TERMS OF SUBSCRIPTION.

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# THE SENTINEL.

WM. H. PELL, | SEATON GALES,
EDITORS.

FRIDAY, NOVEMBER 20, 1868.

### STAY LAWS.

Gov. Holden, in his message, recommends the repeal of all the stay laws now on the statute-book. We believe it is generally conceded, that the stay laws, passed during the war, were of incalculable evil to the people. They were passed in obedience to the general clamor for relief; but we believed, at the time, that they were unnecessary and would prove injurious,—and such the result has proven. But while we are opposed, on principle, to stay laws, because generally constructed adversely to the just and proper claims of creditors, yet we are not prepared to say that the blunder, during the war, of passing stay laws did not really create the necessity for the passage of such a law as was adopted by the first State Convention held after the war. At least, the belief was almost universal, about that time and since, that some such measure of relief was absolutely imperious. That law did not ignore the just claims of creditors, but gave to debtors longer time for payment. We have doubted whether that law would really accomplish more good than harm, but we are not prepared to say what have been the practical results of it, to any extent. It served, for a time, the purpose of putting all classes of creditors on the same footing, and, perhaps, prevented the merciless creditor from forcing his debtor's property to sale and sacrifice, thus defeating the claims of other creditors equally meritorious, entirely.

To what extent the debtors of the State have availed themselves of the stay laws in operation, we are not prepared to say, but it strikes us it would be a palpable violation of good faith to those parties, who, relying on the pledges of the legislative authority, have proceeded upon the policy set forth in the stay laws in existence, of paying their debts by instalments, to have those laws repealed, *nolens volens*.

It is the positive duty of the legislative authority to protect, as far as it can be done with fairness and justice to all, the people from violence and oppression. Former legislative bodies may have, for the lack of foresight, blundered, and, by so doing, may have marked out a course of policy which, if interrupted abruptly, would involve a general ruin. In such cases, true patriotism and simple justice to all would be rather to *modify, palliate* existing evils, rather than cut them off violently, if, by so doing, greater evils and ruin would follow.

For several years, we have anticipated the arrival of the period in this State, when, from the restiveness of anxious creditors, the stringency of partizan rancor, or indifference to the condition of the property holders in the State, an attempt would be made, by the repeal of the stay laws, to force them into bankruptcy, and hence, for some time, we urged strenuously upon the debtors in the State to seek a general compromise with their creditors. Failing to secure this, as a last resort, we urged them to go into bankruptcy. The expensiveness, however, of the bankrupt law, and the uncertainties connected with it, and the strong hope with many creditors that they might work out, have led them to defer the evil day. What is to be the effect of the entire repeal of the stay laws at once? Why, while many indulgent creditors have borne with their debtors, in the hope and with the assurance that they would not be the losers by kindly delaying to sue, the few creditors, who have obtained judgment, would at once seize upon the entire estates of their creditors, force them to sale and thus crush the debtor and the other creditors hopelessly! This strikes us as the certain result. Many sharpers stand ready to take advantage of these cash sales, to possess themselves of the hard earnings of the debtor, paying no fair consideration, and thus a large share of the property in the hands of the people would be concentrated into few hands, forcing *emigration or pauperism upon many of our best people.—Is this the design of the Executive recommendation?* Is this one of the methods invented by a cold and fiendish malignity, by which the "rebel Democracy" is to be wiped out "root and branch,"—to use the envenomed and foolish language of the "Governor's" organ?

Before action is taken upon this subject, we hope legislators will duly weigh its probable results, and possess themselves of the soundest and wisest views of those best capable to advise in such an emergency.

THE MISSISSIPPI CONSTITUTION DECLARED RATIFIED!—Our readers may well be astonished at this result; but it is even the fact. The way in which the thing was managed was as follows:

The Constitutional Convention of Mississippi appointed a committee of five, who were charged with the duty of making a final return of the election for the ratification of the Constitution. Mr. W. H. Gibbs, the chairman of the committee, has reported, declaring the Constitution to have been duly ratified and adopted by a majority of the legal votes cast, and setting aside the elections held in the counties of Copiah, Carroll, Chickasaw, De Soto, Lafayette, Rankin, and Yalobusha, on account of threats, intimidation and violence practiced in said counties!!

### WE BEG TO BE EXCUSED!

A Northern Democratic paper declares that it wants "to see Radicalism carry out its measures to the fullest extent,—the object being to teach the country to stand by the Democratic party," and presents the following cheerful programme. It "wants to see" the Radicals—

"Go on with their reconstruction.
Go on with their negro suffrage.
Go on with their white disfranchisement.
Go on with their Freedm'n's Bureau.
Go on with their division.
Go on with their usurpation.
Go on with their unequal taxation.
Go on with their violation of rights—their disregard of the Constitution—their hatred of white men, and all the devilish doctrines they have preached and practiced since the earth was cursed with the first one of them.

We want the people to see just what they are, what wrongs they can, and what outrages they will, perpetrate.

We want the masses to get a dose of their dirty doctrines that will do them for the next ten generations, and we don't want Grant to stand in the way of that dose being thrust down their throats. Let him go with Congress. This party that endorses Congress elected him. He belongs to it, and we pray God that he may 'stick to it.'"

Now such silly twaddle as the foregoing but serves to fortify the impression, which we have entertained for some time, that the suffering and oppressed condition of the South is but a matter of secondary moment with our "Northern brethren," compared with their desire to get into power. The proposition is one of intense selfishness. The South is the sufferer from these Radical excesses,—not the North,—and we "want to see" nothing of the sort so flippantly prescribed above.

Since the commencement of this disastrous work of so-called reconstruction, we have been told that our speedy deliverance was to be effected at the hands of the "generous and magnanimous masses" of the Northern people. We have been pointed to the ballot box, in November, 1868, as the potent agent, which, like the wand of a magician, was to dispel our woes and rift the clouds above us. We have been assured that the Northern masses were disgusted with the "Radical excesses," and that they would seize the first tangible opportunity of hurling their indignation at the heads of our oppressors. The bolts seem to have fallen on *other* heads.

It is all very well for Northern Democratic editors to be willing to await, with philosophic patience, the return of the party to power, *as soon* as the masses shall become disgusted with the monstrous measures of Radicalism, and to urge them on, with a view to that result, to push those excesses to the verge. With us of the South, however, it requires *endurance*, as well as patience, and we are worried out, in body and mind, with these atrocious and unfeeling oppressions.

We infinitely prefer that the Radical party, now in the flush of its triumph, shall *cease* its work of cruelty, lawlessness and injustice,—shall learn the lessons of fraternity and of wisdom,—shall go back to the Constitution,—and that Gen. Grant, taking counsel of the inspirations of an enlarged patriotism, shall win the South to heartily re-unite by kindness and justice, rather than further repel it by "sticking" to the policy which has alienated and well nigh ruined it. Such a work is above all party!

### THOSE ARMS.

In his recent message to the Legislature, "Gov." HOLDEN makes a least of "Militia," says:

"The expenditure incurred thus far on account of the militia, is quite small. I did not deem it expedient or necessary to avail myself of the power conferred upon me to purchase arms. A considerable quantity of arms, with necessary equipments and ammunition, has been procured without cost, save for transportation."

How were these arms obtained? And whence? Why did not the "Governor" deign to inform the Legislature? It is very certain that the Secretary of War did not furnish them, because that functionary had already expressly refused to do so,—grounding his refusal on the Act of Congress which *prohibits* the organization of the Militia in North Carolina, among other Southern States. They must, therefore, have been sent to the "Governor," in reply, doubtless, to his anxious and earnest application, or her by some Northern Governor or by some Puritan "benevolent" or "Christian" Association. If the former, it was a piece of malicious impertinence, prompted by a desire to involve our people in fratricidal strife, for party purposes;—if the latter, then it was of a piece with that "Christian philanthropy" which sent Sharpe's Rifles into "bleeding Kansas," and which supplied that old villain and murderer, John Brown, with pikes and guns at Harper's Ferry.

But the arms are here,—however obtained,—whether begged by the Executive or officiously and murderously volunteered by Northern zealots or Governors. Let them *rust* in the Arsenal. Better *that*—better *anything*, than that they should be placed in the hands of men, banded together on the menacing pretence of exclusive "*loyalty*." Look at Arkansas and learn a lesson, Governor.

The Governor says, in his message, that there *are* peace and quiet in North Carolina. That is so. If he has the disposition to preserve this quiet, let those arms stay where they are.

### STATE PENITENTIARY.

The enquiry of Mr. Moore, one of the Senators from the 18th District, demanding the report of the Commissioners on the location of the State Penitentiary, calls to mind a rumor, which we have heard for several days, that the Commissioners not only located the Penitentiary at Lockville, but purchased, for its site and use, *eight thousand acres of land, for the little sum of one hundred thousand dollars!!* We have no specific information upon the subject, but find there is very general dissatisfaction expressed at the outlay of so immense a sum, *for landsakes*, at the outset.

## Legislature of North Carolina.

SENATE.

THURSDAY, Nov. 19, 1868.

The Senate was called to order at 10 o'clock.

Prayer by Rev. Mr. Monroe, the Senator from Henderson.

INTRODUCTION OF BILLS.

By Mr. Wynne: A bill to separate the Eastern and Western divisions of the Wilmington, Charlotte and Rutherford Railroad. (The Eastern division to terminate at Charlotte, and all former appropriations to be transferred to said division. The Western division to extend to the Tennessee line and to be known as the Chimney Rock and Broad River Railroad; and providing for $3,000,000 appropriation for this division.) Referred to the Committee on Internal Improvements.

By Mr. Welker: A bill to allow Administrators and Executors an extra fee for cash. Referred to the Committee on the Judiciary.

By Mr. Brogden: A resolution instructing the State Librarian to purchase certain books for the State Library. Lies over under the rules.

By Mr. Robbins: A resolution, making a change in the rules, authorizing the President to refer all bills and resolutions to appropriate Committees, unless otherwise ordered. (Adopted.)

By Mr. Jones: A resolution in favor of Quentin Busbee, late Treasurer of the Sinking Fund. Referred to the Committee on Finance.

By Mr. Barrow: A resolution declaring vacant the seat of A. C. Avery, Senator elect from the 41st District.

On motion of Mr. Rich, the further consideration of this resolution was postponed until the 10th. of December, by the following vote:

AYES.—Messrs. Beasley, Beaman, Brogden, Eaves, Epps, colored, Hyman, colored, Jones, of Wake, Lassiter, Lindsay, Love, Melchor, Moore, of Yancey, McLaughlin, Purdie, Rich, Respass, Robbins, Shoffner, Smith, Wynne, Winston and Williams.—22.

NAYS.—Messrs. Barrow, Bellamy, Butts, Blythe, Colgrove, Cook, Davis, Etheridge, Forkner Hayes, Moore, of Carteret, Stephens, Welker and White.—14.

Mr. Moore, of Carteret, called for the report from the Committee appointed to locate the Penitentiary. He desired to know something about the purchase of a large amount of lands, to *secure homesteads for convicts!*

On motion of Mr. Lassiter, the consideration of the matter was postponed until to-morrow.

CALENDAR.

The Bill to allow Attorneys, who have license to practice in Courts of Pleas and Quarter Sessions, to practice in the Superior and Supreme Courts, was referred to the Committee on the Judiciary.

The Bill providing for the collection of taxes in the County of Carteret, for the year 1868, was referred to the Committee on Finance.

A message was received from the House, transmitting the enrolled resolution in favor of Sheriffs, which was ratified by the President of the Senate.

On motion of Mr. Moore, the Senate adjourned until to-morrow, 11 o'clock.

HOUSE OF REPRESENTATIVES.

THURSDAY, Nov. 19, 1868.

House called to order at 10 o'clock.

Prayer by the Rev. Mr. Smith, of Martin of the House.

Journal of yesterday read and approved.

The Chair, in accordance with the motions of Mr. French, adopted on yesterday, raising a Committee on Counties seat, Township, appointed Messrs. White, of the 1st Judicial District; Jarvis, of the 2d; Smith, of Wayne, of the 3d; French, of the 4th; Williams, of Harnett, of the 5th; Hinnant, of the 6th; Carey, colored, of the 7th; McCanless, of the 8th; Gray, of the 9th; Albert, of the 10th; Carson, of the 11th; and Palmer, of the 12th.—Mr. French, as the mover, to be chairman.

Messrs. Malone, Sinclair, Leary, colored, and French were added to the Committee on Judiciary; and Mr. Seymour to the Committee on Finance.

A message was received from the Senate, notifying the House of the passage of the resolution in regard to the mileage of Sheriffs.

By Mr. Sinclair: A resolution paying to Trustees of the University, who were not members of the Legislature, the same *per diem* and mileage as members, while here performing duties connected with that Institution.

Mr. Sinclair said, in support of his resolution, that some of the Trustees were very poor men, and could not afford to travel and maintain themselves here at their own expense. Some of them had been forced to return home on account of their poverty.

The resolution lies over, under the rule.

Mr Smith, of Martin, gave notice that he would, on to morrow, introduce a resolution in regard to the Stay Law.

Mr. Welch offered the following resolution:

WHEREAS, a motion was offered, on yesterday, by a young member of this House, that the Committee on Privileges and Elections be requested and instructed to enquire whether there were not members here, who were disqualified by the 14th. Article, known as the Howard Amendment; AND, WHEREAS, it is said that there are members, occupying seats in this Assembly, who are not citizens of the State,

*Therefore*, it is moved, that the said Committee be further requested and instructed to enquire whether there are not members here, who are citizens of other States, and consequently ineligible as members of the General Assembly of the State of *North Carolina*.

Mr. Seymour said that, simply on account of its phraseology, he would move to lay it on the table.

Mr. Sinclair could not see the necessity for such a motion. He thought the Republican party strong enough to protect itself, and he was willing that the resolution should go to the Committee.

Mr. Seymour replied that he would support any resolution, properly and correctly drawn, to inquire into the qualifications of anybody, but the preamble of this had nothing to do with the object ostensibly sought after. It was simply intended as a slur.

Mr. Gaither called for a reading of the resolution.

Mr. Seymour withdrew for a moment or two his motion to table.

The resolution was again read, when Mr. Seymour renewed his motion and it was decided carried by a vote of 33 in the affirmative to 26 in the negative; when

Mr. Welch said that while his knowledge of parliamentary usage was very limited, he must say the impression had prevailed with him, that the vote of a quorum, at least, was necessary in the determination of all resolutions and bills, here. He saw that a quorum did not vote to lay this resolution upon the table. In answer to the remarks of the gentleman who opposed the resolution.

[Here Mr. Seymour arose to a point of order, saying the matter had been declared settled, and, therefore, Mr. Welch was out of order.]

The Chair replied that he took the remarks of the gentleman from Haywood in the light of an explanation.

Mr. Seymour replied that he did not see how they could be so construed.

Mr. Welch replied that if the gentleman would have patience, he would endeavor to enlighten him. He, Mr. W., continued: I am inform the gentleman that I was influenced in the introduction of the resolution, by the purest motives. I came into this House with conservative views and principles, representing the interests of the people not only of Western North Carolina, but, I hope, the interests of the people of the entire State. It gave me pain to see, in the resolution of yesterday, a spirit of proscription. [Cries of "Order," and "Question."] I was much as if some of me were compelled to *crawl into* this House—so difficult is the passage. This should not be. It is time that passions and prejudices should be away and conciliation and good feelings should mark our deliberations. But if a portion of us are to be so scrupulously measured, by the rule and square of the 14th article, in order to purge this House, I think it equally important that others should be measured by the laws of the State controlling *citizenship*. What unfairness is there in this? I am responsible for the resolution, and mean just exactly what I say.

Mr. French said that if they were in that accord to the General Government, which they should be, we must act up to the requirement of the Acts of Congress. He simply offered the resolution to purge the House of those members laboring under disabilities imposed by Act of Congress. He would support any resolution, properly drawn up, looking to an investigation of the qualifications of any member, and would support this resolution, if the preamble were stricken out.

Mr. Welch: It seems, sir, we are both working for the same end,—only we take different roads to reach it. I would have no objection to striking out the preamble.

[Here the Speaker announced that the discussion had taken up enough time, and the matter was dropped.]

By Mr. French: A couple of bills,—one directing the Attorney General to enquire into the qualifications of persons holding office; the other providing for the maintaining of public roads. Both were referred to the appropriate Committees.

By the same: A bill authorizing the County Commissioners of New Hanover to issue bonds in sums not exceeding $100 each, payable in the future, not exceeding three years hence, and not bearing above 8 per cent. interest. Referred.

By B. W. Morris, colored: A bill to grant a charter for a Ferry on Neuse River. Referred.

By Mr. French: A bill to amend the charter of the City of Wilmington. Referred.

SPECIAL ORDER.

On motion of Mr. Bowman, the special order (his resolution of yesterday) was taken up.

Mr Hodnett said, that as to the propriety of passing this section at first, he had now nothing to say. But now he was opposed to the resolution of Mr. Bowman, repealing the provisions of the 14th section of the article of the Constitution, concerning surveys, &c. In many counties the work of the survey and maps had been completed; in others almost completed, and, in a great many, already begun. Now some counties have been put to some expense to accomplish this work, and, if you pass this measure, other counties will reap the benefit and pay nothing for it. But there is another view of the matter. It cannot be disguised that there are many of our people in the Middle and Eastern portion of our State emigrating. Therefore, I wish to have accurate and complete maps of all the Western counties, that, in case our white people of the East should be driven from their homes, they might see the advantages of removing to the Western counties, and not altogether abandon our good old State. His county had completed their map, (here he exhibited it,) and no expense had been gone into for a new survey, and other counties could operate on the same plan. These maps would be of great service to induce people of other States to come amongst us. All the advantages are marked out, the school districts, water courses and powers were shown, and all information concerning the county could be furnished any one wishing to settle there, without trouble or loss of time. Now that this work was almost completed, in a great many counties, he doubted the policy of abandoning it. But if the House decides upon that course of action, he would offer the following proviso:

*Provided*, That in those counties where surveys and maps have been made or commenced, the county Commissioners are required to have payment made for the same.

Mr. Justice, of Rutherford, was in favor of the resolution. No survey or map was required in his county.

Mr. Bowman took the floor and proceeded to reply to Mr. Hodnett, and, in the course of his remarks, made various objections to the proviso.

Mr. Hodnett said his proviso was misunderstood. It was merely to provide that the Commissioners should be required to pay for the work already done, in case the resolution was adopted. But as he had understood that would be done in any case, he withdrew the proviso.

Messrs. Blair, Ingram, Leary, (colored,) and Vest opposed the resolution.

Mr. Downing did not think the expense in his county would exceed $100, and he was also opposed to the passage of the resolution.

Mr. Sinclair said that if this system of expenditure was continued, he could assure gentlemen, that their majorities, in the next election, would be still further reduced. It is a matter of dollars and cents, and the people would not be slow to cast up the account. He knew that was the hardest thing they had to work against in the last election. Mr. S. continued to offer objections to the measure,—the chief argument being the enormous taxation it would entail upon the people of the counties. It would cost his county $500 or $700.

Mr. Bowman again took the floor in explanation of his resolution. He said that his position had been misunderstood. He wished to repeal so much of the law as makes it incumbent on the county Commissioners to have the said maps and surveys. It would cost his county at least $600, and be of no earthly benefit. Now as to whether or not other counties should have them, why that could be left to their option.

Mr. Seymour entered into an explanation of the law,—the pith of the argument being that the law passed last session, in regard to this matter, was merely a recognition of the provisions of the Constitution. He would support the resolution, if there was incorporated a proviso, in it, that would prevent it from forbidding any future surveys and maps, which the Commissioners might deem it necessary to have made.

Mr. Bowman then offered the following:

*Provided*, That nothing in this act shall be so construed as to forbid actual surveys and maps to be made in counties, when the Commissioners shall determine to make such surveys and maps.

Which was adopted, and the resolution, as amended, then passed its second reading.

Mr. French moved that 10 o'clock A. M. be hereafter the hour of assembling. Carried.

Mr. Justice wished to know if there was anything upon the Calendar that could properly come before the House now.

The Chair replied that there was nothing.

The House then adjourned until to-morrow morning, 10 o'clock.

NEW ADVERTISEMENTS.

MUNICIPAL ELECTION.

BENJ. H. BRIDGERS, a citizen of many citizens, Mr. M. T. H. Bridgers hereby declares himself a Democratic candidate for COMMISSIONER of the EASTERN WARD.

Nov. 20-1t

MASONIC.

OFFICE OF GRAND SECRETARY, GRAND LODGE, RALEIGH, N. C., Nov. 20, 1868.

THE GRAND LODGE, F. A. M., of North Carolina will hold its next Annual Communication in the City of Raleigh, on the 7th of December, commencing at 7 o'clock, P. M.

The usual arrangements have been made, by which the Officers and Representatives can travel over the Several Roads in this State for one fare.

D. W. BAIN,
Nov 20-1d Grand Secretary.

House and Lot For Sale.

A Good Chance for Investment!

IF NOT disposed of privately before that time, I will sell, on Saturday, Nov. 21st, at 12 o'clock, M., on the Court House door, to the highest bidder, a HOUSE AND LOT, situated on Lenoir St., in the South-Western portion of the City, being part of Lot No. 29.

The House, containing four rooms, is suitable for a small family. Sufficient land attached to make a good garden. Terms cash.

GEORGE M. WHITING,
Nov. 20-2t Agent.

To the German Population of North and South Carolina.

ON OR BEFORE the first of February next, (provided 500 subscribers are obtained by that time,) the undersigned proposes to issue from the *Daily Messenger* office, a live "GERMAN" Weekly newspaper, to be called "THE GERMAN WEEKLY MESSENGER."

The "German Weekly Messenger" will contain all the latest Home and Foreign News, and is to be devoted to the settlement of Immigration to the Southern States, Home Industry, Agriculture, Rural Economy, Mechanical Arts and the Fireside.

The paper, like the "Daily Messenger," will be strictly Democratic in politics, and its aim will ever be to encourage Immigration, and to aid in the building up of the Southern States, which must be done at all hazard.

We confidently rely on the Press, and on our friends throughout the Southern States, in whose interest we shall labor in the future, as in the past, to sustain us in this important enterprise. Rates of subscription $4.00 per annum.

Address JULIUS A. BONITZ,
Daily Messenger,
Nov 20-tf Goldsboro', N. C.

COPARTNERSHIP NOTICE.

Mr. F. M. HYMAN, of Warrenton, N. C., is this day admitted as a Partner in our House.

DANCY, HYMAN & CO.

New York, Nov. 17th, 1868.

THE UNDERSIGNED have this day formed a copartnership for the purpose of transacting a GENERAL COMMISSION BUSINESS, in the City of Norfolk, Va., under the firm-name of HYMAN & DANCY.

JNO. S. DANCY, Tarboro', N. C.,
F. M. HYMAN, late of Warrenton, N. C.
T. B. HYMAN, late of New York.

November 17th, 1868.

NORFOLK, VA., November 17th, 1868.

Referring to the above notice, we beg to solicit the patronage of our friends, and the public generally, pledging always to do our best for their interests.

Planters should consign to us as can have their produce sold in Norfolk or New York, as they may desire, and with but one charge for commission.

HYMAN & DANCY.

Nov 20-3tod

SPECIAL.

EXTRAORDINARY

BARGAINS

IN

DRESS GOODS,

DOMESTIC GOODS,

WOOLEN GOODS,

CALICOES, SHAWLS,
CLOAKS, FURS, HATS,
BOOTS, SHOES, &c., &c.,

AT WHOLESALE AND RETAIL.

Especially Adapted to this Season's Sales.

Representing the most extensive and varied assortment in this Market, at the extremely low prices incident to the great shrinkage of values during the period of financial depression.

W. H. & R. S. TUCKER & CO.

Nov 17-tf

KEROSENE LAMPS—A good assortment. Lamps without Chimneys, Lanterns, for Kerosene oil or candles, Lamp Chimneys and Wicks. Hart and Bracket Lamps. J. BROWN,
Raleigh, Nov 18-tf With Hart & Lewis.

United States Blue Book.

A REGISTER of Federal Officers and salaries for 1868-'69, including all offices, Clerkships and positions, under the Executive, Congressional, State, Treasury, War, Navy, Attorney General's, Postmaster's and other subordinate departments, with compensation attached.

Price 50cts. Sent per mail on receipt of price.

P. A. JONES, Bookseller,
Nov 18-tf Raleigh.

NEW GOODS! NEW GOODS!

AT HOME AGAIN!!

WITH A HOUSE CRAMMED AND PACKED FULL OF FRESH AND CHOICE GOODS,

NEW FALL AND WINTER GOODS,

FOR

1868.

COME TO

A. CREECH'S!

For Ladies' Goods! For Gentlemen's Goods! For Misses' Goods! For Boys' Goods! Ditto for Children!

MY STOCK IS LARGE AND VERY COMPLETE. Allow me to say that you see some very strange advertisements. Some say they bought goods before the rise—some after the decline—some just in time—some in luck again—some buy goods cheaper than anybody else—some selling goods at unprecedentedly low prices—some controlling the trade, &c., &c., and all unbearable. What a lucky set of individuals!

Now just let me tell you, that there is more humbug than poetry in all this. Don't every man, woman and child know that it is humbug—large enough to be seen even with one eye shut? So we think, and we know, but still, LOOK OUT! HANDS DOWN and show your good judgment by

COMING TO CREECH'S

to buy your goods. I intend to run through this campaign with my motto, to give each and every individual value received for their support!

A fine opportunity for the ladies to exercise their inalienable rights, as well as the gentlemen. Don't stop, but come on, COME TO CREECH'S. You will find me at H. Smith's corner, attending to my business, always ready to give you the worth of your money.

A. CREECH,
Fayetteville Street,
Sept 15-tf Raleigh, N.C.

SOUTHERN LIFE INSURANCE COMPANY.

PURELY A SOUTHERN INSTITUTION.

PRINCIPAL OFFICES:
Atlanta, Georgia; Memphis, Tennessee; Louisville, Kentucky.

CAPITAL STOCK, $228,500.

Nett Assets of the Company, July 1st, 1868, $330,942.05.

Insures lives, and promptly adjusts and pays losses. Its principal business is with Southern States, and to them it appeals for patronage. It has ample means to fully protect Policy holders and pay all losses.

The "Southern" combines the advantage of both note and cash systems, and such as choose to pay cash may do so and secure a non-forfeitable policy and all the advantages of a Cash Company. The privilege of a permanent loan for one-third is granted to all who desire it.

It makes investments at home in good and reliable securities, thereby tending to make money more plenty in our midst, and to aid in developing the resources of our section, and to stop the annual drain of over six Million dollars, which are being sent North for Life Insurance.

Its profits are equitably distributed among Policy holders and Stockholders.

In its organization are presented men of experience in Life Insurance, and their aim will be to make the "Southern Life" the exponent of the business, enterprise and progress of the present day.

BOARD OF DIRECTORS, ATLANTA, GA.

JOHN B GORDON, A AUSTELL, B C YANCEY, WADE HAMPTON, F PHINEZY, BEN H HILL, E W HOLLAND, B J SMITH, J F ALEXANDER, STEVENS THOMAS, A H COLQUITT, J H CALLAWAY, J M JOHNSON, W M JOHNSON.

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Active and efficient Agents are wanted to canvass every county in the State to whom the usual commission will be given by the undersigned, who is *General Agent for North Carolina*.

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The Original Joint Stock Life Insurance Company in the United States.

The business of this Company is EXCLUSIVELY confined to the insurance of first-class healthy lives.

*THE DISTINCTIVE FEATURE*

of the Stock system of Life Insurance, as opposed to the MUTUAL, is a low rate of premium for a stated sum assured, which is IMMEDIATE, SECURE, and CERTAIN; in lieu of a high rate of premium for a promised dividend which is DISTANT, CONTINGENT, and UNCERTAIN; this so-called dividend being merely a return of a portion of the excessive and unnecessary premium charged in the first instance.

*ILLUSTRATION.*

Suppose that an individual aged thirty desires to devote $200 a year for the purpose of obtaining an insurance on his life; this amount will immediately secure him in the "Universal" the sum of $11,753, payable on his decease. This sum, paid to a Company charging the ordinary mutual rates, would secure him the sum of $8,474.

The difference between these sums ($3,277) is exactly the same as an immediate bonus or addition to the policy to be paid by the former office to the holder of the policy in case of the death of the insured. It is true that if the insured, in an office charging high rates, lives long enough, and have his periodical dividends added to his policy, the sum may equal or exceed the above named; but it must not be forgotten that the chances of every death in the very class the applicant desires to insure against, and consequently the greater the sum immediately secured contingent on this event, the greater the advantage to the policy-holder.

To illustrate the importance to the policy-holder of low premiums in more general terms it may be stated that by a reduction of *twenty-five* per cent in the rate of premium the same amount of money will secure a policy *thirty-three and one-third* per cent greater and likewise that a reduction of *twenty-five* per cent. in the rate of premium is precisely equivalent to an annual and cumulative dividend of *thirty-three and one-third* per cent, *payable* in advance, or in a dividend of *forty-five* per cent payable at the end of five years.

By the *Stock* plan the *full* cash effect of the premium is *immediately* secured to the assured, the Company taking all the risk. By the *Mutual* plan, the full value in insurance of the premium paid is not secured to the policy-holder, who takes a portion of the risk himself.

Rates to Secure $1,000 at Death.

| AGE. | Ordinary Life Rate. | Ten Payments Rate | AGE | Ordinary Life Rate. | Ten Payments Rate. |
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| 25 | $14.92 | $23.10 | 45 | $26.67 | $31.93 |
| 30 | 17.02 | 26.44 | 50 | 30.06 | 35.78 |
| 35 | 19.78 | 30.53 | 55 | 34.26 | 40.78 |
| 40 | 23.47 | 35.51 | 60 | 39.95 | 46.96 |

All the improved descriptions of Life and Endowment Policies issued on the most favorable terms, at greatly reduced rates.

Policies issued at rates less than those charged by Mutual Companies, guaranteeing the return of all premiums paid in addition to the amount insured.

Policies issued at rates less than those charged by Mutual Companies, guaranteeing a return of *fifty per cent.* of the premium after the third annual payment.

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Sept. 16-3m

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ISSUES POLICIES OF ALL KINDS. LIFE AND ENDOWMENT. DIVIDEND ANNUALLY.

ABSOLUTELY NO RESTRICTION UPON TRAVEL OR RESIDENCE.
ALL POLICIES POSITIVELY NON-FORFEITABLE.

☞ Part of the premium loaned, and *no loan or premium note is a claim* on the policy in case of death after the second year.

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General Agent for the State of North Carolina.

Raleigh, N. C., June 26—1868-3m

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ALL KINDS of Country Produce at Market prices.
Oct 21-tf W. C. STRONACH & CO.

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Nov 16-tf

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Butter, Butter, Butter.

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