be received at the office of the Secretary of State until the 1st of May next.

The following sensible advice is from the money article of *The Independent*, written by the senior member of a leading silk house in Broadway:

"The present stock of flour and grain in this market is very small, barely two weeks supply, and it is well known that large orders, lately received from England and France, cannot be executed except at advanced rates. In view of the prospect of *permanent* high prices, our farmers throughout the country will not fail to prepare for extensive seed-sowing the coming spring. The number of acres cultivated, if possible, should be doubled. It will require one more 'plentiful harvest' to make us *easy* in regard to our foreign indebtedness; and it is to be hoped that when such high prices are offered us for all our surplus products, we shall not postpone the performance of an imperative duty, to 'a more convenient season.' We contracted our debts when flour was only four or five dollars ⅌ barrel, and now can pay them in the *same* product at double the price. Shall we not, then, embrace the present opportunity to 'square the books?' To accomplish this matter, which is equally our duty and for our pecuniary relief and prosperity, it will only be necessary to abjure all sympathy with the Franklin Pierce and other political fighting cocks, who seem determined to divert the people from agricultural pursuits and other labors, to make war with Spain in the annexation of Cuba, bombard some defenseless Greytown, or pick a quarrel with somebody. If England and all Continental Europe are to be engaged in war, let not even the *smell* of powder be among us."

A freight train came down on the 14th inst., on the Central Railroad, from Buffalo, consisting of forty-eight freight cars, loaded to their utmost capacity. It was said by those on the road, to have been the heaviest train which ever passed over it. It was drawn by two of the most powerful engines employed on the road.

The Old Colony and Fall River Railroad Company has declared a 3 ⅌ cent. semi-annual dividend, payable Jan. 15, to holders of stock Jan. 1.

It is said that the Worcester Road will declare a dividend of 2½ ⅌ cent.

The tunnage on the Reading Railroad, for the week ending on Thursday of this week, was 30,263 tuns, making for the two weeks of the new fiscal year 43,138 tuns.

The weather having moderated, navigation on the Delaware Raritan Canal is again quite brisk.

The Philadelphia Ledger says:

"New-York is in a very bad condition. Her banks, many of them, are weak, and not a few, there is much reason to believe, as rotten as sin."

Sectional malignity never invented anything falser than this.

The exports of Racine in 1854 were $1,381,691. Among the leading articles of export were: 13,404 bbls Flour, 409 804 bushels Wheat, 705,114 do. Oats, 106,569 do. Barley, 18,958 do. Corn, 12,972 do. Potatoes, 8,838 do. Grass Seed, 4,570 bbls. Pork, 2,159 do. Beef, 1,165 do. Hams and Shoulders, 533 do. Lard, 170 do. Tallow, 357 do. Beans, 236,800 lb Butter, 477 bbls. Fish, 26,300 lb Leather, 198,825 do. Wool, 2,090 Hides, 1,079,385 Brick, 764 bales Rags, 600,000 feet Lumber, 502 Ship Knees, 500 Sheep, 5,090 cords Wood.

The Racine and Mississippi Railroad Company is engaged in constructing a road from the City of Racine, on Lake Michigan, to Freeport, Illinois; there to intersect the Illinois Central Railroad, which is now completed from that point to Galena. The distance from Racine to Freeport is one hundred and two miles. The line passes through the southern tier of counties in Wisconsin, east of Rock River, entering the State of Illinois at Beloit. The portion of the line between Racine and Beloit (68 miles) is now under construction, and is estimated to cost $1,500,000. The work of grading, masonry, and bridging from Racine to Fox River (26 miles) is already completed, including the farm and road crossings, cross ties, and a considerable portion of it is fenced. The work of grading, masonry, and bridging on the forty-two miles west of Fox River to Beloit, on Rock River, is under contract, and fully one half completed and paid for. It will require about $600,000 in cash to complete the entire grading from Racine to Beloit. The present reliable subscriptions to the Capital Stock of the Company amount to the sum of $815,000, consisting as follows, viz:

By the City of Racine, payable in its 7 ⅌ cent Bonds	$300 000
By the town of Beloit, payable in its 7 ⅌ cent. Bonds	100,000
By the town of Delavan, payable in its 7 ⅌ cent. Bds.	25,000
By the town of Elkhorn, payable in its 7 ⅌ cent. Bds.	15,000
By the town of Racine, payable in its 7 ⅌ cent. Bds.	50 000
By the Individual Subscription	325,000

The Company have issued no bonds whatever. $356,000 have been expended upon the work. $112,000 of the Racine City Bonds, together with the Delaven and Elkhorn Bonds have been negotiated for cash, and about $50,000 of the Beloit Bonds have been paid over to the contractors for work completed. The additional subscriptions that are now being made on the line of the road will render it unnecessary for the Company to mortgage its property for over $10,000 per mile. The Company propose opening the road to Beloit early the next season.

Markets...CAREFULLY REPORTED FOR THE TRIBUNE.

SATURDAY, Dec 16, 1854.

ASHES—The market is heavy for Pots at ⅌6 50@⅌6 62½. Pearls are scarce and firm at ⅌7 25

BRICK—The demand is fair at the advance and the arrivals good; sales of Prime Hard North River at ⅌4 50@⅌4 62½

COTTON—Our market is without spirit, and continues quite irregular; the stock is about 14,000 bales. The annexed quotations must be considered nominal:

	NEW-YORK	CLASSIFICATION.		N. O.
	Upland.	Florida.	Mobile.	and Texas.
Ordinary	7	7	7	7½
Middling	8½	8½	8½	8½
Middling Fair	9½	9½	9	9½
Fair	9	9½	10	10

COFFEE—The only description for which there is any demand is Rio—of which 700 bags have been sold at ⅌9½c, for other kinds the market is dull, but prices are unchanged, with light stocks.

COAL—Foreign is dull and lower, with a limited stock in first hands; sales of 250 tuns Liverpool Orrel at ⅌7 50@8. Domestic is without change, with a fair demand at ⅌6 50@⅌7 50 from vessel and yard.

FLOUR AND MEAL—The demand for Western and State Flour is less active, and, with very mild weather and increased arrivals, prices have declined; the inquiry for export has abated, and there is less doing for the East, the better grades are well sustained; the sales of Western Canal are 3,500 bbls, at ⅌8 12½@⅌8 50 for Common to good State; ⅌8 75@⅌9 18½; for mixed to good Michigan Upper Lake, Indiana, and common to good Ohio, and ⅌10 75@⅌11 75 for extra Genesee; Canadian Flour is firm and in fair request for the trade; sales of 240 bbls., at ⅌9 62½@⅌10 for duty paid, and ⅌8 in bond; Southern Flour is quite dull, and is heavy, the arrivals are limited, and the better grades are comparatively firm; sales of 750 bbls., at ⅌8 37½ ⅌8 50 for Inferior mixed to good brands Baltimore, Alexandria, and Georgetown, and ⅌9 87½@⅌10 75 for fancy and extra brands. Rye Flour is heavy and more plenty, at ⅌6 50@⅌7 37½ for Prime and Interior. Corn Meal is heavy; sales of 100 bbls. Jersey, at ⅌4 31½. Buckwheat Flour is quiet, at ⅌4 75@⅌5 ⅌ 100 lbs.

FISH—Dry Cod are very dull; the sales do not exceed 200 quintals at ⅌3 for Grand Bank, and ⅌3 25 for Marblehead. Mackerel No. 1 are scarce and wanted at ⅌19 50; small kinds are more plenty and inactive at ⅌8 50 for shore No. 2, and ⅌4 50 for small No. 3. Smoked Herring are dull, and scaled are plenty at 45c. and No. 1 are scarce at 35c. Pickled do. are dull at ⅌3 50 for Halifax, and ⅌4 for Eastport.

GRAIN—A good demand for Wheat for milling, and the market is better; the sales are 5,200 bushels fair to choice white Southern at ⅌2@⅌2 17½, 700 bushels red Southern at ⅌1 90, and 250 bushels prime white Canadian at ⅌2 30, duty paid. Rye is quiet at ⅌1 40@⅌1 42 for Jersey and River. Barley is in limited demand at ⅌1 30@⅌1 38. Oats are in good supply and fair request at 53@55c. for State and Western. Corn is easier, with less inquiry for export, and little doing for the East and home trade; sales of 29,000 bushels at 94@95c for Western mixed in store; 96c. for do. delivered, 93@96c. for Southern white and yellow.

HIDES—The market to-day is quiet, and prices are feebly sustained; sales of 5,000 Montevideos, in Salem, for this market, 21 lb, at about 19c., 6 mos. Mr Hull says: "The receipts this week have been light and the demand inactive, partly on account of there being but a few of the common class of hides on hand, the sudden closing of inland navigation and the advance in freight per railroad also had an influence on the trade. The stock continues quite light, but of some descriptions it is fully equal to the demand, as this is usually the dullest month in the year, unless a speculative demand should spring up, which these prices and the present state of monetary affairs would not warrant. The receipts during January and February will have an influence on the price of Hides for some months. A parcel of 4,000 salted Rio Grande hides, ex Trueman, have been shipped to Salem. Stock on hand of dry Ox and Cow Hides is 26,500, and 4,350 salted do, consisting of 11,900 dry Buenos Ayres and Montevideo, 3,000 dry Rio Grande, 8,400 dry African, (East Coast,)——dry Porto Cabello, 1,500 dry Southern, Western, &c.; 800 dry salted Maracaibo——dry St. Domingo, 1,200 Truxillo, 4,350 salted Buenos and Rio Grande."

HOPS—The market is firm, with a moderate demand for export only; sales of 50 bales Eastern and Western, crop of 1854, at 35@36c

HAY—A fair demand for River, with more offering at 95c.@⅌1 ⅌ 100.

IRON—A very quiet market for Scotch Pig, and prices are nominal at ⅌30@⅌31, 6 months

LATH—The market is well supplied, and prices are in purchaser's favor; sales 200,000 Eastern at ⅌1 87½

LIME—There is no common Rockland here, all the late arrivals having been sold, and prices are nominal at 85c. Lump steady at ⅌1 12½.

LEAD continues very difficult of sale and prices are heavy at ⅌5 50 for German and ⅌5 62½, time, for Spanish.

LEATHER—A quiet market to-day and prices are without quotable change. The stock of Hemlock should have read 101,700 sides. Mr. Hull remarks as follows: "The demand for the week has been very light, and with fair receipts, the stock has slightly increased. Some sales were made at a trifle less than my quotations, but most dealers are firm in their prices, especially for prime quality. Oak continues unchanged in price. For prime tunnages my quotations are well sustained.

MOLASSES—There is no variation to notice in prices; the demand is limited, except for distilling kinds, which are wanted; sales 50 hhds. old crop New-Orleans at 16@19c; 100 bbls. new crop, 26c., and 40 hhds. Porto Rico, 25c

NAVAL STORES—The market is dull for Spirits Turpentine, and prices are somewhat irregular; sales of 50 bbls. at ⅌7 47½c., cash, in shipping order. Crude is dull and prices barely supported; sales of Wilmington at ⅌4 25@⅌4 30 ⅌ 280 lb. Common Resin is steady with a fair inquiry; sales of 600 bbls. Wilmington at ⅌1 87½@⅌1 90 lb. delivered. Other kinds very inactive. Tar is extremely dull and prices entirely nominal. City Pitch sells at ⅌2 75, and Camphene at 55c., cash.

OILS—In English Linseed little new has transpired, and with a meager supply prices are very firm; sales, in whole lots, at 56c., cash, and 62c. in small lots. Crude Whale continues very quiet, owing to the high prices asked; the last sale, at the East, at 65c. Refined Winter Bleached is quiet—the supply is moderate; sales at 75@76c., time. Crude Sperm is without the slightest change; last sale at ⅌1 75@⅌1 78 cash. Manufactured is selling, in a retail way, at ⅌1 90 for Winter Unbleached, and ⅌1 95 for Bleached. Lard is dull, but prices are steady at 75c., cash and 78@82c., time, for Western Winter.

PROVISIONS—The demand for Pork is limited, and the market is without much change; sales of 500 bbls. at ⅌ 2 75@⅌12 87½ for Mess and ⅌11 25 for Prime, and ⅌16 50@⅌17 for City Prime Mess. Beef is quite firm, and the common qualities are in request; sales of 170 bbls. at ⅌5 87½@⅌7 for Country Prime; ⅌15 50 for Vermont Mess; ⅌5@⅌15 25 for Remnants Chicago and Wisconsin, and Prime Mess is quiet but firm at ⅌21@⅌23. Beef Hams are dull; sales of 38 bbls. State at ⅌15 50. Pressed Hogs are in good demand at 6½@7½c. Cut Meats are more plenty; sales of 50 bbls. at 9½@9½c. for Hams, and 6½@6½c. for Shoulders. Lard is without change and in moderate request; sales of 200 bbls and tcs. at 9½@10½c., and 400 kegs good at 11½c. Butter is firm and in fair demand at 11@14c. for Ohio, and 20@25c. for State. Cheese is steady at 7@8½c.

RICE—The market is dull, but unchanged; sales for the week sum up 350 tcs. at ⅌3 87½@⅌5 25.

SOAP—We have to note sales of 200 boxes Castile at 11c., 6 mos.

SUGAR—Since our last there has been some inquiry for export and refining, but without any improvement in prices; sales of 200 hhds. Cuba Muscovado, 4½@5½c.; 150 hhds. New-Orleans, 5⅝@5½c.; 50 hhds. Porto Rico, 5½@5½c.; 100 boxes brown Havana, 5c.

TALLOW—The market is very firm, the supply light; 10,000 lb Prime City brought 12½c., cash.

WHISKY—The market is firm, with a fair demand; sales of 400 bbls. at 40c. for Ohio, and ⅌½@41c. for Prison.

Philadelphia Markets....SATURDAY, Dec. 16.

The COTTON Market continues dull, and only a few small sales have been made, at about previous prices. In FLOUR, there is very little doing, owing to the difference in the views of buyers and sellers; and the market remains quiet but firm. A sale of 400 bbls., a good straight brand, was made at ⅌9 ⅌ bbl. for export, and a few small lots for home use at from ⅌9 to ⅌10 ⅌ bbl. for common retailing brands and extra—the latter for extra family Flour. RYE FLOUR and CORN MEAL are dull, and no sales of either have been made public.

WHEAT is in request and scarce, with for her sales of 2,000 ⅌2 00 bus. at ⅌2 10 for good Red, and ⅌2 10@⅌2 12 for hard y fair white, mostly of the latter description. CORN is in steady demand: about 2,500 bus yellow, old and new mixed, brought 87c., and 1,000 bus. old 88@90c., part in store. RYE is without change. OATS in fair demand at 51@53c. for Delaware, and 54c. for Pennsylvania. The GROCERY and PROVISION trade remains quiet, and prices about the same. SEEDS—Not much doing in Cloverseed for the want of stock; prime lots are scarce, and in request at ⅌6 25@⅌6 50 ⅌ bus. WHISKY is about stationary at 41c. for both hhds. and bbls., with a moderate demand to notice.

Markets....*Reported by Telegraph.*

PROVIDENCE, Dec. 16—COTTON—Demand moderate; prices irregular, and in favor of the purchaser. WOOL—The business for the week has been rather light; sales 64,800 lb. PRINTING CLOTHS—Market dull; sales 14,600 pieces.

Receipts of Produce....Dec. 16.

By New-York and Harlem Railroad for the week ending Dec. 16—7,369 cans Milk, 406 head Cattle, 11 Cows, 225 Calves, 1,858 Sheep, 5 Horses, 3 Live Hogs, 62,647 lb Dressed Hogs, 16,419 lb Mutton and Beef, 218 pkgs Poultry, 17 do Eggs, 188 do Butter, 560 do. Sausages, 1,673 bush Grain, 1,371 do Potatoes, 449 bags Buckwheat Flour, 7 bbls Cider, 63 bales Hay, 120 tons Marble, 774 reams Paper, 110 bbls. Pickles, 237 do. Flour, 40 bales Wadding, 9 Wagons, 800 boxes Starch.

By Erie Railroad—640 bbls Flour, 30 pkgs Ashes, 105 do. Whisky, 940 do. Cheese, 1,550 do. Butter, 2,500 Hogs, 1,500 Sheep, 6,360 sides Leather, 348 pkgs Provisions.

Ocean Steamers.

LIST OF STEAMERS TO ARRIVE.

Sarah Sands	Sailed from Liverpool for Portland	Dec. 5
Washington	Sailed from Southampton for New-York	Dec. 6
America	Sailed from Liverpool for Boston	Dec. 9

STEAMERS TO DEPART.

North Star	From New-York	Dec 20
Cahawba	From New-York	Dec. 26. For Hav & N. O.
Pacific	From New-York	Dec. 27. For Liverpool.
Northern Light	From New-York	Dec. 27. For San Juan.

Passengers Arrived

In packet-ship American Congress, from London—Mr. Whilton and daughter, of London; Miss Moore, Miss J. Frow, Miss C. Frow, R. B. Lockwood, Mr. Morton, R. King, Thos. King, Mrs Cowle and son, Miss Fight

In packet-ship Yorkshire, from Liverpool—Miss Charlotte Christina Berker, Mr. Millet, lady and friend, A. Vuittenine, Leon St. Maro and lady.

In packet ship Albert Gallatin, from Liverpool—Mr. Currie, of Phila; Mr. Coury, of New-York.

Passengers Sailed

In the steamship Union, for Southampton and Havre—Sister Unsoms, Thomas Singleton, Charles Chattaway, E. Zrishman, H. Dexter, Joseph Sheldon, A. Foe, Henry Morey, W. C. A. Barthe, Mlle M. Kafoem, A. Weber, John Pla, F. Geecke, G. Boice, J. Folst, Mr. Boile, Mr. Gaubert, Mr. Fossell, J. Bishop, Mr. Bornet, A. Paulus, Mrs. Hugon and servant, H. W. Giencey, Mrs. Suffinot, G. W. Dolema, C. Hemmerisch, W. Edward, Terrinen Keenan. Total, 28. Specie, ⅌25,500.

MISCELLANEOUS ALMANAC.....THIS DAY.

SUN—Rises	7 19	Sets	4 35
MOON—Rises	5 1m		

HIGH WATER.....THIS DAY.

Sandy Hook	5 37	Gov. Island	6 27
Hell Gate	8 08		

MARINE JOURNAL.

PORT OF NEW-YORK.....DECEMBER 16.

Cleared.

Steamships—Roanoke, Skinner, Norfolk, Ludlam & Pleasants; Southerner, Ewen, Charleston, Spofford, Tileston & Co; Augusta, Lyon, Savannah, S L Mitchill.

Ships—Bernard, Graves, Antwerp, Devonshire, Lord, London; America, Barstow, Liverpool, D A. Kingsland & Son; J. D Cooper, Cowell, Waterford, C C. Duncan & Co; South Carolina, Stewart, Rotterdam, Post & Ryerson; Castilian, Graves, Rencia, Howland & Aspinwall; Santiago, Lothrop, Melbourne, Mailler & Lord; Ubas Hill, Hale, Montevideo, A Ledig; Gutenberg, Weeks, New-Orleans, N. H Brigham; John Revenal, Morrison, Charleston, Baxter & Livingston; Caroline Nesmith, Kenney, Charleston, Nesmith & Sons.

Barks—Ross, (Br.) Brown, St Johns, N. B, Barclay & Livingston; Virginian, Kenedy, Richmond, C H Pierson; Courant, Gray, Antwerp, Post & Ryerson; Turk, Small, Marseilles, Gomez, Wallis & Co.; Celestina, (Span) Lonsat, Barcelona, Aguirre & Galway

Brigs—Nancy Plaisted, Hoyt, Key West, Bennett & Deake; Herald, (Br.) Holmes, Cadiz, Hamilton & Co; Edward, Fales, Marsanilla, Mayhew Talbot & Co; John Stevens, Peters, Trinidad, C & E. J. Peters; Cath. Nickels, Hatch, Cardenas, R P. Buck & Co.; Perseverance, Place, Pensacola, Place & Watts.

Schrs—L B Strong, Coffin, Georgetown, Dolner & Potter; Connecticut, Barrett, Newbern, Davis & Hoimes; Nebraska, Pennington, Lavacs, Browerville Co.; F A Ward, Hoff, Matanzas, Mayhew Talbot & Co; John Stevens, Peters, Trinidad, C & E. J. Peters; Cath. Nickels, Hatch, Cardenas, R P. Buck & Co.; Perseverance, Place, Pensacola, Place & Watts.

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Financial.

ALBERT H. NICOLAY, Auctioneer.

STOCKS and BONDS at AUCTION.—REGULAR SALE—ALBERT H. NICOLAY will sell THIS DAY, Dec. 18, 1854, at 12½ o'clock, at the Merchants' Exchange, for account of whom it may concern:

⅌14,000 Ohio and Mississippi Railroad 2d Mortgage 7 per cent Bonds, interest payable at the Bank of America, 1st April and 1st October. $1,000 each.

⅌15,000 Galena and Chicago Union Railroad 1st Mortgage 7 per cent Bonds, interest payable at the American Exchange Bank, 1st February and 1st August. ⅌1,000 each.

⅌1,350 La Crosse and Milwaukee Railroad 8 per cent Bonds, interest payable 1st January and 1st July, at the Broadway Bank, in New-York.

⅌15,000 Toledo, Norwalk and Cleveland Railroad 1st Mortgage 7 per cent Bonds; interest payable at the Ohio Life Insurance and Trust Company, 1st February and 1st August. ⅌1,000 each.

⅌7,000—One Certificate of the Breckenridge Cannel Coal Company, of Kentucky, representing 70 shares of ⅌100 each.

20 shares Ohio and Mississippi Railroad. ⅌50 each.

325 shares Illinois Central Railroad, (⅌10 paid in.) ⅌100 each.

36 shares Sixth av. Railroad. ⅌100 each.

40 shares Third av. Railroad. ⅌100 each.

20 shares Oriental Bank. ⅌25 each.

30 shares Central Bank of New-York. ⅌50 each.

40 shares Chatham Bank. ⅌25 each.

100 shares Empire City Bank. ⅌25 each.

30 shares Atlantic Bank. ⅌100 each.

20 shares Grocers' Bank. ⅌50 each.

50 shares Knickerbocker Bank. ⅌25 each.

6 shares Home Insurance Co. ⅌100 each.

40 shares Lenox Fire Insurance Co. ⅌25 each

90 shares Mechanics' and Traders' Fire Insurance Co. ⅌25 each.

50 shares Keystone Insurance Co., of Philadelphia. ⅌50 each.

20 shares Astor Fire Insurance Co. ⅌25 each.

10 shares Lafarge Fire Insurance Co. ⅌50 each.

610 shares Virginia Cliff Copper Co. ⅌5 each.

50 shares Mexican Ocean Mail and Island Co. ⅌100 each.

100 shares Harvey Steel and Iron Co. ⅌10 each.

200 shares Deep River Copper Mining and Smelting Co. ⅌10 each

1000 shares Ship Timber Bonding Co., (full stock.) ⅌5 each.

ALSO,

For account of a purchaser at the sale of the 14th, who has not complied with the terms of sale:

200 shares Illinois Central Railroad. (⅌10 paid in.) ⅌100 each.

200 shares Hampshire Coal and Iron Co. ⅌100 each.

TERMS OF SALE—Ten per cent. this day, and the balance before 2 o'clock to-morrow. The accrued interest on all the Bonds will be charged to the purchaser.

Next regular sale on THURSDAY.

A. H. N holds regular sales of Stocks, Bonds and other securities, every MONDAY and THURSDAY, and also special sales on Tuesday, Wednesday, Friday and Saturday, at the Merchants' Exchange, when required.

AT PRIVATE SALE—A great variety of first class Railroad Bonds, Bank, Insurance and other Stocks.

For particulars see his Private Sales Catalogue, at office.

Office No 4 Broad-st, next to cor. of Wall-st.

CENTRAL BANK of BROOKLYN.—At a meeting of the Directors of this Bank at their Banking House in Brooklyn, on Monday evening, the 11th inst., a Dividend of FOUR PER CENT was declared out of the profits for the last six months, payable on and after the 2d day of January, 1855. The transfer books will be closed from the 20th instant to the 5th January, 1855. By order.

LEVI DODGE, Cashier.

EMIGRANT INDUSTRIAL SAVINGS BANK, NEW-YORK, Dec. 16, 1854.

DIVIDEND NOTICE.—Depositors are hereby notified that a semi-annual Dividend at the rate of six per cent. per annum on all sums of $5 and under, and five per cent. per annum on all sums over $5, which shall have been deposited at least 3 months on the first day of January next, will be paid to depositors on and after Monday, January 15.

Interest not called for will be put to the credit of depositors as principal.

The Bank is open for business daily from 10 A. M. to 2 P. M., and from 5 to 7 P. M., at No. 51 Chambers-st., east of Broadway.

JOSEPH STUART, President.

JOHN MANNING, Controller.

TREASURER'S OFFICE, CLEVELAND, PAINESVILLE AND ASHTABULA RAILROAD CO.

NOTICE.—A Cash Dividend of FIVE PER CENT on the full paid stock of this Company, and the same pro rata on the new stock issued by order of the Board April 3, 1854, has been declared out of the net earnings for the six months ending December 31, 1854, payable to the Stockholders, at the Office of the Treasurer in Cleveland, on the second day of January next.

The Transfer Books of the Company will be closed for ten days, on and after the 22d inst.

By order of the Board of Directors.—December 6, 1854.

PARKER HANDY, Treasurer.

BOWERY SAVINGS BANK, New-York Dec. 14, 1854.

DIVIDEND.—The DEPOSITORS are hereby notified that a semi-annual Dividend, at the rate of Five Per Cent per annum on all sums of five dollars and upward, and less than five hundred dollars and Four Per Cent per annum on all sums of five hundred dollars and upward, which shall have been deposited at least three months on the first day of January next, will be paid to Depositors on or after MONDAY, January 15 during the hours of business, at the Bank. All interest not called for will remain as principal, and draw interest according.

The Bank is open for business Daily, from 10 A. M. to 2 P. M., and on MONDAYS, THURSDAYS and SATURDAYS, from 5 to 7 P. M., at No. 130 Bowery.

By order of the Trustees, JAMES MILLS, Pres.

G. H. COGGESHALL, Sec'y.

THE JANUARY INTEREST on the Civil Fund Bonds of the State of California will be paid by JOHN COOK, Jr., at his office, No. 31 Broadway, on presentation of the Coupons, on and after the 1st January, 1855.

OFFICE OF MESSRS. DUNCAN, SHERMAN & CO., BANKERS, NEW-YORK, Dec. 12, 1854.

THE INTEREST DUE 15th inst., on the New-York Central Railroad Convertible Bonds ($3,000,000 Loan.) will be paid at this office.

OFFICE OF THE ILLINOIS CENTRAL RAILROAD CO., New-York, Nov. 4, 1854.

NOTICE is hereby given to the Stockholders of the Company that an Installment of FIVE DOLLARS on each Share of the Capital Stock of the Company on which Ten Dollars per share has been heretofore assessed, is required to be paid on or before the 8th day of December next, at the Office of the Company, No 56 Wall-st, New-York.

The Transfer Books will be closed from this date to, and including the 10th day of November inst., but no transfers will be permitted after that date, without payment of the installment now called. By order of the Executive Committee.

J. F. BUNCE, Secretary.

LYONS (IOWA) CENTRAL RAILROAD COMPANY.—A meeting of the Bondholders of this Company will be held on THURSDAY next, 21st inst., at the Astor House, at 4 o'clock P. M., to receive the Report of the Committee, appointed at a former meeting, to make investigation into the affairs of said Company.

As matters of importance will be submitted for their consideration, a general attendance is requested.

D. A. MITCHELL, Chairman of the Committee.

THE undersigned (for many years past Secretary of the Delaware and Hudson Canal Company,) is prepared to transact GENERAL BANKING and COMMISSION BUSINESS in the sale and negotiation of State, Bank and Railway Stocks and Securities, and of Business Paper. Dividend and Interest Warrants collected and remitted.

Mr. JACOB R. LE ROY, as the Special Partner, has contributed $50,000 to the capital of the concern.

GILEAD A. SMITH.

Office No 6 Wall-st., Nov. 28, 1854

DRY DOCK SAVINGS' BANK, No. 619 4th-st., near Avenue C.—Deposits made on or before the 10th of January next will receive interest from the 1st of January.

Interest as usual at six per cent. per annum on sums of $1,500 and under. By order ANDREW MILLS, President.

New-York, Dec. 17, 1854. JAMES L. STEWART, Secretary.

IRVING SAVINGS INSTITUTION, No. 96 Warren-st., one door from Greenwich.—Open daily from 10 A. M. to 1 and 4 to 7 P. M.

Interest at the rate of 6 per cent. allowed on all sums from $1 to $500.

The funds of this Institution are securely invested in Bonds and Mortgages in the City of New-York, worth double the amount loaned, and in Bonds of the City.

CALEB S. WOODHULL, President.
M. D. VAN PELT, } Vice-Presidents.
W. M. PULLIS, }

VANDERBILT L. BUXTON, Secretary

NOTICE.—Subscribers to the Capital Stock of the EXPRESS MESSENGER NEWSPAPER ASSOCIATION, are notified that a meeting for organization will take place at No 56 Broadway, New-York, on TUESDAY, the 26th inst., at 11 A. M., when the subscriptions are to be paid in. Per order, ALEX. HOLLAND, of the American Express Company, No 62 Broadway; JOHN K. STIMPSON, of the Adams Express Company, No 59 Broadway

HAMILTON FIRE INSURANCE CO. Office No. 5 Tryon row.

NOTICE.—An Election for Directors of this Company will be held on the 1st January prox., at the Office of the Company.

Poll will open at 11 A. M., and close at 1 P. M.

J. C. WINANS, Secretary.

DREXEL, SATHER & CHURCH, BANKERS, San FRANCISCO, Cal., draw Bills of Exchange on DREXEL & Co., PHILADELPHIA, payable at the principal cities of the United States

Collections made at San Francisco, and in the interior of the State, and proceeds promptly remitted. Collections may be sent direct to D. S. & C., or through DREXEL & Co., Philadelphia, or P. SATHER, No 164 Nassau-st., N. Y.

Exchange on San Francisco for sale, in sums to suit, by DREXEL & Co., Philadelphia, and P. SATHER, New-York

A. W. GREENLEAF, Office No. 2 Wall-st., N. Y., will give prompt attention to the PURCHASE and SALE of STOCKS, BONDS and other Securities, at the usual commission.

$1,500 STOCK in a good dividend-paying Manufacturing Company, will be sold low, or exchanged for any good Stock that can be sold at the Stock Exchange. Address G. M. A. Box 1,424 Post-Office.

BROKEN BANKS—PRESENT VALUE.—All N. Y. City Banks taken at par; Government Stock, 90 cents; Bridgeton, 80; Wheat Growers', 80; Lewis County, 40; Kalamazoo, 40; Indiana Banks, 90; at EVANS'S Clothing Warehouse, Nos. 66 and 68 Fulton-st.