THE NEW YORK PRESS.

Editorial Opinions of the Leading Journals Upon the Most Important Topics of the Hour.

COMPILED EVERY DAY FOR EVENING TELEGRAPH.

Prolonging Sectional Bitterness.

From the Times.

Of course very few of our readers have opportunity to see the journals published in the Southern States, and whatever they learn of the temper of these papers is gathered from partial and stinted extracts. When the great Rebellion ended by the surrender of Lee and Johnston, we all hoped that the experience of four years would have had some appreciable effect upon the so-called exponents of public opinion in the South; we fancied that the stereotyped expressions of hate against the North would at least be modified, if not silenced. We could not expect an exuberance of love; but we did think that ordinary courtesy was not too much to look for, that we might no more hear the coarse vituperation with which the Southern tar-and-feather writers before the war assailed everything that came from the North.

As regards a large number of the newly revived papers in the South, we are sorry to say that we are disappointed. They are quite as truculent and as vindictive as in the most prosperous era of pride and hate. Nearly every issue from the great cotton section furnishes some evidence of this undying malice. Northern, and especially Eastern men, are crucified in rhetoric as extravagant and with spite as malignant as in the palmiest days of women-whipping glory.

What is to be gained? The North—we speak advisedly—has treated the weaker party with a courtesy as unusual as it is magnanimous. Saving here and there an exception, which might have been expected (for the affliction is very confirmedly chronic), the Northern press has been respectful, kind, and (not meaning offense) we may say forgiving. There has been no howling for blood, no raving for confiscation, no clamoring for that punishment which, in an earlier age, would have been deemed the inevitable corollary of victory.

We do not claim special merit for this; but we consider that after the bloody terrors of the grand conflict there is no intemperance of opinion here to compare with the utterances of Southern fire-eating editors. These foolish instructors argue, as of yore, from the mouth of the pistol and the point of the bowie-knife; we resist with cool argument. They brand with opprobrious epithets, and threaten with personal violence; we reply with offers of pardon, and facilities for return to the Union. They elect the most bitter enemies to the Government to office; we simply ask these enemies to promise ordinary fealty. They hunt Federal officers, assassinate Federal soldiers, and make the presence of Federal civil agents most uncomfortable, if not dangerous. To all this our rejoinder is:—"Come back, give your word to be truly loyal, and all shall be forgiven."

In ordinary cases the press is supposed to reflect the tone of the people; but in this instance we are willing to believe that the reverse is the fact. For if the tone of certain leading journals in the Southern States may be taken to be a reflex of the popular sentiment, completed reconciliation is not so near as we had hoped for. There is a vein of ill-will apparently running through these journals which does not betoken good for the Union; the covert sneer is giving place to open defiance, and the names of some of our best men are used in a way calculated to estrange and alienate rather than to assimilate and reunite.

Certainly this is to be regretted. The results of the war are positive, the conclusions are definite, the changes thereby effected are complete and final; there can be no possible gain in cursing, while much may be achieved by moderation. We do not ask the conductors of Southern journals to admire a public man who may have been their *bete noir* in former years; but one little fact they cannot shut from their vision—these men are of the victorious side; they may say and do much that is offensive to the losing party, but nothing can be gained by making faces or calling names. Let them be met by sound argument, by compact logic, by sincere patriotism, and there will be, at least, a chance for the right. No cause ever advanced, no cause ever failed to lose, by vituperation. The mover may be ever so offensive, his conduct ever so outrageous, his motives ever so base; but the opposer who calls names gives up the contest and sinks below the level of respect.

A New Reconstruction Argument.

From the Tribune.

Neglect of general causes is a common mistake in political discussions. A writer in the *North American Review* for January has seen this defect, and undertakes to point out the "Climatic Influences as bearing upon Secession and Reconstruction." The celebrated development hypothesis of Darwin is herein made to do good service by an application of its principles to the problem of Reunion we are all trying to solve. For, obviously, the first thing we need to be sure of is, What broke up the Union that is to be reconstructed?

The causes commonly assigned are insufficient, or, at any rate, imperfectly stated. Slavery, we say, was the root of secession; but why was it? The Northern colonies held slaves. Why did the North abolish the institution, but the South retain it? Whence came the aristocratic form of society at the South, and the doctrine of State Rights? The answer our reviewer would give to all these questions is, Climate. It is climate which devoted the South to agriculture, and to that form of it which employed slavery, and out of which grew the planter class, and at the same time the poor whites. This exclusive devotion to this form of agriculture is further responsible for the adherence of the South to free trade.

If the Rebellion grew, then, not out of slavery alone, but out of all these causes which themselves sprang from one antecedent and still existing cause, the destruction of slavery and the suppression of the Rebellion do not constitute a perfect guarantee for future peace. The South maintained its peculiar institution against the opinion of the civilized world; it may renew it under another form and another name if like causes are still operative, and are not counteracted by others. The first remedy suggested is the general establishment of manufactures, which are democratic in their influence, and would avert the tendency of questions concerning free trade and protection to become sectional.

The second remedy is equal suffrage, to break down the control of an aristocracy, lifting up the poor white as well as the negro, and releasing both from the tyranny of caste. "In a country," says the author, "whose natural tendency to aristocracy is such as has been pointed out, what danger may not be apprehended from the presence of a Pariah caste whose debasement and incapacity for self-protection invites to their subjection? In the North, there is always a division into classes rich and poor, learned and ignorant, high and low; but they are never permanent. They are like the sea and the clouds; the drop which stagnates among the weeds to-day, to-morrow may reflect the hues of the rainbow. The constant interchange of position, preventing settled castes and class spirit, is one safety. But where in a State, especially one of aristocratic tendencies, there is a class distinction drawn, permanent and unchangeable because based upon nature's brand setting off a race proscribed, ignorant, and necessitous, there a weight is thrown into the scale on the side of aristocracy which it seems impossible to counterbalance." If it can be counterbalanced, it is only by a reconstruction of society in fact as well as in name.

The argument for negro suffrage is thus drawn from the aristocratic tendencies of the South, and the ballot demanded as a means of permanently controlling those tendencies, and of building up in place of them a solid and genuine democracy. The article proceeds to show in a forcible way that the remedy, if it is ever to be efficacious, must be applied at once. Delay it, permit this aristocracy to resume its power, and it will never lay it down till another war compels another surrender.

The News from the Rio Grande.

From the World.

The exciting occurrences on the Rio Grande are of little practical consequence, for nothing important is likely to follow from them. The night surprise and capture of the Imperial garrison of Bagdad by an armed party from the Texan side; the repeated demands for the surrender of the Imperial gunboat *Antonio*, and her repeated broadsides in response; the moving up the French fleet from the harbor of Matamoras, which, at daylight, opened fire upon the filibusters in Bagdad; and the marching orders given to the soldiers stationed at Matamoras, show enough of the teeth of war to quicken the blood in Southwestern veins; but there is no probability that these occurrences will embroil us with France.

The men who crossed over from Texas were mere filibusters, and their motive, doubtless, was plunder and robbery. The report represents them to have been negroes, which is improbable. It is more likely that they were negroes for the nonce—whites who had disguised themselves by blackening their faces. Their selection of the night time for their exploit was perhaps to shield themselves, under the cover of darkness, against the vigilance of our troops, as well as to take the Imperial sentinels unawares, and surprise the garrison.

These men have violated our laws; as much so as did the famous Lopez expedition in 1850 against which the President of the United States issued his proclamation, but which, nevertheless, eluded our authorities and stole out of New Orleans on its ill-fated errand. It will be recollected that General Quitman, then Governor of Mississippi, was indicted for abetting that expedition, and resigned his Governorship to meet the arrest. The same laws are in force now as then; and this is an occurrence of a similar nature. As it has taken place without the privity of our Government, and in spite of its efforts to preserve the peace on the Rio Grande, it can lead to nothing beyond a demand for explanations; probably not even to that.

For, if our Government were to be held so far responsible as to subject it to such a demand, by whom would it be made? If a trespass, it is a trespass against Mexico, whose territory has been invaded in time of peace. The only Government which we recognize in Mexico is not likely to complain, and that of Maximilian cannot, for want of any channel of communication. Will France complain? She would seem to have precluded herself by the recently published reply of the French Minister of Foreign Affairs to Mr. Bigelow. We were therein told that France is not responsible for things done in Mexico; that if we had any grievances against that country we must go for redress to its Government. Logically the converse of this rule must hold equally good. If France declines to listen to our complaints against Maximilian, on the ground that his is an independent Government, capable of answering for itself, she must equally decline to listen to his complaints against us, for the same reason.

The fact that all channels of complaint are thus closed should even make us more scrupulous in the observance of our appropriate duties. The time may come when we shall feel compelled to go to war to expel the Austrian prince. But that war, if it becomes necessary, must be the deliberate act of our Government, at a time selected by itself; not precipitated by a band of desperadoes and robbers, proceeding in violation of our laws. If these men can be detected and identified, they ought to be made an example of, for the vindication of the national dignity. But their disguise as negroes may render identification impossible, and baffle the efforts of justice.

Such being the legal and international aspects of this affair, one word may be added as to its political significance. Such marauding expeditions, undertaken against pretended authorities whose presence in Mexico is as irregular and criminal as theirs, will feel little of the infamy which usually attaches to guilt. They will sanctify their designs of plunder by the universal repugnance felt by this whole nation towards the victims. Our execution of the law will, therefore, be sheer force, unsupported by moral influence. The violators of the law will secretly glory in their exploits. The thirst for booty will be reinforced by the passion for adventure, and by the expected sympathy of large classes at home. The Emperor of the French ought to see in such attempts fresh proofs of the impossibility of sustaining the Mexican empire, and to arrange his plans for an early withdrawal. The recurrence of such expeditions will excite the passions and feed the hopes of the Liberal party in Mexico, and prevent tranquillity so long as Maximilian remains.

Since the accession of President Johnson our Government is pursuing a judicious course towards the bastard empire. It has unequivocally signified its intention never to recognize it; but is at the same time reluctant to assume an air of menace until Napoleon has had a reasonable time for the withdrawal of his troops. Considering the connivance and countenance he received from the preceeding Administration, he is fairly entitled to this degree of forbearance. Mr. Seward, by defeating the Mexican loan, by his affected blindness to the designs of France when they were patent to the whole world, by his violation of neutrality in her favor and against the Mexicans, and in various other ways, gave Napoleon good reasons for supposing that we should acquiesce. After such encouragement given by our Government, President Johnson acts on a sense of fairness in his willingness to smooth the way for an easy and apparently unconstrained retreat.

The Sugar Prospect.

The Cincinnati *Commercial* says:—Our advice to the farmers of Ohio, Kentucky, and Indiana, is to plant as largely of sorghum the coming season as possible, and to make as much maple sugar as they can for home use. It is now tolerably clear very little sugar and molasses can be expected from the sugar producing region of the South. The planters say they cannot make satisfactory contracts with the freedmen if the contracts are made. The Legislature of Louisiana adjourned without passing any laws regulating labor or binding the parties to contracts, and there is an indisposition to abide by the regulations of the Freedmen's Bureau. The sugar crop in Louisiana the past year, in the parish of East Baton Rouge and contiguous parishes, falls below that of any preceding year since the culture of cane commenced. The Baton Rouge *Advocate* estimates that the entire crop in East Louisiana, West Baton Rouge, Point Coupee, and the Gros Tete portion of Iberville, will be under 800 hogsheads for 1865. It says:—

"In former years the same section of country produced at least 30,000 hogsheads of sugar, 10,000 barrels of molasses, 40,000 bales of cotton, and any quantity of corn. This year it will sum up about 2000 bales of cotton, 800 hogsheads of sugar, 3000 barrels of molasses, and not enough of corn to last till spring. The valuation of exportation products, taking the average yield and prices of former years, in these nine parishes, was, in round numbers, exceeding $9,000,000 per annum. The valuation will not exceed $700,000."

A CONTRIBUTION TO THE MATERIA MEDICA.—A native East Indian physician has recently described a new drug, which promises to be of some value in the treatment of bronchial affections. The plant from which it is obtained is called by the Hindoos "bakus," and is a common hedge shrub in Bengal and the upper provinces. The writer prepares an extract of the leaves, and administers it with great advantage in all cases of catarrh. When taken internally it gives rise to a sensation of warmth in the stomach, and in some cases increases the appetite, promotes expectoration when this is scanty, and diminishes it when excessive. It is considered to be an expectorant and anti-spasmodic medicine, and to have a specific action on the surface of the windpipe.

Sherman's Tribute to the Lamented General Lyon.

At a meeting of the Nathaniel Lyon Monument Association, held at Jefferson City, Missouri, on Monday last, General W. T. Sherman made the following speech:—

Mr. President, Ladies and Gentlemen:—After the full and most excellent address of your Senator, it would be in bad taste for me to consume much of your time, but as a fellow-soldier and companion of the dead hero, I can but simply offer the soldier's commendation, and assure you that many a loving heart and many a brave far away will bound with new pleasure when they read that your Senator has come from his seat in Washington, that your Governor has presided at this meeting, and that the assembled representatives of the State of Missouri have laid aside their daily labor to do honor to one who shed his blood that you and I and those who come after us may enjoy a government of law, of liberty, and perpetuity. It was my fortune to know well the subject that has brought us together to-night—Nathaniel Lyon; he came to West Point in 1837, when I was there. He was a fair-haired, blue-eyed boy, little looking like the bold, courageous leader he afterwards turned out to be. But any one observant of human nature could in his quick eye observe a determination even in his boyhood days, to grasp firmly whatever he undertook. Again in Florida, amid the everglades I met him, when manhood had given strength and form to his body and mind, and then his courage and his vindicated earnestness led many of us to say that he outstripped his discretion.

Again in California, I happened there also when he came, after he had been crowned with success at Contreras, leading a gallant charge. I saw him in California, also when was committed to him the charge, with two small companies, to cover an exposed frontier, and many who are living now remember how he toiled over the mountains, carrying boats on wagons where boats had never been seen, to the rich Indian hiding-places, amid the lakes of Clear Lake valley. Nor did he tarry there, but on through mountain passes to the old Red river country. It may be there are some old Californians here who will remember the character of that country. He struck a blow to those Indians that they remember to this day. Nor did he cease then, but with characteristic energy, which marks his whole life, he moved on to Sacramento to avenge the death of one we all loved, though you may not remember him—Captain Warner—who was killed by those Indians. Those of us who were familiar with those incidents in his career will ever remember Lyon. Thus, long, long before you had heard of him, this man, so famous with you, had been schooled in a school which simply brought forth the natural characteristics of his mind and body; and when he came to Kansas, and afterwards to Missouri, he was qualified and capable of seeing deeper and further into the purposes of men than many who make it their study.

I met him for the last time, as friend and companion, at the arsenal—at that time I a citizen, he a soldier, still a captain—captain of the 2d Regiment of Infantry. I saw at a glance, by his movement and manner, putting a little redoubt here and posting a gun, not uttering a word, erecting a scaffolding in one place, and punching a hole through a stone wall in another place, that the men plotting to destroy this Government and seize that arsenal would meet more than they bargained for if they attempted it. Then, for the first time, when arsenal after arsenal had fallen, and fort after fort yielded on the mere demand of a mob of men, they met their match then, and they came no further; nor did Lyon, as stated, nor could he, brook delay. He did not wait till the messes and trammels which were being plotted for him were perfected. Probably in this very town of Jefferson City he took the initiative. The first man in this country that seized the whole question, and took the initiative and determined to strike a blow, and not wait for the blow to be struck. I remember him well during that time, and his argumentations and reasoning were close and pointed. No lawyer could have argued a case, or statesman broached with broader and better views. He did strike, and you know he took Camp Jackson, and followed it up to this point, thence to Boonville, and so on to Springfield. Up to that point no one can question either the wisdom or energy with which he conducted his post. Some, it is said, cautioned him to delay, others to withdraw—simply because he could not obtain a force adequate to the end in view—to meet the concentrated forces of Price and McCulloch. But Lyon was right. He struck the blow, and had he lived you never again in Missouri would have had a foe to contend with, and peace would have reigned here from that time. (Applause.)

But man proposes and God disposes. We cannot add a mite to his fame or his station; we cannot change the fact, and must accept it as one of the mysterious dispensations of Providence. But to-day which of you would not rather be the dead Lyon in his quiet grave in Connecticut, than to be his opponent now in a far-off land, and the outcast (applause), or that other opponent of his, who, in yonder city, simply tarries for a few brief years, till the grave will take him up, unknown and unsung. Better, far better, for Lyon as he is, and none would exchange with the other parties. (Applause.)

Now, my friends, you are here after a great battle; the war and the smoke has cleared away. No longer confusion troubles you. No enemy harasses you; and the duty devolves on you to see to it that those men who have shed their blood and who lie in remote graves are sought for, and that their memories are treasured up where they belong in history. And yet you owe it to your State and the children who are to come after you, to make sufficient recognition of their services. The life of a man is nothing. It comes to-day and goes to-morrow. Its span is the span of a hand; still it is the most precious thing that we possess. All men struggle to maintain their lives, and when such a man as Lyon gives up his life unhesitatingly and unfalteringly, he simply consigns himself to your care and the care of those for whom he gave up his life. You, therefore, in honoring him, in honoring his memory, in reviving and reviewing his virtues, simply do that which does honor to yourself, to your State, and to those who are to follow you. I say, therefore, erect your obelisk, and inscribe upon it the name and virtues of this man, and let your children point to it that they may see the course which leads to the approbation of men, and the honor of his fellow-men. You may, of course, do him no good now, but you may do yourselves and children good by commemorating his virtues, and erecting this tablet to his name.

I have, therefore, simply appeared before you to-night to be one of the advocates of this undertaking. I care not myself in what form you may choose to honor his memory, but the State of Missouri, in recognizing the services of General Lyon, recognizes what the world knows to be so, that he gave his life to his whole country, but more especially that you should be no longer harassed by the dread calamities of invasion. That he did not succeed was not owing to his own personal exertions, but other causes which he could not control. The act itself was as pure and god-like as any that ever characterized a soldier on the field of battle.

There were many features in Lyon's character very few understood. He was not only a courageous man, but a very gentle man. A kindly man—at times he was blind of course to the commonplace events of daily life, but when not thus absorbed there was none more gentle or kind to his officers or more beloved by his men. Thus the shock that made plain the destiny of the country, brought out the strong features in his character, and you in Missouri saw him amid the tempest and whirlwind of war when he was pulled hither and thither, and when he only kept in view one single mark—a mark which he thought led to the safety and honor of his country. I wish he could have lived, for he possessed many of those qualities which were needed in the first two or three years of the war, and his death imposed on the nation a penalty numbered by thousands on thousands of lives and millions on millions of dollars.

But, gentlemen, I did not intend to make any lengthy remarks. I thank you for your attention. (Loud applause.)

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LAST PROCLAMATION TO THE PUBLIC!—I WILLIAM INGRAM, Tea Dealer, No 43 S. SECOND Street has sold out his entire stock at war prices, and now that the Rebellion is over and peace proclaimed we can sell at 75 to 100 per cent less than former prices. Having this day received a large supply of very fine Teas of all grades, from 40 cents to $1·50 a pound; Coffees from 28 to 40 cents a pound. Call and examine our fresh Teas. 7 8 1y

ROBERT SHOEMAKER & CO.,

N. E. Cor. of FOURTH and RACE Streets,

PHILADELPHIA,

WHOLESALE DRUGGISTS

Importers and Dealers in Foreign and Domestic

Window and Plate Glass,

MANUFACTURERS OF

White Lead and Zinc Paints, Putty, etc

AGENTS FOR THE CELEBRATED

FRENCH ZINC PAINTS.

Dealers and Consumers supplied at [10 20 3m

VERY LOW PRICES FOR CASH.

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MANUFACTURER OF ALL KINDS OF

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No. 623 COMMERCE STREET (Third Story),

ENTRANCE ON WHEELER'S COURT.

ORNAMENTS, MONOGRAMS, LETTERS, CRESTS ROSETTES, ETC.,

Of any Special Design, made to order at the shortest notice, and at REASONABLE PRICES. 1 2 tuths1m*

S. SILBERMAN & CO., IMPORTERS OF FANCY GOODS,

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Portemonnaies, Pocket Books, Purses, Travelling Bags, Satchels, Dressing Cases, Ladies' Companions, Writing Desks, Portfolios, Work Boxes, Jewel Boxes, Photograph Albums, Opera Glasses, Field Glasses, Spectacles, Card Cases, China and Gilt Ornaments, Pocket Cutlery, Razors, Combs, Brushes, Perfumery, Soaps, Fans, Hair Nets, Hair Ornaments, Steel Jewelry, Jet Goods, Cornelian Goods, Bracelets, Necklaces, Belt Clasps, Studs, Sleeve Buttons, Scarf Pins, Scarf Rings, Silk Watch Guards, Leather Guards, Steel and Plated Chains, Watch Keys, Shawl Pins, Violin Strings, Beads of all kinds, Dolls, Rubber Balls, Dominoes, Dice, Chessmen, Chess Boards, Backgammon Boards, Playing Cards, Pocket Flasks, Drinking Cups, Tobacco Pipes, Tobacco Boxes, Tobacco Pouches, Match Boxes, Pipe Stems, Cigar Tubes, Cigar Cases. 3 15 1y

ORLEANS HOUSE,

No. 531 CHESNUT STREET,

PHILADELPHIA,

J. STEPPACHER,

PROPRIETOR,

Conducted on the European plan. 11 25 3m

MONUMENTS, TOMBS, GRAVE-STONES, Etc.

Just completed, a beautiful variety of

ITALIAN MARBLE MONUMENTS,

TOMBS, AND GRAVE-STONES,

Will be sold cheap for cash.

Work sent to any part of the United States.

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No. 232 CARTER STREET

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Machine Work and Millwrighting promptly attended to. 9 1 4m

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DELAWARE MUTUAL SAFETY INSURANCE COMPANY,

INCORPORATED BY THE LEGISLATURE PENNSYLVANIA, 1835.

OFFICE S. E. CORNER THIRD AND WALNUT STREETS, PHILADELPHIA.

MARINE INSURANCE

ON VESSELS, CARGO, FREIGHT, To all parts of the world.

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On Goods by River, Canal, Lake, and Land Carriage to all parts of the Union.

FIRE INSURANCES

On Merchandise generally.
On Stores, Dwelling Houses, etc.

ASSETS OF THE COMPANY

November 1, 1865.

$100,000 United States 5 per cent. loan, '71.....$95,000·00
120,000 " 6 " " '81..... 128,100·00
200,000 " 7 3-10 per cent. loan, Treasury Notes..... 194,875·00
100,000 State of Pennsylvania Five Per Cent. Loan..... 90,555·
54,000 State of Pennsylvania Six Per Cent. Loan..... 53,250·
125,000 City of Philadelphia Six Per Cent. Loan..... 112,872·50
20,000 Pennsylvania Railroad First Mortgage Six Per Cent. Bonds..... 20,000·00
25,000 Pennsylvania Railroad Second Mortgage Six Per Cent. Bonds..... 23,750·00
25,000 Western Pennsylvania Railroad Mortgage Six Per Cent. Bonds..... 23,750·00
15,000 300 Shares Stock Germantown Gas Company, principal and interest guaranteed by the City of Philadelphia..... 13,537·50
7,150 143 Shares Stock Pennsylvania Railroad Company..... 8,580·0
5,000 100 Shares Stock North Pennsylvania Railroad Company..... 3,250·00
40,000 Deposit with United States Government, subject to ten days' call..... 40,000·00
30,000 State of Tennessee Five Per Cent. Loan..... 18,900·00
170,700 Loans on Bonds and Mortgage, first liens on City Property..... 170,700·00

$1,036,850 Par. Market value.....$996,500·00
Real Estate..... 35,000·00
Bills receivable for insurances made. 121,012·37
Balances due at Agencies—Premiums on Marine Policies. Accrued Interest, and other debts due the Company..... 40,511·44
Scrip and Stock of sundry Insurance and other Companies, $ 133. Estimated value..... 2,910·00
Cash in Banks.....$55,956·89
Cash in Drawer..... 678·48 — 56,635·37
$1,253,649·18

DIRECTORS.

Thomas C. Hand, Samuel E. Stokes,
John C. Davis, J. F. Penistan,
Edmund A. Souder, Henry Sloan,
Theophilus Paulding, William G. Boulton,
John R. Penrose, Edward Darlington,
James Traquair, H. Jones Brooks,
Henry C. Dallett Jr., Edward Lafourcade,
James C. Hand, Jacob P. Jones,
William C. Ludwig, James B. McFarland,
Joseph H. Seal, Joshua P. Eyre,
George C. Leiper, Spencer McIlvain,
Hugh Craig, J. B. Semple, Pittsburg,
Robert Burton, A. B. Berger, Pittsburg,
John D. Taylor, D. T. Morgan, Pittsburg.

THOMAS C. HAND, President.
JOHN C. DAVIS, Vice-President.
HENRY LYLBURN, Secretary. 1 2 13

NORTH AMERICAN TRANSIT INSURANCE COMPANY,

No. 133 S. FOURTH Street

PHILADELPHIA.

Annual Policies issued against General Accidents descriptions at exceedingly low rates.

Insurance effected for one year, in any sum from $100 to $10,000, at a premium of only one-half per cent. securing the full amount insured in case of death, and a compensation each week equal to the whole premium paid.

Short time Tickets for 1, 2, 3, 5, 7, or 10 days, or 1, 3, or 6 months, at 10 cents a day, insuring in the sum of $3000 or giving $15 per week if disabled, to be had at the General Office, No. 133 S. FOURTH Street, Philadelphia, or at the various Railroad Ticket offices. Be sure to purchase the tickets of the North American Transit Insurance Company.

For circulars and further information apply at the General Office, or of any of the authorized Agents of the Company.

LEWIS L. HOUPT, President.
JAMES M. CONRAD, Treasurer.
HENRY C. BROWN, Secretary.
JOHN C. BULLITT, Solicitor.

DIRECTORS.

L. L. Houpt, late of Pennsylvania Railroad Company.
M. Baird, of M. W. Baldwin & Co.'s.
Samuel C. Palmer, Cashier of Commercial Bank.
Richard Wood, No. 309 Market street.
James M. Conrad, No. 623 Market street.
J. E. Kinsely, Continental Hotel.
H. G. Leisenring, Nos. 227 and 229 Dock street.
Samuel Work, of Work, McCouch & Co.
George Martin, No. 322 Chesnut street. 11 3 1y

THE PROVIDENT Life and Trust Co.,

OF PHILADELPHIA,

Incorporated by the State of Pennsylvania Third Month 22d, 1865, INSURES LIVES, ALLOWS INTEREST ON DEPOSITS, AND GRANTS ANNUITIES.

CAPITAL, $150,000.

DIRECTORS.

Samuel R. Shipley, Richard Cadbury,
Jeremiah Hacker, Henry Haines,
Joshua H. Morris, T. Wistar Brown,
Richard Wood, William C. Longstreth,
Charles F. Coffin.

SAMUEL R. SHIPLEY, President.

ROWLAND PARRY, Actuary.

OFFICE. [7 28 1y

No. 111 S. FOURTH Street.

1829. CHARTER PERPETUAL.

FRANKLIN FIRE INSURANCE COMPANY

OF PHILADELPHIA

ASSETS ON JANUARY 1, 1865, $2,501,207·04.

CAPITAL.....$400,000
SURPLUS..... 997,869
PREMIUMS..... 1,103,438
Unsettled Claims, $12,745. Income for 1865, $301,900

LOSSES PAID SINCE 1829, OVER $5,000,000.

PERPETUAL AND TEMPORARY POLICIES ON LIBERAL TERMS.

DIRECTORS:

CHARLES N. BANCKER, ISAAC LEA,
TOBIAS WAGNER, EDWARD C. DALE,
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JACOB R. SMITH, ALFRED FITLER,
GEORGE W. RICHARDS, FRAS. W. LEWIS, M. D.

CHARLES N. BANCKER, President.
EDWARD C. DALE Vice President.
JAMES W. McALLISTER, Secretary pro tem. [3 25 12

PHŒNIX INSURANC