FRENCH INSTITUTE.—For young gentlemen, Classical and Commercial Boarding and Day School No. 48 East 14th-st., near Madison Park. PROF. ELIE CHARLIER.

HERR GOLDBECK has the honor to inform his friends and Musical Amateurs in general, that he will give THREE MORNING RECITALS at No. 41 East 27th-st. (a private house), on Classical and Modern Music—by permission—2d, 7th and 21st, to commence at 2½ o'clock precisely.
TERMS OF SUBSCRIPTION—For three Recitals, $2; A Single Admission, $1. To be had of all the principal Music Sellers.

JERSEY CITY—The Misses ROUSSELLE'S SCHOOL for YOUNG LADIES will REOPEN on MONDAY, the 5th of January. A few Children can be received as Boarders. For references, &c., apply at No. 45 Grand-st.

MUSIC.—A Lady, experienced in giving Instruction on the Piano has vacancies for two more pupils at $2 50 per month, with privilege of practice. Pupils attended at their residences, $10 to $15 per quarter. Apply at No. 122 29th-st., between 7th and 8th ave.

Dancing Academies.

A. DODWORTH'S DANCING ACADEMIES, No. 806 Broadway, New-York, No. 127 Montague-place, Brooklyn.—New-York Classes on WEDNESDAYS and SATURDAYS; Brooklyn Classes on TUESDAYS and FRIDAYS, at 5 and 4 p. m. for Ladies and Children; at 8 p. m. for Gentlemen. Ladies' Private Class at 2 p. m. Pupils can commence at any time during the season. Practicing Assemblies for Ladies and Gentlemen EVERY MONDAY EVENING in Brooklyn, and EVERY SATURDAY EVENING in New-York. Former pupils may subscribe for the Assemblies alone.

Piano-Fortes and Music.

A FULL assortment of new 7-octave, first-class Boston PIANOS, in carved and plain cases, for RENT at reduced rates, with rent applied if purchased. Second hand Pianos, Melodeons and Harmoniums for Sale or for Rent. New Pianos at great bargains for Cash. S. T. GORDON, No. 297 Broadway.

BARGAINS! PIANOS! BARGAINS!—A $450 Rosewood, carved finished back Piano at $300. A Serpentine Rosewood, 7-octave, warranted, $200. A variety of Pianos at $90, $100, $125 and $150 to $500. T. H. CHAMBERS, No. 385 Broadway.

BENNETT, SENIOR & Co. PREMIUM PIANO-FORTES, Manufactory and Warerooms, No. 434 Broome-st., 3d door east of Broadway. PIANOS and MELODEONS TUNED, REPAIRED, and SECOND-HAND INSTRUMENTS taken in exchange.

GOLD-MEDAL PIANOS.—STEINWAY & SONS, No. 84 Walker-st., near Broadway, have again been awarded the FIRST PREMIUM at the late Fair of the American Institute, New-York; and also the First Premium (A GOLD MEDAL) at the late Fair of the Maryland Institute, Baltimore; in addition to the three already received—making FIVE FIRST PRIZE MEDALS within the last 18 months.

GREAT IMPROVEMENTS in PIANO-FORTES.—Messrs. LIGHTE, NEWTON & BRADBURYS, No. 421 Broome-st., respectfully invite attention to their PIANO-FORTES, constructed with the patent ARCH WREST PLANK, which is undoubtedly the most substantial improvement ever introduced into this popular instrument.

HAINES BROS., PIANO-FORTE MANUFACTURERS, have REMOVED from No. 116 3d-av., to THEIR NEW MANUFACTORY and WAREROOMS, Nos. 326 to 334 Second-av., cor. 21st-st., N. Y. Where, with their INCREASED FACILITIES, they will keep constantly on hand a full assortment of their CELEBRATED PIANO-FORTES, which they offer on the MOST FAVORABLE TERMS, FOR CASH or APPROVED PAPER. PIANOS TO LET, and rent applied on purchase, if desired. This department attended to by J. M. Pelton.

MODEL MELODEONS, &c.—Elegant illustrated pamphlets, (32 pp. 8vo.) containing a complete description of each style and size of Melodeons and Organ-Harmoniums, will be sent free to any address, on application to the undersigned. MASON & HAMLIN, Boston, Mass.

PREMIUM PIANOS—SCHUETZE & LUDOLFF would respectfully invite purchasers of Pianos to their choice assortment of premium Pianos. They are acknowledged superior to any other manufacturers Square Pianos, and have found great approbation by the following eminent artists: Mrs. Seguin, Mr. Paul Julien, Mr. A. Gockel, and Mr. M. Strakosch, by whom the best references are willingly given. Our Pianos were awarded premiums at the Exhibition of the American Institute, Crystal Palace, New York, 1855-56. All our Pianos are warranted. SCHUETZE & LUDOLFF, No. 452 Broome-st., near the west side of Broadway.

Machinery, &c.

MULY and CIRCULAR MILLS—Furnished and put running by steam or water, by WILLIAM DUNCAN, Millwright, Lebanon, N. H.

Cutlery, Hardware and Iron.

CHRISTOFLE & Co.'s CELEBRATED ELECTRO PLATED WARE. The Depot of this celebrated ware, formerly situated at No. 481 Broadway, has been REMOVED to No. 97 WILLIAM-ST. Always on hand, Table and Tea Sets, Trays, Forks and Spoons, &c. For sale by GOURZ & Co., No. 97 WILLIAM-ST.

COAL HODS, Coal Shovels, Ash Sifters and Kettles, Fire Sets and Stands, Fenders, Andirons, &c., for sale by CHAS. S. LITTLE & Co., Nos. 33 and 34 Fulton-st.

HAMMERED SALISBURY IRON—From cold blast charcoal Pig, and wholly worked in charcoal. Is of extraordinary strength and quality. On hand, 3 to 4 inches square. Otherwise made to order. JOHN W. QUINCY, No. 99 William-st., Agent of the Nepanoch Iron Co.

O. AMES & SON'S SHOVELS and SPADES—For sale by JOHN W. QUINCY, No. 99 William-st.

RAILROAD IRON.—The "MONTOUR IRON COMPANY" is prepared to execute orders for RAILS of the usual patterns and weights, and of any required length, not exceeding 30 feet per Rail. Apply to THOS. CHAMBERS President, No. 42 Exchange-place, New-York.

SLEIGH BELLS.—Silver plated SLEIGH BELLS, on fancy colored Straps, polished and rough; round and open ditto, strapped or loose, for sale by CHAS. S. LITTLE & Co., Nos. 33 and 34 Fulton-st.

SKATES.—A large assortment of English, German and American SKATES, for sale by CHAS. S. LITTLE & Co., Nos. 33 and 34 Fulton-st.

SPELTER, ANTIMONY, BANCA TIN, CUT NAILS, for sale by JOHN W. QUINCY, No. 99 William-st.

THOMAS PIG IRON—Soft, free, strong, and a warranted substitute for Scotch Pig. JOHN W. QUINCY, No. 99 William-st.

Groceries.

I. A. THURBER & SON'S "IMPROVED BOSTON CRACKERS."—The celebrated "IMPROVED BOSTON CRACKERS" manufactured by these Syracuse gentlemen are for sale by THOS. HOPE & Co., New-York, and SCRANTON & Co., Brooklyn.

USE THE BEST.—JAMES PYLE'S DIETETIC SALERATUS, THE purest article in use. For making biscuit and cake beautifully light, it excels the best baking soda. Sold at all the groceries, in lb, ½ lb and ¼ lb packages, with the name of JAMES PYLE tastefully, without which none is genuine. MANUFACTURING DEPOT, No. 114 Warren-st., N. Y.

New-York City Business Directory.

THE FOLLOWING LIST consists of prominent Houses in each line of Business:

Advertising Agents.
S. M. PETTENGILL & Co. ..... No. 119 Nassau-st.
Berlin Wool, Embroidery Silks, Fringes, Gimps, Buttons, Ladies' Dress Trimmings, Gold and Silver Articles for Regalias.
KOHLSAAT BROS., (Importers and Jobbers) No. 48 John-st.
Boat and Oar Bazaar.
Life, Race, Ship and Pleasure Boats of all kinds on hand—making an assortment of over 200 Boats—C. L. INGERSOLL & SON, No. 250 South-st.
Brass and Fender Makers.
WM. B. JACKSON (formerly W. & N. Jackson & Sons), No. 381 Broadway, 1 door above Pearl-st.
Hardware, Cutlery, Edge Tools, &c.
T. DOUGLAS, Manufacturer and Dealer ... No. 53 Beekman-st.
Lightning Rods.
A. M. QUIMBY & SON, offices 132 E. 27th-st. and 119 Nassau-st.
LYON MANUFACTURING Co.—Otis's Patent, also other Rods, Insulators, Points, Vanes, &c. ..... Appleton's Building, No. 346 Broadway.
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GEO. HAYWARD ..... No. 120 Water-st
Window and Plate Glass (French and English.)
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, Any additions to the above List should be brought to the Office of S. M. PETTENGILL & Co., No. 119 Nassau-st.

Miscellaneous.

ARE YOU GETTING BALD?—Is your Hair turning gray? Do you wish to cultivate good whiskers and mustaches? Your hair to be soft, silky and glossy? Your head to be cool, comfortable, and free from dandruff? Mothers, are your children to have luxurious heads of hair? Then use BOGLE'S HYPERION FLUID, which never fails in its unerring effects. Prices, 25 cents 50 cents, 75 cents, and $1 50 per bottle. BOGLE'S BALM OF CYTHERIA stands unrivaled for eradicating tan and pimples and beautifying the complexion. Price 50 cents. Inventor and Proprietor, W. BOGLE.
Sold wholesale and retail by WILLIAM BOGLE, 277 Washington-st., Boston; and in this city by BARNES & PARK, F. RUSHTON, HEGEMAN, CLARK & Co., C. H. RING, A. R. & D. SANDS, Fulton-st.; W. H. CAREY & Co., F. C. WELLS, W. B. ZIEBER, Philadelphia, and by Druggists everywhere.

NEW MARKET, SIXTH AVENUE "WASHINGTON" MARKET, Between 35th and 36th sts.
Having obtained the premises heretofore known as "The Murray-Hill Market," I intend to establish a first-class FAMILY MARKET, in connection with my present business, at Nos. 5 and 6 Jefferson Market, and will open the above on SATURDAY, Dec. 20, when I will expose for sale the MEAT of some very choice Steers, fatted by Charles G. Teed, esq., of Somers, Westchester County; with a good selection of Veal, Mutton and Lamb for the Holidays; also a good supply of Poultry, Fish, Oysters, Vegetables, &c. GEORGE W. DEVOE, Proprietor.

Dry Goods.

BLEACHED GOODS.—1,000 cases, comprising every width and quality, for sale by NESMITH & Co., No. 71 Broadway.

BROWN GOODS.—600 bales, heavy, medium and fine, for sale by NESMITH & Co., No. 71 Broadway.

CLOSING OFF STOCK. Leaving the Retail Business. Ladies will find Tremendous Bargains in every description of DRY GOODS, At the Great Sale, No. 703 Broadway, Near 4th-st.

CLOAKS are now selling without ANY REGARD TO COST. They must be sold at Any sacrifice, At the great sale, No. 703 Broadway, Near 4th-st.

CLOAKS at HALF PRICE—To close the SEASON'S IMPORTATIONS. We shall offer our ENTIRE CLOAK STOCK during the MONTH of JANUARY, At (in most cases) ONE-HALF the ORIGINAL PRICE in order to effect an entire clearance. GEORGE BULPIN, No. 561 Broadway.

DECIDED BARGAINS in SUMMER GOODS OF EVERY DESCRIPTION, Comprising SILKS, GRENADINES, BAREGES, BAREGE ROBES, MUSLINS, LAWNS, &c. &c. At the great sale, No. 703 Broadway, near 4th-st.

GOODS for BOYS' WEAR.—CASSIMERES, DOESKINS, BROADCLOTHS, CAMBLETS, &c., At a great sacrifice, At the great sale, No. 703 Broadway, near 4th-st.

GREAT SALE OF LINEN GOODS, At No. 703 Broadway, Near 4th-st.

MARSEILLES AND TOILET QUILTS.—Tremendous Bargains. 11-4 and 12-4 MARSEILLES, 12/, 13/, and 14/ each, Worth 18/, 20/ and $3. Very fine do, $3 25, worth $6. At the Great Sale, No. 703 Broadway, Near 4th-st.

MOURNING GOODS. DELAINES, BOMBAZINES, ALPACAS, PARAMATTAS, MUSLINS, CHALLIES, &c., &c., &c., At the great sale, No. 703 Broadway, near 4th-st.

SUMMER SILKS. BEAUTIFUL CHINA SILKS Are now selling at 3s. per yard. FRENCH GLACE SILKS 4s., 4s. 6d. and 4s. 9d. At the great sale, No. 703 Broadway, near 4th-st.

$50,000 WORTH of DRY GOODS TO BE SOLD OFF WITHOUT RESERVE, commencing on MONDAY, 5th inst. ISAAC HADDOCK, No. 265 GRAND STREET, Between Christie and Forsyth-sts., Will SELL OFF his general stock of DOMESTIC and FANCY DRY GOODS, at prices much below their present value, consisting of Blankets, Quilts, Damasks, Irish Linens, Toweling, bleached and brown Muslins, Flannels, Cassimeres, Shawls, Merinoes, Paramattas, black Silks, Marcellines, Delaines, Prints, Tickens, &c. Also, Hosiery, Gloves, Ribbons, Embroideries, Trimmings, and small wares of all kinds.
As this stock will be sold without reserve, I. H. hopes his customers will call early and reap the benefit of good goods at low prices.
Lease of the Store and House to be disposed of—5 years to run from 1st of May next.

Furs, Robes, &c.

FURS at HALF PRICE—To Close the SEASON'S IMPORTATIONS. We shall offer our entire FUR STOCK during the MONTH of JANUARY at (in most cases) ONE HALF the ORIGINAL PRICE, in order to effect an ENTIRE CLEARANCE. GEO BULPIN, No. 561 Broadway.

Sales by Auction.

AUCTION NOTICE.—The Stock of a Jeweler will be sold THIS MORNING, at 10½, by TUNIS MORRELL, Auctioneer, at No. 79 Nassau-st., consisting of Gold and Silver Watches, Gentlemens' and Ladies' Ornaments, Silver-plated Ware in variety; Fancy Goods (150 lots in catalogue); also, Fur Sleigh Robes, Ladies' Furs, French China; Furniture in variety; Rosewood Piano-Fortes (N. B.—Sales this year shall give buyers full satisfaction; improvements with many additions to conduct future business.) Sale solicited at dwellings, &c. Also Invoices and Stock at Auction Room shall receive the prompt attention. Sales carted immediately. A. M. MERWIN, Auctioneer.

BY BANGS, BROTHER & Co.—Trade Sale Rooms, No. 15 Park-row.
By JOSEPH HOFFMAN.
FRIDAY, Jan. 9, at the Central Salesrooms, Williams-st. corner of Pearl-st., Brooklyn, at 10½ o'clock a. m., miscellaneous sale—A small quantity of Boots and Shoes, Gaiters, &c., the balance of a dealer's stock. Also, a small lot of Groceries, six chests Green Tea, four do. Black, with other Groceries. Also, a small quantity of Furniture and Oil Paintings, &c.
HENRY H. LEEDS, Auctioneer.
HENRY H. LEEDS & Co. will sell by auction on THURSDAY, Jan. 8, at 11 o'clock, in the Gallery over the Salesroom, No. 23 Nassau-st.—Elegant ANCIENT and MODERN OIL PAINTINGS, most of which have been just received from Florence. Among others will be found some fine examples by Zucarella, Tenieri, Grannera, Georgietto, Messa, Corraglo and others. Also, an invoice of Cabinet Pictures, just received from Paris, and well worthy of attention, by Chambeaux, Cardini Malbranche, De la Vergne, and others. Among the modern Paintings will be found works of Morris, Shayer, Wilson and others. Also, an invoice of Engravings, Paintings on Copper, Water-color Drawings, &c. The sale will be without reserve, to close accounts.

Clothing.

HAVE you seen those $3 50 and $4 BOOTS at JONES'S, No. 16 Ann-st.? Also, the CORK and DOUBLE-SOLE BOOTS at $5.

$3 HATS, $1 less than Broadway Prices.—For elegance and durability they cannot be excelled. Best Hats at $2 50. C. P. H. BROWN, 210 Canal-st. (new No. 499).

Insurance Companies.

CLINTON FIRE-INSURANCE COMPANY—Cash Capital $250,000, with a large surplus. Office No. 52 Wall-st., opposite the Merchants' Exchange. HUGH LAING, President.
DIRECTORS:
Hugh Laing, Cor's W. Lawrence, Effingham Townsend, Charles R. Sword, Stu'rt C. Marsh, John Penfold, John Compton, D. Henry Haight, Joseph Lawrence, Leonardo S. Suarez, Silas Brownson, A. R. Eno, John Watson, Joseph W. Collins, Lawrence Turnure, Samuel Willets, Wm. K. Strong, S. T. Nicoll, Geo. Griswold, jr., Noah S. Hunt, Thomas Suell, J. H. Ransom, Geo. A. Townsend, Don Alonzo Cushman, U. J. Smith, Alfred Willis, Sylvester L. H. Ward, Robert M. Bruce, J. S. Boyd, A. Yznaga del Valle, Henry S. Leverich.
JAMES B. AMES, jr., Secretary.

NEW WORLD FIRE-INSURANCE COMPANY, of the City of New-York—Office No. 36 Pine-st. (Great Western Buildings). CASH CAPITAL, $200,000—ALL PAID IN.
This Company insures Property of all kinds against Loss or Damage by Fire, on as favorable terms as similar institutions in this city.
DIRECTORS:
Thomas A. Emmet, James M. Wilson, Alfred J. Opdyke, John M. Furman, Chas. M. Connolly, Louis J. Bolmel, Benj. C. Townsend, Stephen W. Gaines, James K. Pell, David Milliken, Saml. A. Warner, Edw'd Whitehouse, Peter A. Hoseman, Rudolph C. Rutlage, John Randall, Robert LeRoy, Archd. T. Finn, Robert Emmet, jr., George M. Groves, Ira Smith, Arthur Leary, Jonathan Thompson, Israel Corse, Charles Tuttle, Elisha E. Morgan, Geo. Griswold, jr., David Logan, Gabriel Mead, P. P. Rodgerscheil, Richard Hadt, William Birdsall, Fred. G. Swan, C. L. Recknagel, F. Cossinery, Edwin Thorne, David Jones.
THOMAS A. EMMET, President.
GABRIEL MEAD, Vice-President.
SAML. A. PATTERSON, Secretary.

SECURITY FIRE INSURANCE COMPANY, No. 31 Pine-st., (Great Western Buildings.) Cash Capital $200,000, all paid in. This Company, having all its capital paid in and in process of investment, is now ready to receive applications and to issue policies of Insurance on Merchandise, Buildings, Ships in port and other property on favorable terms. JOSEPH WALKER, President.
THOS. W. BIRDSALL, Secretary.
DIRECTORS:
JOSEPH WALKER, EDWD. RAIGHT, WILLIAM F. MOTT, B. M. WHITLOCK, JOHN HALSEY, JAMES G. GARNER, EDWARD WOOD, SAMUEL C. PAXON, ROBT. L. CASE, RICHARD P. BRUFF, WM. DENNISTOUN, B. CROMWELL, WM. H. HUSSEY, S. T. VALENTINE, EDMUND W. CORLIES, R. J. DONNELL, EDWARD WILLETT, JOHN R. WILLIS, CHAS. E. PARKER, GEORGE H. BEYER, JOHN D. WARREN, ROBT. LINDLEY MURRAY, CHAS. ELY, DAVID B. KEELER, WM. M. ABBATT, WM. ALLEN BUTLER, WM. BIRDSALL, EDWARD CROMWELL, EDWD. MERRITT, L. B. WYMAN, SMITH LAWRENCE, MATTHEW MITCHELL, HENRY BARROW, JOHN ALLEN, JOSEPH LAWRENCE, GEORGE B. GRINNELL.

Building Materials.

ENCAUSTIC TILES—For Vestibules, Halls, Hearths, Dining rooms, Conservatories, &c. GARNKIRK CHIMNEY-TOPS, DRAIN-PIPES, &c. For sale by MILLER & COATES, No. 279 Pearl-st., N.Y.

Financial.

BANK OF NORTH AMERICA, NEW-YORK, Dec. 24, 1856.
A DIVIDEND of THREE and ONE-HALF PER CENT has been this day declared, payable on and after MONDAY, January 5, 1857. The Transfer Books will be closed from December 26 to January 6.
I. SEYMOUR, Cashier.

GROCERS' BANK—NEW-YORK, Dec. 27, 1856.
A DIVIDEND of FOUR PER CENT on the capital stock of this Bank will be paid to the Stockholders, on and after the 5th of January next. By order of the Board, SAMUEL B. WHITE, Cashier.

MANHATTAN SAVINGS INSTITUTION, No. 644 Broadway, cor. Bleecker-st.
DIVIDEND NOTICE.—The Trustees of this Institution have ordered a Dividend at the rate of SIX (6) PER CENT and FIVE (5) PER CENT per annum, to be paid on all deposits by the rules entitled thereto, payable on and after the 19th of January. All dividends not called for will draw interest the same as principal. By order.
A. A. ALVORD, Secretary. E. J. BROWN, President.

CONTINENTAL BANK, Dec. 24, 1856.
DIVIDEND.—A semi-annual Dividend of FOUR PER CENT on the capital stock of this Bank, will be paid to the Stockholders on and after MONDAY, the 5th day of January next. B. F. WARNER, Cashier.

PHENIX BANK, NEW-YORK, Dec. 31, 1856.
DIVIDEND.—The Board of Directors have this day declared a semi-annual DIVIDEND of FOUR PER CENT (4 per cent), payable to the Stockholders on and after Friday, Jan. 2, 1857. By order of the Board,
P. M. BRYSON, Cashier.

MERCHANTS' EXCHANGE BANK IN THE CITY OF NEW-YORK, December 31, 1856.
DIVIDEND.—The Board of Directors of this Bank have declared a SEMI-ANNUAL DIVIDEND of FOUR (4) PER CENT on the Capital Stock, payable on and after the 10th day of January next. By order,
E. J. OAKLEY, Cashier.

MECHANICS' AND TRADERS' FIRE INSURANCE CO., No. 74 Wall-st., New-York, Jan. 2, 1857.
DIVIDEND.—The Board of Directors have this day declared a Semi-Annual Dividend of SEVEN PER CENT, payable on the 10th inst. The Transfer Book will be closed until that date. JAMES R. LOTT, Secretary.

NEW-YORK EQUITABLE INSURANCE COMPANY, NEW-YORK, Jan. 6, 1857.
DIVIDEND.—The Board of Directors have THIS DAY declared a Semi-Annual Dividend of FIFTEEN PER CENT, payable to the Stockholders on and after MONDAY next, the 12th inst.
JOHN MILLER, Secretary.

NEW-YORK, Jan. 5, 1857.
DIVIDEND.—MERCHANTS' INSURANCE COMPANY.—The Board of Directors of this Company have this day declared a Semi-Annual Dividend of SIX PER CENT, of the earnings of the past six months, payable on and after the 10th inst. The Transfer Books will be closed to that date. J. L. DOUGLASS, Secretary.

OFFICE PANAMA RAILROAD CO., NO. 88 WALL-ST., NEW-YORK, Jan. 5, 1857.
DIVIDEND NOTICE.—The Board of Directors of this Company have this day declared a dividend of SIX (6) PER CENT on the capital stock of the Company, out of the earnings of the Road for six months ending Dec. 31, payable on and after the 21st inst., to the Stockholders who were such at the closing of the books on the 31st of December last.
AUGUSTUS HOFFMAN, Treasurer.

CLINTON FIRE INSURANCE CO., NEW-YORK, Jan. 2, 1857.
DIVIDEND.—The Board of Directors of this Company have this day DECLARED a SEMI-ANNUAL DIVIDEND of SEVEN PER CENT, payable on and after the 5th inst. The Transfer Book will be closed until that date.
JAMES G. AMES, JR., Secretary.

NASSAU FIRE INSURANCE COMPANY OF BROOKLYN.
DIVIDEND.—A SEMI-ANNUAL DIVIDEND of TEN PER CENT has this day been declared, payable on demand at their office, No. 10 Court-st., Brooklyn. Jan. 5, 1857. A. J. BEEKMAN, Secretary.

EXCELSIOR FIRE INSURANCE COMPANY, Office No. 6 Broad-st., New-York, Jan. 6, 1857.
THE BOARD of DIRECTORS have this day declared a Semi-Annual DIVIDEND of TEN PER CENT, payable on and after the 15th inst. The Transfer Books will be closed until that date. HENRY QUACKENBOSS, Secretary.

OFFICE OF THE DELAWARE, LACKAWANNA AND WESTERN RAILROAD COMPANY, No. 51 Wall-st., New-York, January 6, 1857.
NOTICE.—The ANNUAL MEETING of the Stockholders of this Company will be held on TUESDAY, Jan. 27, inst., at the Office of the Company, No. 51 Wall-st., New-York, for the Election of Officers and Managers for the year then next ensuing, and for the transaction of such other appropriate business as may then be submitted for consideration. The Meeting will be convened at 12 o'clock, m. The Polls will be open between 1 and 3 o'clock, p. m.
The TRANSFER BOOKS will be closed from this date to Jan. 28, inst. By order of the President and Managers.
A. J. ODELL, Secretary.

TERRE HAUTE AND RICHMOND RAILROAD CO., TERRE HAUTE, Dec. 17, 1856.
NOTICE.—The Board of Directors of the TERRE HAUTE and RICHMOND RAILROAD COMPANY have declared a dividend of SEVEN (7) PER CENT on the capital stock for the six months ending November 30, payable in cash.
Also ordered that an extra dividend of TWENTY (20) PER CENT be made, payable in the Stock of the Company to the Stockholders registered on the books of the Company at the close of the fiscal year, November 30, 1856. Fractional shares to be paid in cash.
Eastern Stockholders will be paid, and receive their Stock Certificates, at the office of the Farmers' Loan and Trust Company, No. 28 Exchange-place, New-York, on and after the 6th day of January, 1857. CHAS. WOOD, Secretary.

EAST RIVER BANK.—The President and Directors of the East River Bank have THIS DAY declared a DIVIDEND of THREE AND A HALF PER CENT (3½) on the capital stock, which will be paid to the Stockholders on and after the 12th day of January inst., until which day the transfer books will be closed. By order of the Board,
J. January 1, 1857. W. B. BALLOW, Cashier.

MARKET BANK—DIVIDEND.—A dividend of FOUR (4) PER CENT has been declared out of the profits of the last six months, payable on the 10th of January.—Dec. 30, 1856. By order of the Board,
P. H. HAYDOCK, Cashier.

NEW AMSTERDAM FIRE INSURANCE Co.
DIVIDEND.—The Board of Directors have this day declared a semi-annual dividend of Six per cent., payable on and after the 6th inst., at the office, No. 7 Wall-st. The transfer books will be closed until that date.
WM. H. DUSENBERRY, Secretary.
New-York, January 2, 1857.

BRECKENRIDGE CANNEL COAL CO., NEW-YORK, January 1, 1857.
AN ELECTION for SEVEN DIRECTORS of the BRECKENRIDGE CANNEL COAL CO., for the ensuing year, will be held at the Office of the Company, No. 96 Broadway, New-York, on the SECOND TUESDAY in January, 1857. Polls open from 12 till 3 o'clock p. m.
The Annual Meeting of the Stockholders of the Company will be held after the close of the polls, for the transaction of such business as may be laid before them. By order of the Board,
J. G. DUNCAN, Secretary.

PROVIDENCE AND WORCESTER RAILROAD COMPANY—DIVIDEND.—A Dividend of FOUR PER CENT ($4 on each share) has been declared, payable on the 10th day of January next, at the Office of the Treasurer, during bank hours, to those holding stock as recorded on the books of the Corporation at the close of business on the 21st instant. Transfer Books closed from 1st to 10th January.
By order, JOHN R. BALCH, Treasurer.
Providence, R. I., Dec. 24, 1856.

THE MERCANTILE FIRE INSURANCE CO., No. 65 Wall-st., NEW-YORK, Dec. 29, 1856.
THE BOARD of DIRECTORS of this Company have declared a DIVIDEND of SIX (6) PER CENT for the past six months, payable on and after January 2, 1857.
JOHN BAKER, Secretary.

WILLIAMSBURGH SAVINGS BANK—Corner of South 3d and 4th-sts., Brooklyn, L. I.—DIVIDEND NOTICE—Depositors are hereby notified that a SEMI-ANNUAL DIVIDEND, at the rate of six per cent, per annum on all sums of three dollars and upward, that shall have been deposited three months on the first day of January next, will be paid to Depositors on or after Monday, January 19th. Interest not called for will be passed to the credit of Depositors as principal. Deposits made on or before the 10th day of January will draw interest from the 1st.
The funds of this institution are securely invested in Bonds and Mortgages on real estate, worth double the amount loaned; and in City, County and State Bonds.
The Bank is open for business daily (Sundays and Holidays excepted), from 9 to 7 o'clock p. m. WILLIAM WALL, President.
GEORGE RICARD, NATHANIEL BRIGGS, } Vice-Presidents.
SAMUEL W. TRUSLOW, Secretary.

REDEMPTION NOTICE.—THE SEVEN PER CENT WATER LOAN of the Corporation of the City of New-York, redeemable on the 1st day of February, 1857, will be paid at the Comptroller's Office, on the surrender of the Certificates, duly receipted, on or before February 2. Interest on said Loan will cease on the 1st day of February, 1857. Department of Finance, Comptroller's Office, New-York, Jan. 2, 1857. A. C. FLAGG, Comptroller.

CHICAGO AND ROCK ISLAND RAILROAD CO., NEW-YORK, Dec. 15, 1856.
THE DIRECTORS have THIS DAY declared a DIVIDEND of TWELVE AND ONE HALF PER CENT (12½) on the Capital Stock of this Company, from the surplus earnings of the Road, payable in the stock of the Company at par. The Transfer Books will be closed on the 24th of December inst., and remain closed until the 6th day of January, 1857, when the certificates will be ready for delivery to the stockholders or their legal representatives.
A. C. FLAGG, Treasurer.

NOTICE.—The President and Directors of the PARK BANK have this day declared a Dividend of FOUR (4) PER CENT, payable on and after the 10th inst. The Transfer Book will be closed until the 10th inst inclusive. By order of the Board. CHARLES A. MACY, Cashier.

BEEKMAN FIRE INSURANCE COMPANY, NEW-YORK, Dec. 31, 1856.
THE ANNUAL ELECTION for DIRECTORS of this Company will be held at their office, No. 3 Wall-st., on TUESDAY, the 13th day of January, from 12 to 1 o'clock.
STEPHEN H. CONGER, Secretary.

MARINERS' SAVINGS INSTITUTION—Corner 3d-av. and 9th-st.
DIVIDEND NOTICE.
The Trustees of this Institution have DECLARED a DIVIDEND at the rate of SIX (6) PER CENT on deposits between $5 and $500, and FIVE (5) on larger sums, payable on THURSDAY, 22d January.
All dividends not drawn will be added to principal, and bear interest as such. By order,
THOMAS B. STILLMAN, President.
ISAAC T. SMITH, Secretary.

NEW-YORK CENTRAL RAILROAD SEVEN PER CENT BONDS.—The undersigned offer for sale the SEVEN PER CENT COUPON BONDS of this company (late issue), having twenty years to run. Interest payable semi-annually on the first days of February and August, at the Company's Agency in this city.
DUNCAN, SHERMAN & Co.

ALBERT H. NICOLAY, Auctioneer, will sell THIS DAY, Jan. 8, at 12½ o'clock, at the Merchants' Exchange, Cash sales of real estate by order of parties interested:
$20,000 City of Troy 5 per cent Bonds.
$5140 New-York and Harlem Railroad 1st Mortgage 7 per ct. Bonds.
$7,000 Chicago and Mississippi Railroad 2d Mortgage 7 per cent Bonds.
$10,000 Detroit and Milwaukee Railroad 7 per cent Bonds.
$10,000 Lake Erie, Wabash and St. Louis Railroad 2d Mortgage 7 per cent Bonds.
$32,000 Cincinnati, Wilmington and Zanesville Railroad 7 per cent Income Bonds.
$5,000 Lackawanna and Western Railroad 1st Mortgage 7 per cent Bonds.
$10,000 Delaware, Lackawanna and Western Railroad 2d Mortgage 7 per cent Bonds.
$1,273 Mercantile Mutual Insurance Scrip of 1852.
$195 Mercantile Mutual Insurance Scrip of 1853.
50 shares Brooklyn City Railroad Co., $18 each.
45 shares New-Haven and New-London Railroad, $100 each.
50 shares Great Western Railroad, $100 each.
24 shares Chiriqui Real Estate Co., $100 each.
10 shares United States Express Co., $100 each.
1 share Bulgers Fire Insurance Co., $25 each.
25 shares Bank of Commerce, $100 each.
2 shares Bull's Head Bank, $25 each.
30 shares Bank of State of New-York, $100 each.
Terms of sale—10 per cent this day, and the balance before 1 o'clock to-morrow. The accrued interest on all the Bonds will be charged to the purchaser. Next regular sale, on MONDAY, Jan. 12. ALBERT H. NICOLAY, Auctioneer and Banker, No. 4 Broad-st.

(COPY.)
WE, the undersigned, the President and a majority of the Trustees of the Phenix Oil and Candle Co., of New-York, in accordance with the provisions of the law authorizing the formation of corporations for manufacturing, mining, mechanical or chemical purposes, passed 17th February, 1848, by the Legislature of the State of New-York, do hereby report, that
The whole amount of Stock of said Company is $320,000 00
The amount of said Capital Stock is $62,000, all of which is paid in in cash, say $62,000
The amount of Stock issued for purchase of Real Estate, Machinery, Fixtures and Property is, say ..... 268,000—320,000 00
The existing debts of the Company amount in the whole to the sum of 13,443 33
CHARLES A. COE, JOHN W. PIRSSON, THOMAS McELRATH, HENRY COE.
City and County of New-York, ss: Charles A. Coe, being duly sworn, says the above Report is true, of his own knowledge; that he is the President of said Company, and that Thomas McElrath, John W. Pirsson and Henry Coe, who with him signed the above Report, constitute a majority of the Trustees of the said Company. CHARLES A. COE.
Sworn to this 5th day of January, 1857, before me, JOHN BISSELL, Com. of Deeds.

DIVIDEND.—The Trustees of the Phenix Oil and Candle Co., of New-York, have this day declared a Dividend of FIVE per cent, payable on the 20th day of January inst. at the office of the Company.—New-York, 5th Jan. 1857.
THOMAS McELRATH, Treasurer.

GALENA and CHICAGO UNION RAILROAD—The second Mortgage SINKING FUND BONDS of this Company, due in 1875, interest at 7 per cent, payable half yearly in New-York, are for sale by STRACHAN & SCOTT, No. 51 William-st.

OFFICE OF THE LACKAWANNA AND BLOOMSBURG RAILROAD CO., LUZERNE COUNTY, PA.
THE Interest due this day on the Bonds of the LACKAWANNA AND BLOOMSBURG RAILROAD COMPANY will be paid at the Mercantile Bank, of this city.

THE COUPONS on the BONDS of THE BOSTON, CONCORD AND MONTREAL RAILROAD, due 1st January, 1857, will be paid by J. A. UNDERWOOD & SON, No. 27 Exchange-place. GEO. MINOT, Treasurer.

IMPORTERS' AND TRADERS' BANK.—A DIVIDEND of FOUR PER CENT will be paid to the Stockholders, on and after the 8th January next, until which time the Transfer Books will be closed. By order of the Board, New-York, Dec. 31, 1856. G. R. CONOVER, Cashier.

BANK DEPARTMENT, ALBANY, Jan. 2, 1857.
THE MONTGOMERY COUNTY BANK (Banking Association), has this day filed in this office a notice of the appointment of THE ALBANY CITY BANK, in the City of Albany, as Agent for the redemption of its circulating notes, agreeable to the act entitled "An Act to amend the several acts relating to Incorporated Banks, Banking Associations and Individual Bankers," passed April 17, 1851.
JAMES M. COOK, Superintendent.

OFFICE OF THE CLEVELAND, COLUMBUS AND CINCINNATI R. R. CO.—CLEVELAND, Dec. 20, 1856.
NOTICE.—The Annual Meeting of the Stockholders of the CLEVELAND, COLUMBUS and CINCINNATI RAILROAD COMPANY for the Election of Directors will be held at the Office of the Company, in the City of Cleveland, on WEDNESDAY, the 14th January, 1857. The Transfer Books at Cleveland and New-York will be closed from Jan. 4 to the 14th, inclusive. H. C. MARSHALL, Sec'y.

EAST RIVER SAVINGS BANK, No. 3 Chambers-st., two doors from Chatham-st.—Open EVERY DAY from 10 o'clock a. m. until 2 o'clock p. m., and on THURSDAY EVENINGS from 5 to 7 o'clock. Six per cent interest allowed on sums from $5 to $500, 5 per cent on sums over $500. All sums deposited on or before the 10th of January will draw interest from the 1st.
CHAS. A. WHITNEY, Sec'y. PETER H. TITUS, Pres't.

SAVINGS BANK.—INSTITUTION FOR THE SAVINGS OF MERCHANTS' CLERKS AND OTHERS, No. 510 Broadway, opposite St. Nicholas Hotel.
All moneys deposited on or before THURSDAY, Jan. 15, will draw interest the same as if deposited 1st of January.
Bank open DAILY from 10 to 2 o'clock, and on Tuesdays, Thursdays and Saturdays, from 5 to 7 o'clock, p. m.
MOSES H. GRINNELL, President.
ANDREW WARNER, Secretary.

IRVING SAVINGS INSTITUTION, No. 96 Warren-st., near Greenwich-st.—Open daily from 10 a. m. to 2 p. m. and 4 to 7 p. m. on MONDAYS, THURSDAYS and SATURDAYS. Interest, 6 per cent on sums from $1 to $200.
WALTER W. CONCKLIN, President.
VANDERBILT L. BUXTON, Secretary.

MISSISSIPPI AND MISSOURI RAILROAD COMPANY.—The Coupons of the Bonds of this Company, due Jan. 1, 1857, will be paid on presentation at the Corn Ex