to 24c. E. D. 23 to 23½c. W. R. 22 to 23c.

The stock of COFFEE on hand is fully equal to the demand, and prices remain steady. We quote Ordinary 19 to 20c; Fair, 20 to 21c; Good, 22 to 23c; Prime, 24 to 25c; Choice, 26½ to 28c.

There is no CORN upon the levee, and holders ask 80c in store. OATS are dull at 72½ to 73c on landing, with good supply. HAY is firm at $27. BRAN, 24 to $25.

CORNMEAL is scarce and firm; 3 60 to $3 75 are the ruling figures by the drayload for fresh; kiln dried is inquired for, but none on market.

The demand is active for all kinds of DRIED FRUITS. Dried Apples 9 to 12c; Peaches 11 to 14c.

EGGS are in good demand, and scarce at 22 to 23c per dozen.

We have no change to note in the FLOUR market. There is but a light retail demand. We quote Superfine 6 to $7; X, 7 50 to $8; XX, 8 50 to $9; XXX and Fancy brands, 9 50 to $12.

GRASS SEEDS are in demand. Clover is scarce at $11 per bushel. Blue Grass $3 25. Timothy $3 25. Orchard Grass $2 25. Herds $2. Millet $3. Lucerne and White Clover 75c per lb.

The HIDE market is active and prices firm. Green 9 to 9½; Salt 10 to 11c; Dry Salt, 20c; Dry Flint, 22c; Deer Skins, green, 15 to 16c; dry, 33 to 35c.

In IRON TIES we have no change to note. Selling at 6 to 7½c as to style.

Cape and Alabama LIME held at 2 to $2 25 per barrel. Utica 1 75 to $2. Louisville Cement 2 75 to $3.

SUGARS are steady and market well supplied, with fair demand. We quote Fair 14½c; Prime, 15½ to 16c; Choice, 16 to 17c; Yellow Clarified, 17 to 18c; White Clarified, 18 to 19c. MOLASSES is also dull; Common, 70 to 75c; Choice, 80 to 90c.

PRODUCE of all kinds is dull. Seed Potatoes are entirely neglected, while eating varieties are only bought in a small way. We quote Peach Blows, 2 75 to $3 00; Russets $3; Pink Eyes 3 50 to $4; London Lady's 3 50 to $4; Early Goodrich's $4 50.

There is an active demand for POULTRY and stock light. Turkeys 20 to $24. Geese 8 to $9. Ducks 5 to $6. Chickens 6 00 to $6 50.

The stock of SALT is large and prices steady. Large Dairy, in 7 bushel barrels, $4 50. Small Dairy, in 5 bushel barrels, $3 50. Large Common, in 7 bushel barrels, 3 30 to $3 50. Small Common, in 5 bushel barrels, 2 50 to $2 75. Tasse are quotations in lots from first hands.

The LIVE STOCK market is moderately active. Beef Cattle No. 1, 6½ to 8½ gross; No. 2, 5 to 6c; No. 3, 2 to 4c; Texas Beeves, 25 to $35 per head; Work Oxen, 50 to $100 per yoke. Sheep dull at 4 to $7 as to quality. Hogs, 7 to 8½c gross—10 to 11c dressed. Horses and mules, 100 to $250 as to quality.

The TOBACCO market is fairly active. All low grades are in demand and prices are firm.

There is no change in WHISKY. The demand is steady and prices generally firm. Highwines 92 to 95c.

WILLIAM GAY, Memphis, Tenn. J. H. MARTIN, Late of F. Lane & Co.

Gay & Martin,

WHOLESALE

GROCERS, COTTON FACTORS

—AND—

COMMISSION MERCHANTS

DEALERS IN

Plantation Supplies, Bagging, Rope and Iron Ties,

No. 310 Front Street,

Next Door to Orgill Bros. & Co., mh31 MEMPHIS, TENN

JOS. J. POWERS

IRON, FRAME & BRICK

Bridge Builder

Memphis, - Tennessee.

☞ Is prepared to construct BRIDGES and IRON ROOFS and BUILDINGS of all descriptions. feb13

RAILROAD TIME TABLE.

Memphis and Louisville Railroad Line

	DEPART.	ARRIVE.
Day Express, R. R. time	5:00 a.m.	3:00 p.m
" City time	4:45 a.m.	
Night Express, R. R. time	4:00 p.m.	9:00 a.m
" City time	3:45 p.m.	

Ticket offices No. 227½ Main street and at Depot, head of Main street.

Sleeping Car attached to Night Express Train, which goes through to Nashville, via Nashville and Northwestern Railroad, without change.

SAM. B. JONES, Gen'l Sup't.

Mississippi and Tennessee Railroad.

	ARRIVE.	DEPART.
New Orleans Mail, daily	3:15 p.m.	4:15 p.m
New Orleans Express, daily except Sunday	8:30 a.m.	8 55 a.m
Freight, daily except Sunday	3:00 p.m.	6:25 a.m

Time through to New Orleans 24 hours. Baggage checked through. Ticket office 227½ Main street and at Depot. Omnibuses will call for passengers and check baggage in any part of the city, by leaving orders at 227½ Main street.

feb14 A. S. LIVERMORE, Gen'l Sup't.

Memphis and Little Rock Railroad

TO MADISON AND LITTLE ROCK, ARK.

Going West—Leave Hopefield daily at 7½ a.m.
Coming East—Leave Madison daily at 2 p.m.
Ferry Boat leaves foot of Union street at 7 a.m

S. B. BEAUMONT, General Superintendent.

fe27

RIVER MATTERS.

WEATHER AND RIVERS.

GAS WORKS, March 19, 1869.

River rose in past 24 hours 8½ inches. Below high water mark 12 feet 8½ inches.

CHAS. GOODWIN.

The heavy rains which fell since our last have caused the river to rise more rapidly than we anticipated at this point. The Arkansas is falling at Little Rock and all the way from Fort Smith to the mouth. White river is about on a stand, but is full as possible for it to be without doing damage. The very latest news from the Ohio and Mississippi will be found in our telegraphic columns.

Arrivals.

Steamer G. W. Cheek, Osceola.
" Natoma, Friar's Point.
" Martine, St. Francis.
" Cheyenne, Arkansas river.
" W. A. Caldwell, Ark. river.
" Liberty, White river.
" Richmond, New Orleans.
" Sally, New Orleans.
" Luminary, Vicksburg.

Departures.

Steamer Sally, St. Louis.
" Richmond, Louisville.
" Cheyenne, Cincinnati.
" Natoma, Friar's Point.
" Luminary, St. Louis.

In Port.

Steamers W. A. Caldwell, Coosa, Sam. J. Hale, Martine, Linton, G. W. Cheek and Liberty.

MISCELLANEOUS.

The levee was muddy and freight handled slowly upon it yesterday. Everything seemed to be under the influence of the weather, which never was more variable than at present.

Capt. J. B. Davis is still in Cincinnati, but will be home in a few days.

Joe Lambert, of the Hays' Coal Company, who has been missing for somedays, is still *non est*. Whether he was foully dealt with or vamosed, is still a matter of uncertainty. He had, we learn, the confidence of his old employers, Messrs. Bigley & Mellersh, to the fullest extent.

The United States mail packet Rubicon, pioneer of the Vicksburg line, leaves to-day, at five p.m., for the bends and Vicksburg. Capt. Wm. Birck is master of the Rubicon, and Alf. Grissom is her competent chief clerk.

Capt. Walker will back out the Sam. Hale to-day for Cairo, Louisville and Cincinnati. She makes all way landings, and is a swift and elegant packet. Mr. Miller is her chief secretary.

The Linton, Capt. Hayward, leaves to-day for all points on St. Francis river. She goes to Wittsburg. Les. Ware is chief clerk.

Col. Jake Frolich, of the Searcy *Record*, is in town. He leaves for home today on the Liberty.

The Richmond passed up yesterday. Will L. Visscher, of the Richmond's *Headlight*, stopped off in our city, and will go through to Louisville by rail. He will call on our merchants to-day.

The celebrated case of Ben Johnson vs. Titus and others, which has been pending in our law Court for some weeks, was brought to a close a day or two ago, the jury disagreeing after being out nine days. I will come up again at the next term.

Colfax and wife and Ben. Wade, will be passengers on the next down trip of the Richmond.

The Liberty, as usual, came in promptly on time, with a large trip of people and a good freight. She is the regular U. S. Mail packet, leaving to-day at five p.m., for all points on White river, connecting at Duvall's Bluff with the Little Rock Railroad, and at Augusta with the Fairy Queen, for the headwaters. The Liberty has no superior, as far as speed and comfort are concerned. Capt. Wm. Conley commands, with Messrs. James Thompson, James Rowland and Charley Sharpe, a trio of clever gentlemen and attentive clerks, in charge of the office.

Sea gulls have made their appearance at Vicksburg. Gulls are plentiful here.

J. M. Owen, formerly a well known Memphis and Cincinnati pilot, is now running a velocipede school in this city, and is known as Prof. Owen.

The Cheyenne departed for Cincinnati with 108 bales of cotton.

The George W. Cheek, Capt. Malone, leaves to-day at 5 p.m. for Osceola and all way landings. She is the regular packet. Frank Gonterman is her clerk.

The W. R. Arthur, Capt. Isaac Jones, will pass down to-day for New Orleans and all way landings. She is an elegant passenger packet, and Capt. Jones is one of the most popular officers on the river.

The elegant passenger packet City of Cairo, with Capt. J. Walton on the roof, leaves at 2 p.m. to-day for Cairo and St. Louis. She possesses every convenience usually found upon modern steamers, and connects with the trains North and East. H. E. Corbyn and Clem Nolt are clerks.

The splendid U. S. mail packet W. A. Caldwell came in yesterday with nearly 200 bales of cotton, and full of people. She leaves again to-day for Pine Bluff, Little Rock and all way landings. She connects with the Fort Smith packets, and is one of the best packets in the trade. Robe Haynes is master, and the popular and obliging Jack Chambers is clerk. His assistant, Bob Shields, is a competent clerk.

C. B. Redfield, of Pittsfield, read an interesting paper on steamboating on the Hudson river, in that town recently. He stated that there was more freight carried over that river than upon any other water course in the world, and that it would require the employment of 2000 freight cars and 50 engines daily through the whole season of navigation to transport it. We wonder if Redfield ever visited the Mississippi river.

There are four regular lines of sailing packets between New York and San Francisco, in which, on an average, six vessels per month are dispatched with about 15,000 tons of cargo. The line of steamers, via Panama, takes out monthly about 3500 tons.

Some recent experiments have been made in England on the effect of a non-conducting coating of cement in reducing the radiation of heat from the surface of steam boilers. In the experiments referred to, the boiler has a superficial exposed area of 280 square feet, and it was found that, with the boiler uncovered, nearly fifteen cubic feet of water was evaporated each hour. After the boiler had been covered with a non-conducting cement, the evaporation was at the rate of twenty-one and one half feet per hour. The coal used, and all the other circumstances in the two experiments, were precisely the same.

The Louisville *Courier* says: The Lena, which boat has been running in the Evansville and Green river trade, was brought to this port yesterday by order of the U. S. Marshal. She is the property of E. D. Tyler, of this city, who has taken the benefit of the bankrupt act, and will be sold for the benefit of his creditors.

The New Orleans *Crescent* says: We learn from Mr. John Poland, first mate of the ill-fated steamer Mittie Stephens, who arrived in the city yesterday morning on the steamer Dora, that fifty-eight of the bodies of the lost on the Stephens have been recovered, and have been decently buried. The bodies of all the crew who were lost are among the number, with the exception of that of Captain George Reimer, the first clerk. All efforts, so far, to find his body have been unsuccessful. It is now supposed that he was among the burned.

STEAMBOATS.

FOR ST. LOUIS.

Memphis and St. Louis United States Mail Line.
CITY OF CAIRO.....Malin master
This elegant and swift steamer will leave as above
THIS DAY, 20th inst., at 5 p.m.
Freight received at St. Louis Wharfboat.
mh30 FLEM. CALVERT, sup't.

FOR NEW ORLEANS.

Regular New Orleans Packet—For Vicksburg, Natchez and New Orleans.
W. R. ARTHUR.....Jones master
This excellent passenger steamer will leave as above
THIS DAY, 20th inst., at 5 p.m.
RICHARD W. LIGHTBURNE, Agent,
mh20 No. 4 Jefferson street.

Regular Louisville and New Orleans Packet. For New Orleans.
INDIANA.....Neal, master
This superb passenger steamer will leave as above on
SUNDAY, 21st inst., at 10 a.m.
LARRY HARMSTAD, Agent,
mh20 No. 22½ Madison street.

FOR ARKANSAS RIVER.

Memphis and Arkansas River Packet Company United States Mail Line.
W. A. CALDWELL.....Haines master
This splendid passenger steamer will leave for the above on
SATURDAY, 20th inst., at 5 p.m.
T. A. ENDIG, Agent,
mh19 304 Front st., Mosby Block.

FOR VICKSBURG.

Memphis and Vicksburg United States Mail Line.
RUBICON.....Blake master
This elegant passenger steamer will leave
SATURDAY, 20th inst., at 5 p.m.
Freight received at the St. Louis Wharfboat.
mh19 FLEM. CALVERT, Sup't.

FOR CINCINNATI.

Memphis and Cincinnati Packet Company. For Cairo, Louisville and Cincinnati.
SAM. J. HALE.....Walker master
This elegant and fleet passenger steamer will leave
SATURDAY, 20th inst., at 5 p.m.
JAS. T. BOURNE & CO., Agents,
mh19 No. 12 Jefferson street.

FOR ST. FRANCIS RIVER.

Regular Saturday St. Francis River Packet—For Madison, Wittsburg and Way Landings.
LINTON.....Hayward Master
This fine passenger packet will leave as above, on
SATURDAY, 20th inst., at 5 p.m.
WINSON & DONAHUE, Agents,
mh19 254 Front street.

FOR WHITE RIVER

Memphis and White River U.S. Mail Packet Co
LIBERTY NO. 2.....Davis master
This splendid passenger packet will leave as above
SATURDAY, 20th inst., at 5 p.m.
For freight or passage apply to
LARRY HARMSTAD, Agent,
mh18 Star Wharfboat, foot Monroe st.

Memphis and White River U.S. Mail Packet Co
LIBERTY No. 2.....Davis master
This excellent steamer leaves Memphis as above,
SATURDAY, 20th inst., at 5 p.m.
JAMES H. SHARPE, Agent,
J. A. Sayers, Passenger Agent. No. 290 Front street. mh18

FOR HALE'S POINT.

Memphis and Hale's Point Packet.

The Steamer
MARTINE.....R. Rector, Master
WILL leave Memphis for Hale's Point and all Way Landings
EVERY MONDAY AND THURSDAY.
Apply on board. feb1

TRI-WEEKLY PACKET

FOR OSCEOLA.

GEO. W. CHEEK.....George Malone, Master
Frank Gonterman, Clerk,
LEAVES MEMPHIS ON TUESDAY, THURSDAY and SATURDAY, at 5 p.m., for Randolph, Fulton, Fort Pillow, Osceola and all Way Landings. Returning, leaves Osceola WEDNESDAY, FRIDAY and SUNDAY.
Apply on board. mh5

Memphis and St. Francis River Tuesday Packet.

For Helena, Mariana, Madison and Wittsburg.
The new and elegant Sidewheel Passenger Packet,
SAINT FRANCIS,
Capt. T. R. Bowman, - - Sam C. Paine, Clerk
WILL leave Memphis for HELENA, L'ANGUILLE and ST. FRANCIS RIVERS every TUESDAY, at 5 o'clock p.m.
LARRY HARMSTAD, Agent,
feb19 No. 22½ Madison street.

MEMPHIS & ARKANSAS RIVER

Packet Compa'y.

THE FOLLOWING ELEGANT PASSENGER Boats of this LINE will leave Memphis hereafter THREE TIMES A WEEK, as follows:
Tuesdays, Thursdays and Saturdays, at 5 o'clock p.m.,
THOMAS H. ALLEN...Reese Pritchard, Master
W. A. CALDWELL.....S. L. Haines, Master
OZARK.....H. Blaisdell, Master
LENI LEOTI.....W. T. Berry, Master
Connecting at LITTLE ROCK with the Company's new and light-draught packets for Fort Smith and Fort Gibson. Close connections made both ways.
AMERICAN.....Jno. W. Williams, Master
VAN BUREN.....Charles Rogers, Master
FORT GIBSON.....John Woodburn, Master
FORT SMITH.....Eli. Nowland, Master
All of the above boats were built expressly for the trade, and are peculiarly well adapted to it. Passengers and freight will be put through by this line to all points on the Arkansas river without detention, and at reasonable rates.
All persons shipping freight for any point on the Arkansas river from North or East of Memphis, should have their goods consigned to "Memphis and Arkansas River Packet Company," at Memphis. Merchandise shipped from New Orleans should be consigned to Memphis and Arkansas River Packet Company, Napoleon, Ark.
Freight received at any time at the Company's office. JNO. D. ADAMS, President.
T. A. ENDIG, Agent,
ja26 304 Front street, Mosby Block.

VEHICLES.

CARRIAGES.

W. S. BRUCE & CO.,

Nos. 37 and 39 Monroe Street,

MANUFACTURERS of and dealers in superior Carriages, Park Phetons, Hacks, Landaus and other late styles of Carriages. Also, a good stock of fine Top Buggies, No-top Buggies, Spring Wagons and Velocipedes, will be found at our rooms on Monroe street, to which we invite the attention of buyers.

W. S. BRUCE & CO.,

Nos. 37 and 39 Monroe Street,

DEALERS IN

IRON AND CARRIAGE HARDWARE,

TRIMMINGS, Spokes, Hubs, Felloes, Wheels, and all kinds of Wagon Materials, Paints, Oils, Varnishes, Brushes, etc., etc., to which we invite the attention of dealers and the trade generally. feb27

SADDLERY, ETC.

C. N. CASE, Jr., & CO.

No. 177 Main Street,

Near Overton Hotel, Woodruff Block,

MEMPHIS, - - - - TENNESSEE.

MANUFACTURERS OF

Saddlery, Harness, Bridles, Collar

Whips and Hardware.

☞ new stock just received. ja3

INSURANCE.

NO EXPERIMENT

AN ESTABLISHED FACT

THE LEADING LIFE COMPANY

OF THE WEST!

THE

ST. LOUIS MUTUAL

LIFE INSURANCE CO.

Begins the year (January 1, 1869,) with

ASSETS,

$3,619,670 67!

Increased over $1,000,000 during the past year, after paying losses by death ($455,450), and Dividends 1865, 1866 and 1867, and purchased Policies ($305,889), amounting in sum total to $760,539.

Total losses by death paid since organization of the Company,

$866,250!

Total Return Dividends paid since organization of the Company,

$414,209!

Policies issued during the year 1868,

4,664!

Total number of Policies issued since organization of the Company,

14,330!

ASSETS AND RESERVE SECURE AND AMPLE FOR ALL CONTINGENCIES.

PRESENT ANNUAL INCOME,

$2,500,000!

Our past success is a guarantee for the future. Long lists of reference are easily obtained, but are no real guarantee of SAFETY and SUCCESS. The cheapest assurance is in tried and experienced Companies.

The higher per cent. of interest West, and our present annual income (over $2,500,000), will appeal largely to those desiring Assurance as an advantage with us in the future of their Policies.

EXAMINE OUR PLANS AND RATES BEFORE INSURING ELSEWHERE.

A Strictly Mutual Company,

With the additional security of a paid-up

Guarantee Capital of $100,000,

PAYING ITS OWN DIVIDENDS.

The most popular and advantageous forms and favorable terms of Insurance presented. A loan or credit of one-third (if desired) of the premium given. Surplus distributed on the first of January each year, and dividends paid annually thereafter on the Contribution Plan.

OFFICERS:

D. A. JANUARY, President; CHAS. H. PECK, Vice-President; WM. T. SELBY, Secretary; J. S. MILLER, A sistant Secretary; WM. N. BENTON, General Agent; WM. E. HARVEY, Actuary; Hon. ELIZUR WRIGHT, Consulting Actuary; WM. M. McPHEETERS, M.D., Examining Physician.

DIRECTORS:

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J. S. WHITE, M.D., W. T. IRWIN, M.D., MEDICAL EXAMINERS.

Statement of the Condition of the St. Louis Mutual Life Insurance Company, on the 1st day of January, 1869.

On the first day of January, 1869, made to the Comptroller of the State of Tennessee, in compliance with the laws of that State relating to Agents of Insurance Companies of other States doing business in that State.

The name of this Company is the Saint Louis Mutual Life Insurance Company, and is located in the City of St. Louis, County of St. Louis, State of Missouri.

The amount of Capital Stock is paid up, and is.....$100,000 00

ASSETS.

Loans secured by Deeds of Trust, first liens of record on Real Estate, principally in city and county of St. Louis, as per schedule annexed	$1,012,281 83
Loans on Policies in force	1,267,900 20
Cash on hand, in Bank and Office	9,936 28
Loans on Personal Security	60,730 91
Tennessee State Bonds, six per cent.	26,000 00
Coupons on same, due 1st January, 1869	780 00
Virginia State Bonds	30,000 00
Office Furniture and Iron Safes, at Home Office and Agencies	5,164 29
Revenue Stamps on hand	971 60
Deferred Annual, Semi-Annual and Quarterly Premiums due on Policies in force and in transitu from Agents	51,411 73
Due from Agents, and for first Premiums on Policies in hands of Agents and in course of transmission	274,699 33
Accrued Interest	88,805 24
	$3,619,670 67

LIABILITIES.

Capital Stock	$ 100,000 00
Dividends Undrawn	33,420 46
Interest to reduce Bonds and Notes to present six per cent. value and for taxes unpaid	127,715 03
Losses admitted not yet due and uncalled for	85,600 00
Reserve for Reinsurance	2,961,512 24
Surplus	311,792 94
	$3,619,670 67

STATE OF TENNESSEE, COMPTROLLER'S OFFICE.

I hereby certify the foregoing to be a true and correct copy of the original now on file in this office. G. W. BLACKBURN, Comptroller of State.

STATE OF TENNESSEE, COMPTROLLER'S OFFICE, NASHVILLE, January 1, 1869.

I, G. W. Blackburn, Comptroller of the Treasury, do hereby certify that the St. Louis Mutual Life Insurance Company, located at St. Louis, in the State of Missouri, has produced to me satisfactory evidence that said Company has complied with all the requirements of the laws of the State of Tennessee imposed on Insurance Companies, and I further certify that McMahon & Otis, Agents of said Company, have also complied with the requirements of the laws of the State, made and provided in such cases; wherefore, said St. Louis Mutual Life Insurance Company has authority to take risks and transact the business of insurance in this State, at Memphis, Tenn.

G. W. BLACKBURN, Comptroller of Tennessee. By PLUNKET.

mh7

1869

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A brief allusion to the origin of this important discovery may not prove uninteresting. Among the authenticated records of the renowned Captain Cook's voyage around the world, is found the statement, that while sojourning for a short time on the Brazilian Coast of South America, he observed the natives using, in the preparation of their food, a peculiar oil, which, upon examination, he found to possess the appearance, taste and flavor of Butter; upon further inquiry, however, he ascertained that it was simply a substance that the natives distilled in a crude and imperfect manner from a rich and luxuriant plant that grew spontaneously and abundantly in that warm tropical country. A few years ago an eminent French chemist, while on a professional visit to the tropics, made numerous experiments with this remarkable production of nature, and succeeded in extracting a concentrated essence of the plant. The formula for its preparation, and the Sole Right for the sale in