FINANCE AND TRADE.

OFFICE OF THE DAILY APPEAL, MEMPHIS, June 14, 1870.

The New York *Daily Bulletin* of the 10th contains an article upon the currency of the South, which must be accepted as a great concession from a quarter heretofore inimical to all the politico-commercial interests of the South. The text for this article is furnished by the New Orleans *Picayune*, which, like the Mobile *Register* and the APPEAL, has for some time past been urging upon the attention of the planters and business men of the South the policy of "gold for cotton." The *Picayune*, in the extract quoted by the *Bulletin*, says:

Under the existing banking system of the United States, the State banks are almost wholly paralyzed by the odious discrimination made against them, and in favor of the national banks; their circulation, being taxed at ten per cent., while that of the latter institutions is taxed but one, and is consequently banished from public use. But this is not the only wrong done the planting States under that system. They are deprived of their quota of circulation under it, and it is conferred upon other sections at their expense and to their great detriment. * * * This is a monstrous injustice, but it is known that any appeal to Congress to correct it would be utterly hopeless of success.

The *Bulletin* acknowledges that the *Picayune*, in this expression, but represents the general sentiment of the people of the South: It admits that we need currency, and that the $20,000,000 additional greenbacks for the South, provided for by Garfield's bill, would not more than satisfy half the demand of a constantly repeated call from an agricultural community, receiving steady accessions from every part of the world. The *Bulletin* admits that in consequence of the changed commercial habits of the South—habits growing out of her altered social relations—more money is now needed to move her crops and satisfy the every-day wants of her laborers than before the war was possible. In those days the slave was not paid by the day, week or month as the hired hand is now. His master fed and clothed and supplied his wants on a credit of six or twelve months. Money was not needed. Now all is changed. The planter comes to town with cash, or its equivalent, buys for cash and pays cash every day, week or month for his labor. It thus happens that an increased volume of currency is needed. And this necessity grows daily. It can be partially satisfied by an increase in the number of National Banks, but would be more fully met by local banks of issue whose notes would serve to ease a pressure that is becoming severer every year, operating as it does to wring from as large tribute in interests for eastern capitalists, to cramp our energies and our commercial, manufacturing and mechanical enterprises. Let Congress but remove the 10 per cent. restriction upon local bank issues, and we will take care of ourselves, leaving to those who desire them all the honors, profits and emoluments of the National Bank system. Or, in default of that, the only measure that can fully satisfy the wants of our section, let us have the additional $20,000,000 National Bank issues. Failing in both we will be compelled toores the only alternative left us and demand "gold for cotton;" demand that the gold or exchange paid by the European customer to the cotton merchant of New York shall be paid to the planter. Something must be done for our relief. Our volume of currency must be increased and in either of the ways suggested. We prefer local banks of issue.

The prosperity of our local insurance companies has attracted the attention of capitalists to a degree encouraging them to believe that two more fire companies would thrive and pay well. Accordingly we learn that it will shortly be announced to the public that in addition to the Planters', the Hernando, the Peoples' and the Merchants', two other companies will extend safety and protection to property and banking accommodations, on a limited scale, to our citizens. This is in accordance with the growing conviction that Memphis is just now able to carry her own insurance, and will be more so when a proper system of water-works shall have been established. Our two life insurance companies are in a flourishing condition—the Carolina, under the Presidency of ex-President Jeff. Davis, and the Southern, under the Presidency of the enterprising President of the Chamber of Commerce, Mr. T. A. Nelson. The increase of assets of both these companies is something wonderful, and speaks loudly for the prosperity and confidence of our people. They are recovering from their distrust of local institutions, and realize that proper management, ability, discretion and good address exerted in the South may, in time, build up sound, solvent and safe insurance companies, such as are represented by our foreign agencies.

Our city finances divide the anxieties of our people with those of the State. Pursuing the plan which has guided him from the first, Mayor Johnson has determined upon an early return to currency receipts as well as payments. To-day he will offer a suggestion to the Board that will facilitate his labors and which will insure and secure a more prompt negotiation of our new funding bonds than in the ordinary and "rusty" way pursued by previous city administrations, is possible. He will propose a 6 per cent. gold bearing bond that may find its way to European markets at prices that will enable Mr. Comptroller Shepherd to make a clean sweep of all outstanding scrips and city indebtedness and thereafter compel tax-payers to pay in currency and more promptly than has been usual. We want these new funding bonds put on the very best basis, and we want them out of the way, so as to leave a clear field for the Selma and such other railroad enterprises as may desire and ask for our aid in bonds. Memphis, once on a sound financial basis, and her paper or indorsement will pass current in any of the financial circles of the world.

Yesterday we announced the inauguration of currency shipments eastward, and to-day we have to record a shipment to the west. A Madison street bank was compelled to ship to-day, being unable to tour. The drain of currency will continue, doubtless, until the new cotton crop makes its appearance, and will, it is feared, cause a close money market before the season is over. The demand for money for business purposes remains unabated, and applications are not only frequent at the banks, where rates are uniformly 10@12 per cent., but No. 1 paper is offered also upon the street, where 1½@1½ per cent. per month are the ruling rates. Eastern exchange is taken at par, and ½ premium could not double the amount on prompt bills; checking at ½ premium.

We learn of no transactions in city bonds, though there is a demand for them. One dealer holds an order for $10,000, and would buy at 49c. Other Southern securities are nominal.

Local scrips are bought as follows: County warrants 70@71c, city 70c, Tennessee money 68c. Selling to tax-payers as follows: City scrip 73@74c, county warrants 72@74c, Tennessee money 70@72c. Gold is taken at a shipping margin of ¼@1c on New York rates.

Governments closed dull but steady:

Bonds of 1881		117¼@—
5-20 Bonds of 1862		111¾@—
5-20 "	1864	111½@—
5-20 "	1865	111¼@—
5-20 "	1865, new	113¾@—
5-20 "	1867, "	113¾@—
5-20 "	1868, "	113¾@—
10-40 Bonds		108¼@—
Pacific Sixes		114¼@—

COTTON.

A further decline is announced to-day in the staple, as will be seen by reference to our dispatches. Our market was very quiet and holders were offering only in a small way. The orders on hand are also small and mostly from spinners. A few buyers were around, some looking at tables from curiosity merely, and others were buying in a pick-up way where prices suited, which was the case to the extent, probably of 200 bales all told. Tables of Middlings were offered at 21c, and sales were made at 20¾@20¾c. We quote as follows: Strict Middlings 21¼@21½c, Middlings 20¾@21c, Low Middlings 20c, Good Ordinary 18@18½c, Ordinary 16@16c. Outside prices were hard to realize and paid only when the offerings were very bright.

COTTON STATEMENT.

CHAMBER OF COMMERCE, MEMPHIS, June 14, 1870.

Stock, Sept. 1, 1869		94
Rec'd since last statement	167	
Received previously	282,683—282,850	
		282,944
Shipped since last sta'm'nt	132	
Shipped previously	270,604—270,736	
Stock at noon this day		12,208

IMPORTS.

Memphis and Charleston R. R.	72
Mississippi and Tennessee R. R.	24
Memphis and Ohio R. R.	26
Steamers	15
Wagons, est.	30

EXPORTS.

Memphis and Ohio R. R.	79
Steamers South	53

COTTON IN NEW YORK.

NEW YORK, June 14, 10:25 a.m.—Cotton dull and unchanged. Ordinary, 17½c; Good Ordinary, 19¾c; Low Middlings, 21c; Uplands, 21¾c; Good Middlings, 23¼c; Mobile 22¼c; Orleans, 22¾c.

12 m.—Cotton dull, nominal and tending downward. June sold at 20¾c, and July at 20c. Ordinary, 17½c; Good Ordinary, 19¾c; Low Middlings, 21c; Uplands, 21¾c; Good Middlings, 23¼c; Mobile, 22¼c; Orleans, 22¾c.

1 p.m.—Cotton is dull and lower. Ordinary, 17½c; Good Ordinary, 19¾c; Low Middlings, 20¾c; Uplands, 21¾c; Good Middlings, 23c; Mobile, 22c; Orleans, 22¼c.

2.15 p.m.—Cotton, dull and unchanged; sales on spot, 1000 bales; and 2000 for June at 20¼@20½c; July, 20@20¼c; August, 20c.

4 p.m.—Cotton is quiet and weak. Ordinary, 17¼c; Good Ordinary, 19¾c; Low Middlings, 20¾c; Uplands, 21½c; Good Middlings, 23c; Mobile, 22¼c; Orleans, 22¾c; sales for export, 350 bales, spinning, 700; speculation, 50; in transit, 500; contracts, 2100 for September, 19¾c. Others unchanged.

COTTON IN NEW ORLEANS.

NEW ORLEANS, June 14, 2 p.m.—Cotton dull and lower, 20½@20¾c. Sales, 850 bales; receipts, 1100; exports, 5159.

COTTON IN LIVERPOOL.

LIVERPOOL, June 14, noon.—Cotton dull. Uplands, 10¼d; Orleans, 10¾@10¾d.

5 p.m.—Cotton dull and unchanged. Sales 10,000 bales; export and speculation 2000 bales.

TRADE.

The markets to-day were quiet and prices about the same as yesterday. The demand is altogether in a small jobbing way, though the packets for White river and the St. Francis went out with fair trips of miscellaneous merchandise and people. The retail trade of our city holds its own very well for the season, and our dry goods houses seem to be doing a good business. At this time of year they begin to cut down their help, but so far as we have been able to learn very few employees have as yet been thrown out of employment. This is an indication of continued activity, which must be very flattering to the trade.

ALE—Sands' Ale, $10 50 per half-barrel, Porter, $11. Lager, per keg, $5 25. Ale, per dozen, $3@3 25 for quarts; $2@2 25 for pints. Porter, do.

BUILDERS' MATERIALS—Rosendale cement, $4 25@4 50; Louisville cement, $3@3 25. Cape lime, $1 85@2; Ohio river, $1 50; Utica, $1 75; Alabama, $1 90@2 00. Plaster hair, $2 75 per bale. Fire brick, $6 00.

BUTTER—Choice new 23@25c, good 18@20c, common dull at 15@17c.

BAGGING—Nominal at 31@32c.

BEANS—Choice Navy, $2 50@3 00 per bushel; mixed white, $1 75@2 00.

BROOMS AND BROOMCORN—Brooms are steady at $3 00@5 00 per doz as to quality. Broomcorn is scarce and in demand at $200@300 per ton, as to cure.

CORNMEAL—Kilndried is offered at $5 delivered; 75 bbls sold on levee at $4 95. Selling from store on orders at $5 20@5 30.

CHEESE—English, Glostershire and factory 16c.

COFFEE—The demand is moderate and prices steady; Rio 19@23c, Java 25@30c.

COTTON YARNS—No. 400, 20@21c; 500, 17@18c; 600, 16@17c; 700, 13@14c.

COTTON SEED AND MOTE—Cotton Seed on levee $13 00, or $13 50 delivered at mills, buyer furnishing sacks. Motes 1½@2 per pound.

CANNED GOODS—The market is dull and inactive. Condensed milk, $14 00@14 50 per case. Cove oysters, 1 lb, $1 65 per doz.; 2 lbs, $2 65. Peaches, $2 40@2 75. Pears, $3 50. Tomatoes, $1 40@1 10. Cherries, $3@3 25. Pineapples, $3 00@4 25. Strawberries, $3 25. Brandy Peaches, $4 75@5. Brandy Cherries, $6 00@6 50. Pickles, hlf gal, per doz., $4 75@5 25; qts, $3 50; pints, $2 35@2 50. Tomato Catsup, $1 25@2 25. Peppersauce, $1 25.

EGGS—The demand is fair; selling at 80c in boxes.

FEED—The market is well supplied and demand moderate; yellow and mixed corn on levee $1@1 05; choice white $1 10@1 12½. Oats 60@65c. Bran $21@22. Hay $30 50@31. Cottonseed meal $2 00@35. Hay, corn, oats and bran are higher from store on orders.

FLOUR—Prices are firm on all grades. We quote: Fine $4 50, supers $5 50, X $5 75, XX $6@6 25, XXX and fancy $6 50@9 00.

FRUIT—New southern apples are coming in freely and sell at $2@3 per bbl for improved. Dried apples, 5@7c. Dried Peaches, 7@8c.

FISH—Mackerel is nominal and irregular. White fish $8 75@9 per half bbl.

GUNNIES—Good No. 1 seconds 12½@15c and firm.

HIDES, FURS AND TALLOW—Hides and Furs are steady. Dry Flint, 16c; Dry Salt 13c; Green 6c; Green Salt, 7@7½c. Tallow, 6c. Deer Skins, 15@16c. Beaver 60@$1 50 each. Otter, $1 00@$4 00 each. Mink 40c@$1 00. Fox 80c. Coon 12½@30c.

LEATHER—Hemlock Sole 33@35c; Oak Sole 42@46c; Saddle 40@45c; Bridles $48@89 per dozen; Uppers 40@50c; Calfskins, French $45@70; American do. $3@5 50.

LIVE STOCK—Choice beef cattle are in light supply. No. 1 Beeves dull, No. 2, 5½@6c; inferior, 4½@5c. Milch Cows, $40@63 per head. Work Mules, $125@175. Work Horses, $100@$140.

LUMBER—Demand fair, prices unchanged. We quote clear White Pine, $45 00@75 00 per thousand. Rough and Dressed Poplar, $40@45. Dressed Poplar Weather-boarding, $25; White Pine do, $25@30. Yellow Pine Flooring, $45; White Pine do, $55@60. Sawed Laths, $3 50. Glass, per box, $4@5 50.

MOLASSES—The demand is fair, and stock ample. Reboiled New Orleans, 50@55c. Eastern syrup, 35@80c.

NAVAL STORES—Tar, in kegs, $5 25 to $5 75 for Pine; in 40 gallon bbls, $8 to 10; Pitch $6 per bbl; Oakum $5 to $6 per bale.

NAILS—Fair demand at $4 25@4 60 rates.

OILS—Coal, 30@32c; Linseed raw, $1 30; do. boiled, $1 40@1 45; Lard, $1 40@1 50; Lubricating Coal Oil, 35@60c; Train Oil $1 25@1 30; Crude Cottonseed Oil, 52@55c.

POULTRY—Chickens are in fair demand at $4@6 for young and old.

PRODUCE—Old peachblow potatoes $1 15@1 20 per bush. New potatoes $4@5 00 per bbl. New onions $5@5 50 per bbl.

PROVISIONS—Prices are firm and some holders are disposed to ask an advance. The demand is only moderate and stocks are falling off. We quote from store as follows: Mess Pork, $31 00. Prime Mess, $27 00@28 00. Rumps, $25 00@26 00. Jowls, $16 00@18 00. Clear Bacon Sides, 18@18¼c. Clear Rib Sides, 17½@17¾c. Rib, 11¾@17½c. Shoulders, 14@14½c. Breakfast Bacon, 19@21c. S.C. Hams, 20¾@22c. Mess Beef, $16 50@17. Lard, in tierces, 17@17½c; kegs, 18½@19c. Country meats, 17½@17¾c for Clear Sides; 13½c for Shoulders.

SUGARS—The market is very firm, with moderate stock on hand. Common Louisiana, 10@10½c; Fair, 11@11½c; Good, 11¾@12c; Fully Fair, 12@12½c; Prime, 13@13½c; Choice, 13¾@14c; Yellow Clarified, 14¼@14½c; White Clarified, 15¼@15½c; Crushed and Powdered, 15@15½c. Coffee A, 14@14½c; B, 13¾@14¼c; Extra C, 13¾@13¾c; C, 13¼@13½c.

SALT—Two hundred and eighty pound barrels $2 25@2 45; dairy $3 25@3 50.

SPIRITS—Highwines $1 05@1 06; proof spirits $1 16@1 18; rectified whisky 90c@$1 10.

STARCH—5½@8c per lb.

SOAP—Mottled 9½@10½c; yellow 7¾@8¾c; common 6@7c. Candles 15@24c.

TOBACCO—Prime natural leaf, light pressed, 70@1 10; fine fancy Va. 90c@$1; fine bright pounds, 80@90c; medium bright pounds, 70@80c; common bright pounds, 60@70c; medium bright hair pounds, sound, 62@70c smoking, fine and fancy, 80@85c; medium and common, 55@60c.

VINEGAR—Common and pickling, 16c@30c.

MISSISSIPPI AND TENNESSEE RAILROAD—MANIFEST OF FREIGHT RECEIVED AT MEMPHIS, TENN., June 14, 1870.—Clark, Ely & Co, 5 bales cotton; Edmunds, Todd & Co, 5 do; Fowlkes & Steffey, 5 do; Meacham & Treadwell, 8 do; Taylor, Radford & Co, 3 do; Malone, Thomas & Co, 1 do; Stewart Bros & Fizer, 6 do; N Ford & Co, 7 do; Sadler, Fisher & Co, 4 do; Rootes, Vance & Co, 1 do, and 1 head cattle; B J Eddins, 26 do; Spicer & Sharpe, 2 bbls onions; Ferguson & Clay, 1 package sundries; Memphis Oil Company, 1 carload cottonseed; Moore, Eader & Co, 8000 feet lumber; Capt Bowman, 1 package sundries.

PLANTERS' BANK

The Creditors of the Planters' Bank

ARE hereby notified that, by a decree of the Chancery Court at Nashville, in the cause of W. W. HERBY AGAINST THE PLANTERS' BANK AND OTHERS, made with a view to a financial distribution of the assets, the holders of the notes of the Planters' Bank, or any other claims or demands, of whatsoever nature, against said Bank, must file the same in the office of the Clerk and Master of said Chancery Court, by or before the

First Monday in October, 1870,

And that notice of this order be published in at least one of the daily papers of Nashville, Knoxville and Memphis, and in the weekly papers of Franklin, Pulaski, Murfreesboro, Athens and Clarksville, continuously up to the first Monday in October, 1870.

MORTON B. HOWELL, Clerk and Master.

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SPECIAL NOTICES.

Three Requisites of Health.—If all the sickly people in the world were to take to their beds, and demand medical treatment, there would not be doctors enough to attend them, nor a sufficient number of the robust to nurse them. Three conditions are absolutely essential to health, viz: a good appetite, easy digestion, and the ability to sleep soundly. Seven-eights of the many thousands who suffer from indisposition, yet do not labor under serious disease, complain that they "can't eat," that their stomachs are "out of order," or that they "don't sleep well." For this class of ailments few persons think of calling in a physician. Nor is it necessary, inasmuch as a course of Hostetter's Bitters will certainly relieve the derangements of the stomach, the liver, and the nervous system, from which want of appetite, indigestion and sleeplessness arise. This excellent vegetable tonic and corrective is also a delightful anodyne. Insomnia (or incapacity to sleep) which has resisted all the ordinary remedies, will yield readily to a dose of this pleasant sedative taken just before retiring to rest. In ordinary medical practice it is usual to give a stomachic, an aperient, an invigorant, a soporific, or an antiseptic, as the case or the time being may seem more particularly to require; but in this grand restorative all the medicinal properties, and many others, are blended in due proportion. Thus, the digestion is stimulated, while the bowels are regulated, the liver toned, the strength recruited, the nerves calmed, the fluids purified and the circulation equalized. It is believed that there is no other restorative and regulating medicine in the world which acts so beneficially and agreeably upon all the assimilating and secretive organs at the same time; and to all who lack the three fundamental requisites of health and enjoyment, vigorous appetite, sound digestion and refreshing sleep, it is confidently recommended as a specific.

Batchelor's Hair Dye.—This splendid Hair Dye is the best in the world. Harmless, reliable, instantaneous, does not contain lead, nor any VITALIC poison to produce paralysis or death. Avoid the vaunted and delusive preparations boasting virtues they do not possess. The genuine W. A. Batchelor's Hair Dye has 30 years untarnished reputation to uphold its integrity as the only Perfect Hair Dye—Black or Brown. Sold by all Druggists. Applied at 16 Bond street, N. Y.

ALLCOCK'S POROUS PLASTERS.

Step by step this commodity has attained like unprecedented sales. They are universally approved. They support, strengthen and aid the growth of muscles. They appear to have a peculiar effect upon the nerves, allaying irritability, while supplying warmth. They seem to accumulate electricity, and aid the circulation of the blood through the part where applied, by which healthy actions are induced.

Even in paralysis, where articulation was suspended, the use of the Porous Plasters to the spine restored the articulation, and materially reduced the paralysis. In fact, the patient could help herself, while before the Porous Plaster was applied she was helpless as a baby. We refer to Mrs. Sally Elliott, Springfield, Mass.

Sold by druggists. Agency, Brandreth House, New York.

"A Standard Remedy."—Such an article is "Dr. TOBIAS' VENETIAN LINIMENT." It has stood before the public for twenty-two years, and has never failed giving satisfaction in a single instance. Every drop of this valuable compound is mixed by Dr. Tobias himself, therefore, it can always be relied upon. It is warranted superior to any other for the cure of Chronic Rheumatism, Toothache, Headache, Sore Throat, Vomiting, Frosted Feet, Mumps, Croup, Burns, Cuts, Sea Sickness, Insect Stings, Sprains, Cholera, Colic, Spasms, Dysentery, Bruises, Colds, Coughs, Corns and Sores, Swellings, Pains in the Limbs, Back and Chest. There is no medicine in the world that stands more on its own merits than the "Venetian Liniment." Thousands of certificates can be seen at the Doctor's office, attesting to its real virtues.

Sold by all druggists and storekeepers throughout the United States. Price, 50 cents and one dollar per bottle. Depot, 19 Park Place, New York.

Scrofula Cured by Brandreth's Pills. Brandreth's Pills penetrates the whole mass of blood, causing the expulsion of impurities. Your body is purified, and by one single dose; what then may be expected from twenty? By continuing their use the whole of the blood in time becomes purified, and the body reconstructed from good material, and a new lease of life secured.

SING SING, March 25, 1868.

MY DEAR SIR: My daughter Alice, thirteen years old, has been completely cured of that horrible disease, Scrofula, which for years rendered life a torment; after all medicines and many physicians had been tried and failed, I commenced giving her your pills. She took them almost regularly for three months, constantly improving. She has now entirely recovered. Yours truly,

DANIEL LUTHER.

Hon. R. Brandreth.

ETERNAL VIGILANCE

is the price of health as well as of liberty. Be on you guard against poisonous hair dyes.

Cristadoro's Excelsior Hair Dye,

Is the only one that has stood the test of chemical analysis. At the store of the proprietor, 6 Astor House, New York, may be seen the certificate of that able analytical chemist,

PROF. CHILTON,

Testifying that it contains no hurtful ingredient. On the other hand, in the *Journal of Chemistry* may be found the statement that there are upward of thirty poisonous hair dyes before the public. Choose the only safe and sure one.

CRISTADORO'S HAIR PRESERVATIVE, as a Dressing, acts like a charm on the Hair after Dyeing. Try it.

HAIR RESTORATIVES.

A NEW DISCOVERY!!

PHALON'S

"VITALIA;"

OR,

Salvation for the Hair.

CLEAR AS WATER!
WITHOUT SEDIMENT!!
OPEN TO THE LIGHT!!!

For Restoring to Gray Hair its Original Color.

PHALON'S "VITALIA" differs utterly from all the hair coloring preparations heretofore used. It is limpid, sweet smelling, precipitates no muddy or slimy matter, requires no shaking, imparts no stain to the skin. Hold it to the light and it is clear and cloudless. It leaves no mark on the scalp; yet it reproduces in gray hair the natural color that time or sickness may have bleached out of it.

☞ Phalon's Vitalia ☜

is for one sole purpose, that of reproducing, with absolute certainty, the natural color of the hair. It is not intended as a daily dressing, nor for removing scurf or dandruff; nor for curing baldness; nor for stimulating the growth of the hair.—These objects may be accomplished after the color has been fixed with the Vitalia, by Phalon's Chemical Hair Invigorator.

THE VITALIA is a harmless and unequaled preparation for the reproduction of the original hue of gray hair, and nothing else. This is accomplished in from two to ten applications, according to the depth of shade required. Sold by all druggists.

HALL'S VEGETABLE SICILIAN HAIR RENEWER.

It will positively Restore Gray Hair to its Original Color.

☞ It keeps the hair from falling out. It is the best dressing in the world, making lifeless, stiff, brashy hair healthy, soft and glossy.

For sale by all druggists.

R. P. HALL & CO., Nashua, N. H., Proprietors.

Insolvent Notice.

HAVING suspended the insolvency of the estate of W. J. Somervell, deceased, I hereby give notice for all persons having claims against said estate to appear before the County Court Clerk and file the same, authenticated in the manner prescribed by law, on or before the 9th day of December, 1870; and any claim not filed on or before said day or before an appropriation of the funds of said estate is made, shall be forever barred, both in law and equity.

R. J. BLACK, Adm'r.

Memphis, June 11, 1870. jel2

INSURANCE.

MASONIC MUTUAL Life Assurance Association OF MEMPHIS.

Co-operative and Purely Mutual—Charter Perpetual—Forever Exempt from all Taxes by the Laws of the State,

$10,000 for $10!

EXPLANATION: $12 makes you a member of the Association—1, a $10 for policy, $1 medical examination fee, and $1 contingent fee, said $1 payable yearly, in advance, for office expenses. On the death of a member an assessment of $2 is levied on every surviving member, which is the amount paid to the widow or beneficiary of the deceased member, thirty days being given to pay in the assessment of $2 after due notification. When the Association numbers several thousand, they will be classed according to ages, viz: All between the ages of 15 and 25 year in one class, and all between 25 and 35 years in another, and so on up to 65 years, which is the limit; and every class to be carried to 5000 members, then each policy will be worth $10,000. Until that time each policy will be worth double the number of dollars as there are members of the class; and at the death of a member the surviving members of his class only are assessed the $2. The policy fee of $10, or the greater portion of it, is made a sinking fund to provide for the delinquencies of members; and said fund is loaned on interest, the interest accruing therefrom, after defraying the expenses, coming back to the policy-holders as dividends. The advantages over ordinary Life Insurance Companies are: No panic can break it; the fees are so small, and required to be paid at such long intervals, that any and every man can secure to his family a competency upon his death. This Company is not restricted to members of the Masonic fraternity.

D. C. TRADER, President.
H. M. RAGAN, Secretary.
H. G. TRADER, Treasurer.

BOARD OF DIRECTORS:

Hon. P. T. Scruggs, of Messrs. Scruggs & Duncan; A. Vaccaro, of Messrs. A. Vaccaro & Co.; J. S. Stanton, of Stanton & Moore; A. Hatchett, of Busby & Hatchett; Ed. Pickett, jr., attorney-at-law, 53 Union street.

W. R. HODGES, M.D., Medical Examiner; Office No. 53 Madison street.

apl d w s

THE MISSISSIPPI VALLEY FIRE AND MARINE Insurance Compa'y of Memphis.

CAPITAL, : : : $300,000 00

F. S. DAVIS, : : : : : : President.
JOHN R. STEBBINS, : Vice President.
W. I. LITTLEJOHN, : Assistant Secretary

DIRECTORS:

F. S. DAVIS.....President First National Bank
L. M. WOLCOTT.....Wolcott, Smith & Co.
BENJ. EISEMAN.....Rice, Stix & Co.
J. W. JEFFERSON.....J. W. Jefferson & Co.
N. COROMNA.....N. Coronna & Bro.
F. M. MAHAN.....Toof, Phillips & Co.
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W. MENKEN.....Menken Bros.
JACOB FRIEDMAN.....Friedman Bros.
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G. H. JUDAH.....Walker Bros. & Co
H. P. LEE CRUMPTON, J. H. LOWENSTINE & BRO.
J. T. FARGASON.....Fargason & Clay.
B. BOWLING.....Milam, Bowling & Co.
W. P. PEGUES.....Day & Proudfit.
T. B. DILLARD.....Dillard, Pinson & Co
C. J. MURPHY.....President Memphis Bank
JOHN R. STEBBINS, THOS. COCKE, F. W. SMITH.

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NOTICE TO POLICY HOLDERS.

Missouri Valley Life Insurance Co.

OFFICE MISSOURI VALLEY LIFE INS. CO., Leavenworth, Kansas, June 4, 1870.

☞ Mr. WM. RUFFIN, of Memphis, Tennessee, having been appointed General Agent of this Company for Western Tennessee, North Mississippi and Arkansas, all communications from Policy Holders to the Company should be addressed to him.

☞ Office—No. 33 Madison street.

je9 w1t GEO. A. MOORE, Secretary.

U. S. Marshal's Sale of the Steamboat "Gallatin."

PURSUANT to an order of sale issued by the U. S. District Court for the District of West Tennessee, I will offer the steamboat "Gallatin," her engines, machinery, tackle, apparel and furniture for sale, at public auction, to the highest bidder, for cash, at the door of the U. S. Court-rooms, in the Waldran Block, No. 460 Main street, Memphis, Tennessee, on

Monday, June 21, 1870,

At 11 o'clock a.m.

L. B. EATON, United States Marshal.

je10

DISSOLUTION.

☞ The copartnership heretofore existing between the undersigned, in the firm name of Davis & Stewart closed by limitation on the first instant.

J. C. DAVIS, WM. R. STEWART.

☞ The Cotton Brokerage and Commission Business will be continued by the subscriber, under the firm of J. C. Davis & Co., at the office formerly occupied by the old firm, 279 Front street.

J. C. DAVIS.

June 1, 1870. je8

NEW FIRM.

J. J. BUSBY, late M. D. JOHNSON, Busby & Hatcher, Desoto county, Miss. L. H. COE, Memphis, Tenn.

BUSBY, JOHNSON & CO., COTTON FACTORS & COMMISSION Merchants., No. 274 Front St., Memphis, Tenn.

☞ Refer, by permission, to Merchants' National Bank, German National Bank, DeSoto Bank and First National Bank, Memphis; S. H. Tucker, Banker, Little Rock, Ark. je8

Mississippi and Tennessee R. R.

CHANGE OF TIME.

ON AND AFTER SUNDAY, JUNE 12, 1870, until further notice, trains will run as follows:

LEAVE NEW ORLEANS MAIL (daily) leaves Memphis at 12:05 p.m., making direct connection for New Orleans and all points South.

EXPRESS (daily) leaves Memphis at 4:20 p.m., making direct connection for Coffeeville, Water Valley, Oxford, Holly Springs, and all points north of Grenada on the Mississippi Central Railroad.

TRAINS ARRIVE AT MEMPHIS:—New Orleans Mail, 3:25 p.m.; Express, 8:30 a.m.

☞ For tickets and information, apply at 357½ Main street, or at the Depot.

A. S. LIVERMORE, Gen'l Supt.
C. P. OAKLEY, Gen'l Ticket Agent. je10

BARRETT'S HAIR RESTORATIVE.

ALL AROUND THE WORLD!

THE FIRST PREMIUM OF A SILVER MEDAL Was awarded to BARRETT'S HAIR RESTORATIVE By the N. H. State Agricultural Society, at its Fair, holden in Nashua, Sept. 30, 1866.

BARRETT'S Vegetable Hair Restorative

Restores Gray Hair to its natural color. Prevents the growth of the hair. Changes the roots to their original vigorous action. Heals up the Hair falling out. It is Superior Dressing. It contains no injurious ingredients, and is the most perfect and reliable article throughout the Entire West, North and South.

This Preparation surpasses all others of its class as a **Hair Renewer.**

It is through its action upon **Gray** or **Faded** Hair and its effect permanent.

It produces but **one distinct shade,** while others leave the hair in many variegated colors.

It **promotes growth** when others fail to produce a single hair.

It does not **crisp** or **dry** the hair, but leaves it moist and glossy.

Ladies find it superior to any other as a Toilet **Dressing.**

The ingredients used in this Preparation are the very best that can be found, and are as harmless as water.

LORD & SMITH, Proprietors, Chicago, Ills.

O. C. WARD & BRO., Wholesale Agents, Memphis.

☞ For sale by all retail druggists. ta11 dawow1

Stockholders' Meeting.

THE annual meeting of the Stockholders of the Shelby County Agricultural, Mechanical and Horticultural Society will take place at the hall of the Chamber of Commerce, on SATURDAY, 18th inst., at 11 o'clock a.m. Subscribers who have not paid up the whole amount of their stock, will not be entitled to vote. Stockholders who furnish written proxies, will be entitled to vote.

LEON TROUSDALE, Secretary.

je10

$1000 Reward

For any case of *Blind, Bleeding or Itching PILES* that DEBING'S PILE REMEDY fails to cure. It has cured cases of 25 years standing. Try it, and get rid of the most troublesome disease flesh is heir to. Sold by all druggists. Sold everywhere. Send for pamphlet.

Laboratory—142 Franklin street, Baltimore, Md.

ap22

LEGAL NOTICES.

Trustee's Sale.

BY virtue of a trust deed executed to me by W. R. Waldran, on the 8th day of April, 1869, and duly recorded in the Register's office for the county of Shelby, and State of Tennessee, in Book No. 72, page 118, and for the purpose of paying the following debts therein mentioned, to-wit: One to W. B. Greenlaw, for the sum of four thousand one hundred and sixty nine 92-100 dollars, as evidenced by note, due December 16th, 1868, with interest, and one other debt due to E. M. Apperson, as Executor of Wade H. Robinson, deceased, evidenced by promissory note made May 9, 1868, and payable on the 21-24th May, 1869, for the sum of nineteen thousand five hundred dollars—this note has a credit of two thousand dollars, paid June 16, 1868—(the injunction restraining the sale under former advertisement having been dissolved) I will, on

Tuesday, the 5th Day of July, 1870,

In front of the Waldran Block, and upon the premises, between the hours of 10 o'clock a.m. and 2 o'clock p.m., sell at public auction, to the highest bidder for cash, the following described tracts, parcels or lots of land, with the improvements thereon, lying, being and situated in the city of Memphis, and State of Shelby, and State of Tennessee, and bounded as follows, to-wit: Beginning on the east side of Main st. one hundred and fifty (150) feet north of Linden street, running thence eastwardly parallel with Linden street one hundred and seventy-five (175) feet to the west side of Mulberry street, thence northwardly with Mulberry street seventy-eight and one-half (78½) feet to a stake, thence westwardly parallel with Linden street one hundred and seventy-five (175) feet to the east side of Main street, thence southwardly with the east side of Main street seventy-eight and one-half (78½) feet to the beginning; the same being the lot upon which the Waldran Block is situated.

Also, all the right, title, interest and estate which the said Waldran has conveyed to me in trust, in the following described lot of land, situated in the city, county and State aforesaid, and bounded as follows: Beginning at the northwest corner of the Memphis and Charleston railroad depot grounds and fronting on Adams street one hundred and ninety-eight (198) feet, to the corner of Charles Johnston's lot, thence south four (4) degrees east, two hundred and sixteen and six tenths, thence south seventy degrees and fifteen minutes west, two hundred and forty-seven (247) feet to a stake in the center of the railroad track, thence along said track three hundred and one (301) feet to the beginning, being the same lot upon which is situated the Charleston cotton press, owned by the said W. B. Waldran and George Gill, under the firm name of Waldran & Gill, which said lot is held by them under a lease from the Memphis and Charleston railroad company, by which the term began on the first day of October, 1867, and is to end on the 30th day of September, 1872, at an annual rent of one thousand dollars, payable quarterly, with the privilege to the lessees of removing any improvements put by them on said premises.

The equity of redemption is expressly waived in the trust deed.

The title to the foregoing described property is believed to be perfect, but I convey only as trustee.

W. MESSICK, Trustee.

je1

TRUSTEE'S SALE

—OF—

VALUABLE REAL ESTATE.

BY virtue of a Trust Deed executed to me by D. Pantz, Z. Parker and Sam Workman, on the 9th day of June, 1869, and recorded in the Register's office of Shelby county, State of Tennessee, in Record Book No. 72, page 263, to secure the payment to Geo. W. Cone of certain indebtedness therein mentioned—the injunction restraining the sale under a former advertisement having been dissolved—I will, on

Tuesday, 28th Day of June, 1870,

Between the hours of 10 o'clock a.m. and 2 o'clock p.m., in front of the Bluff City Mills, No. 197 Poplar street, in the city of Memphis, Tennessee, sell to the highest bidder, for cash, the property conveyed in said deed, described as follows, to-wit: A certain lot or parcel of land, situate, lying and being in the city of Memphis, county of Shelby and State of Tennessee, situated on the south side of Poplar street, in the city of Memphis (No. 197 Poplar street), being a part of original county lot No. 8 and being the south half of lot No. 1 on the plan of subdivision of said property, and particularly described as follows, to-wit: Beginning at a stake on the south side of Poplar street, Wm. Yates' northeast corner, said stake being 19 feet west of the northwest corner of the Bluff City Mill property; thence eastward along the south side of Poplar street 117 feet 10 inches to a stake; thence south in a direct line to the northeast corner of the main building of the cooper-shop and continuing between 132 feet in all to a stake; thence south 10½ west on a line with the east end of said main building of cooper-shop and continuing beyond the two 132 feet in all to a stake; thence westward, parallel with Poplar street 110 feet to a stake—Wm. Yates' east line; thence northeast along Wm. Yates' line 181 feet, more or less, to the beginning corner; the same being formerly known as the Check mill property, and now known as the Bluff City Mill property.

The title to said property is believed to be unquestionable, but I sell and convey only as Trustee.

D. E. MYERS, Trustee.

je7

Trustee's Sale.

BY virtue of a Deed of Trust executed to me by Thomas E. Richmond, and acknowledged by him before the County Court Clerk of Shelby county, Tenn., on the 20th day of June, A.D., 1866, and registered in Book 56, part 1st, page 575, in the Register's office of said county and State, said Deed of Trust having been made to secure the payment of certain notes mentioned therein, I will, on

Saturday, the 9th Day of July, 1870,

Between the hours of 1 and 3