TO LET.—A fine large front ROOM, No. 441 Broadway, second floor, to LET for three months. Rent low. Possession given immediately. Inquire of T. S. BERRY, on the premises.

TO LET or for SALE—COTTAGE HOUSE No. 157 West 54th-st. Rent $300; price $10,000. Inquire at Nos. 68 and 70 Washington-st. Modern improvements.

Houses and Farms Wanted.

WANTED—To purchase LANDS in Illinois, Michigan, &c., that have been abandoned or forfeited for Taxes. Disputed titles gratuitously investigated and advised upon. Always send all old documents, numbers and description of Land. WESTERN LANDS for sale or exchange.
A. J. WORKS, No. 14 Chambers-st., N. Y.

Real Estate for Sale.

AT PRIVATE SALE—The two-story and Attic Brick HOUSE and LOT, No. 32 Market-st. Size of House: 27 feet 3 inches by 44 feet deep; Lot: 22 feet 3 inches by 37 feet deep. For terms, &c., apply to BAKER & WEEKS, Auctioneers, No. 6 Pine-st.

FARM LANDS for SALE.—The ILLINOIS CENTRAL RAILROAD COMPANY is now prepared to sell about TWO MILLIONS OF ACRES of
FARMING LANDS,
IN TRACTS OF FORTY ACRES AND UPWARD,
On Long Credits, and at Low Rates of Interest.

These Lands were granted by the Government to aid in the construction of this Railroad, and are among the richest and most fertile in the State. They extend with the Road from Chicago on the north-east to Cairo at the south, and thence to Galena and Dunleith in the extreme north-western part of the State. Most of these lands lie immediately on, and within six miles of, the Road, and none are more than fifteen miles distant from it; hence ready and cheap facilities are afforded for transporting their products to any of the Eastern or Southern markets. The great increase of population by immigration, &c., and the consequent rapid growth or flourishing towns and villages on the line of the Road and throughout the State, furnish a substantial and growing home demand for every kind of farm and garden produce.

In the northern and central parts of the State Prairie Lands predominate, interspersed with magnificent groves of oak and other timber; in the southern the timber is more abundant and proportionately valuable.

The soil is a dark, rich mold, from one to five feet in depth, is gently rolling and peculiarly fitted for grazing cattle and sheep, or the cultivation of wheat, Indian corn, etc. The air is pure and bracing, the climate more healthy, mild and equable than that of any other part of the Union; while living streams and springs of excellent water abound.

Economy in cultivating and great productiveness are the well-known characteristics of Illinois lands. Trees are not required to be cut down, stumps grubbed, or stone picked off, as is generally the case in cultivating new land in the older States. The first crop of Indian corn, planted on the newly-broken sod, usually repays the cost of plowing and fencing.

Wheat sown on the newly-turned sod is sure to yield very large profits. A man with a plow and two yoke of oxen will break one and a half to two acres per day. Contracts can be made for breaking, ready for corn or wheat, at from $2 to $3 per acre. By judicious management, the land may be plowed and fenced the first, and under a high state of cultivation the second year.

Corn, grain, cattle, etc., will be forwarded at reasonable rates to Chicago, for the Eastern, and to Cairo for the Southern market.

Bituminous Coal is extensively mined along the Road, and supplies a cheap and desirable fuel, being furnished at many points at $1 50 to $4 per ton. Wood can be had at the same rate per cord. Extensive quarries have been opened in the southern part of the State, near the line of this Road, of Building Stone of excellent quality—such as white and blue Limestone, and white and red Sand-stone—which can be had for little more than the expense of transportation.

The Government lands, in the Land States, having generally been withdrawn from market, emigrants from the Eastern States and Europe can be accommodated by this Company with valuable Farms, at the old prices and terms which, in all probability, will double in value within twelve months.

When those lands are restored to market, persons who think of settling on them, or in Minnesota, should bear in mind that the Lands of this Company, at the prices for which they are sold, are better investments than those in other States or Territories more remote from market, at Government prices; for the reason that the expense of transporting the products of the latter to market will always be a heavy drawback on them, and after a few years' cultivation they require manuring, which is not the case with Illinois lands.

The same remarks hold good in relation to the lands in the Territories of Kansas and Nebraska; for although vacant lands may be found near the water-courses, the distance to markets is far greater, and every hundred miles the products of those lands are carried either in wagons or interrupted water communications increases the expenses of transportation, which must be borne by the settlers in the reduced price of their products; and to that extent precisely are the incomes from the farms, and of course on their investments, annually and every year reduced.

The great fertility of the lands now offered for sale by this Company, and their consequent yield over those of the Eastern and Middle States, is much more than sufficient to pay the difference in the cost of transportation, especially in view of the facilities furnished by this Road and others with which it connects, the operations of which are not interrupted by the low water of Summer or the frosts of Winter.

PRICE AND TERMS OF PAYMENT.

The price will vary from $5 to $25, according to location, quality, etc. Contracts for deeds may be made until further notice, stipulating the purchase money to be paid in five annual installments—the first to become due in two years from the date of contract, and the others annually thereafter. The last payment will become due at the end of the sixth year from the date of the contract, and the lands are not subject to taxation till finally paid for.

INTEREST WILL BE CHARGED AT ONLY THREE PER CENT PER ANNUM.

As a security to the performance of the contract, the first two years' interest must be paid in advance, and it must be understood that at least one tenth of the land purchased shall yearly be brought under cultivation. Twenty per cent from the credit price will be deducted for cash. The Company's construction bonds will be received as cash.

Ready-framed Farm Buildings, which can be set up in a few days, can be obtained from responsible persons.

They will be 12 feet by 20 feet, divided into one living and three bed-rooms, and will cost complete, set up on ground chosen anywhere along the road, $250 in cash, exclusive of transportation. Larger buildings may be contracted for at proportionate rates. The Company will forward all the materials for such buildings over their road promptly.

It is believed that the price, long credit, and low rate of interest charged for these lands, will enable a man with a few hundred dollars in cash and ordinary industry to make himself independent before all the purchase money becomes due. In the mean time, the rapid settlement of the country will probably have increased their value four or five-fold. When required, an experienced person will accompany applicants, to give information and aid in selecting lands.

Circulars, containing numerous instances of successful farming, signed by respectable and well-known farmers living in the neighborhood of the railroad lands, throughout the State—also the cost of fencing, price of cattle, expense of harvesting, threshing, etc., by contract—or any other information—will be cheerfully given on application, either personally or by letter, in English, French or German, addressed to
JOHN WILSON, Land Commissioner of the Illinois Central Railroad Company,
Office in Illinois Central Railroad Depot, Chicago, Ill.

FOR SALE or EXCHANGE—1,600 acres of FARMING and TIMBER LANDS, also a FARM of 200 acres, with new Dwellings and numerous Outbuildings, in Virginia, 16 miles from Washington City, 5 miles from Alexandria and Hampshire Railroad, and 2 miles from the Cumberland Canal. Will be sold very low, or exchanged for a good productive property. A. J. BLEECKER & Co., No. 7 Broad-st. (480)

FOR SALE at a SACRIFICE.—A superior FARM of 25 Acres, at New-Rochelle, three-quarters of a mile from the depot; has a good Dwelling-house, Barn and Out-buildings, Fruit and Shade-trees in abundance, with a fine Stream of Water running through it. Only $1,800 cash required, balance on mortgage. Apply to
A. J. BLEECKER & Co., No. 7 Broad-st.

FOR SALE—Possession given on the first of April next—One of the most desirable PLACES of RESIDENCE in the City of Newark, centrally located, consisting of a three-story brick Dwelling-house, with modern improvements throughout. Lot 25 feet front and rear by 105 feet deep. Within 5 minutes' walk of the Central-st. Depot. Price moderate, terms easy. Apply to
FRANCIS S. GARRETSON, No. 74 Wall-st., N. Y.

FOR SALE OR EXCHANGE for property in this City or Brooklyn, a PLOT of GROUND, about 100 feet square, situated on the north-west corner of Neilson and Schuyler-sts., New-Brunswick, N. J., on which is a building used as a Grocery Store and a large double House, hereto fore occupied by the Rev. Dr. Webb. For further particulars inquire of LEVI APGAR, No. 73 Dey-st., N. Y.

FOR SALE—Valuable PROPERTY on 12th-st., next to corner of Avenue C; 100 feet front, 193 feet deep; Brick Factory, Stable and Storehouse thereon. The premises were formerly occupied as a Bolt Factory and is suitable for any manufacturing business. There is a Steam Engine and Boilers ready set on the premises, also for sale. Apply to
H. OOTHOUT, No. 3 Cliff-st.

FOR SALE—The handsome 4-story brown stone HOUSE in West 39th-st., fourth house west from 5 h-av., containing all the modern improvements. Will be sold with or without the furniture. Apply on the premises, or to W. H. LEE, No. 199 Fulton-st.

FOR SALE.—A valuable PLOT of GROUND on Pearl and Cliff-sts.; size of front on Pearl-st., 35 feet 4 inches; on Cliff-st., 24 feet 9 inches; on the North side, 171 feet 9 inches; on the South side, 169 feet 3 inches, known as No. 345 Pearl, and No. 96 Cliff-sts. For terms and Map of the property, apply to BAKER & WEEKS, Auctioneers, No. 6 Pine-st.

KANZAS LANDS.—The Trustees of the KANZAS LAND TRUST continue to receive deposits, in trust, to apply them to the purchase and sale of Lands in Kanzas Shares in general fund, $100. Special investments in Town Lots or Farming Lands in any part of Kanzas made as ordered. For subscription or for special investment, or for the location of land warrants, or for further information, apply to the Treasurer, personally or by letter, at No. 3 Winter-st., Boston.
JOSEPH LYMAN, Treasurer.
AMOS A. LAWRENCE, WM. DUDLEY PICKMAN, ROBERT B. STORER, } Trustees.

VALUABLE COUNTRY SEAT for SALE, or EXCHANGE for CITY PROPERTY.—A valuable Country Seat on the east bank of the Hudson River, within a quarter of a mile of the Railroad Depot and about two hours' time of the city. It comprises 25 acres of the best description of Farming Land in Westchester County, with extensive Orchards of finest quality of Apples, Pears, &c. On the premises is a first-class two-story and attic Frame House filled in with brick, brick basement and stone foundation, 40 feet square, with Piazzas on every side, nearly new, and contains all the modern improvements of a first-class city house. The view from the house and premises is unsurpassed by any on the river. Apply to E. C. HALLIDAY, No. 4 Wall-st.

J. MORTIMER HALL, St. Paul, Minnesota Territory.
DEALER in REAL ESTATE.—Lands Bought and Sold throughout the Territory; Land Warrants Located; Investments of money made on joint account or commission; Collections made and taxes paid for non-residents.
Refers to DUNCAN, SHERMAN & Co., MORRIS KETCHUM, } New-York.

Instruction.

FENCING.—Mons. WELLER, for eight years Professor of Arms in the French Army, teaches Fencing with Foils, Broadsword, Rapier, and Single Stick. Lessons given at No. 149 Bowery, 3d story, or at the residence of pupils. Inquire evenings from 7 to 9 o'clock, in the Saloon on the 1st floor, No. 149 Bowery.

FRENCH INSTITUTE—For young gentlemen. Classical and Commercial Boarding and Day School, No. 44 East 24th-st., near Madison Park. PROF. ELIE CHARLIER.

Dancing Academies.

A. DODWORTH'S DANCING ACADEMIES, No. 806 Broadway, New-York; No. 107 Montague-place, Brooklyn.—New-York Classes on WEDNESDAYS and SATURDAYS; Brooklyn Classes on TUESDAYS and FRIDAYS, at 3 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.

DANCING SCHOOL at No. 54 East 13th-st., west of Broadway.—Mr. CHARRAUD'S Second Term of the season will commence on WEDNESDAY, 13th inst. Pupils can commence at any time. On WEDNESDAY and SATURDAY, at 12 o'clock, noon, and 3½ o'clock, afternoon, for young Ladies and Gentlemen. Circulars, containing terms, &c., obtained as above.

Piano-Fortes and Music.

A MAGNIFICENT double round 7-octave Rosewood PIANO for SALE, richly finished, with four fluted pillars, back same as the front, serpentine scolloped work in rich arabesque carving, scolloped end keys, costly inlaid work in gold and real pearl, grand French action, braced diagonally, celebrated maker, unexpired warrantee for two years, four months in use, sweet brilliant tone; can be fully tested; together with rich stool, covered music books, &c. Cost the owner $1,500; will be sold to a cash customer for $325. Apply for three days at No. 678 6th-av., near the Crystal Palace, from 9 a. m. to 4 p. m. This is a unique and superb drawing-room Piano-forte.

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.

PIANOS.—REMOVAL.—T. S. BERRY being about to REMOVE to the MARBLE BUILDING, corner of Grand-st. and Broadway, will dispose of his present large stock of new and second-hand PIANOS and MELODEONS at great bargains. Now is the time to buy cheap.

Cutlery, Hardware and Iron.

COAL HODS, Coal Shovels, Ash Sifters and Kettles, Fire Sets and Stands, Pokers, 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, ½ to 4 inches square. Other sizes made to order. JOHN W. QUINCY, No. 98 William-st., Agent of the Napanoch Iron Co.

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 50 feet per Rail. Apply to THOS. CHAMBERS, President, No. 42 Exchange-place, New-York.

OAMES & SON'S SHOVELS and SPADES—For sale by JOHN W. QUINCY, No. 98 William-st.

SPELTER, ANTIMONY, BANCA TIN, CUT NAILS, for sale by JOHN W. QUINCY, No. 98 William-st.

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.

THOMAS PIG IRON—Soft, free, strong, and a warranted substitute for Scotch Pig.
JOHN W. QUINCY, No. 98 William-st.

WIRE-ROPE—For all kinds of Hoisting, including SUGAR-HOUSES, MINES, INCLINED PLANES, &c. Also for STANDING RIGGING for vessels of every description, and SASH-WEIGHTS for WINDOWS.
ASHCROFT'S STEAM GAUGES. DUDGEON'S HYDRAULIC JACKS. ALLEN & NOYES'S METALLIC PACKING, &c., for STEAM VESSELS.
ENGINE BOILERS and MACHINERY bought and sold on commission.
Also, PLANS and SPECIFICATIONS prepared.
CHARLES W. COPELAND, Consulting Engineer, No. 66 Broadway, New-York.

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.

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. 361 Broadway.

IMPORTANT SALE of MOURNING GOODS—At W. JACKSON'S NEW MOURNING STORE, No. 591 Broadway, preparatory to making extensive alterations. Families wanting Mourning Goods will save from 25 to 40 P cent. Take notice—A lot of LUPIN'S BOMBAZINES at 7½ P yard. Call and examine. W. JACKSON'S New Mourning Store, No. 591 Broadway, between Spring and Prince-sts.

INDIA-RUBBER GLOVES and MITTENS, lined and unlined, for cold or wet weather—an excellent remedy for chapped hands, salt rheum, &c. Also, India rubber bands and render them soft and smooth. The Ladies' Glove will be found very useful in housework. For sale at all Rubber stores, and at No. 36 John-st., up stairs.

LADIES' HOOPS.—PATENT GUTTA PERCHA CORD having been fully established as the best article for LADIES' SKIRTS, and been fully indorsed by the Ladies generally, parties have attempted to put into market an imitation composed of Sulphur, &c., which is very offensive in a warm Room. Ladies will be cautious and buy BISHOP'S PATENT GUTTA PERCHA CORD. Sold at the various Furnishing Stores and at the Depot of the sole manufacturer and Patentee in the United States.
SAML. C. BISHOP, No. 181 Broadway, N. Y.

STEEL SPRING SKIRTS and STEEL SPRINGS.—This new and beautiful style of ladies' SKIRTS, which surpasses all others for gracefulness and durability, can be had of every size and made to order. Also Crinoline, Gutta Percha, Hair cloth ladies' SKIRTS, SUSPENDERS, &c. FORMAN & Co., No. 705 Broadway.

WET GOODS! WET GOODS! WET GOODS! $20,000 WORTH OF WET GOODS, Consisting of
WET SILKS, from the late wreck.
WET LINEN DAMASK, Fine Goods, 2/6 per yard.
WET LINEN SHRITING, 2/ worth 4/.
WET LINEN SHIRTING, 3/, cheap at 6/.
WET LINEN SHEETING, 10-4, wide, 4/, worth 7/.
WET QUILTS AND COUNTERPANES, from 7/ up.
WET BLANKETS, at great bargains.
WET BRILLANTS, Superior Goods, at 7/.
WET LINEN HANDKERCHIEFS, Fine Goods, at 6/ dozen.
WET SHEETING 6c. WET SHIRTING, 40 inches, 8c 10c
All of the above goods are warranted perfect, wet only, and will prove a great bargain to Hotel Keepers, Housekeepers and the Public generally.
ANDREW G. COLBY, No. 139 Grand, cor. Eldridge-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, Towelling, bleached and brown Muslins, Flannels, Cassimeres, Shawls, Merinos, Paramattas, black Silks, Marcelines, Desaines, 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. 361 Broadway.

Groceries.

SMITH J. EASTMAN. JOHN C. LLOYD.
EASTMAN & LLOYD, COMMISSION MERCHANTS AND DEALERS IN PROVISIONS, Nos. 46 and 47 Broad-st., New-York,
OFFER FOR SALE:
PORK—Old, 2,000 barrels A. S. Whites—an extra article.
New, 1,500 do. City and Western.
Clear, 300 do. City Packed.
500 half-barrels City Packed.
LARD—1,000 barrels and 2,000 kegs Prime Leaf.
Refined, 500 barrels and 500 kegs Extra, for shipping.
HAMS—500 tierces Prime Western, canvassed for shipping.
50 do. Sour Western, canvassed for shipping.
SHOULDERS—100 hhds Western Smoked.
BEEF—New, 3,000 barrels State and Western Repacked.
Extra, 1,500 do. Buckeye, Superior, Repacked.
500 do. Railroad and City Prime.
Old, 1,200 do. Chicago and Western Repacked.
MIDDLES—1,000 bxs. Long and Short Ribbed and Short Clear.

USE THE BEST.—JAMES PYLE'S DIETETIC SALERATUS.
THE PUREST ARTICLE IN USE.
For making biscuit and cake beautifully light, it exceeds the best baking soda. Sold at all the groceries, in ½ lb, ¼ lb and ⅛ lb packages, with the name of JAMES PYLE thereon, without which none is genuine.
MANUFACTURING DEPOT, No. 114 Warren-st., N. Y.

TO SOAP and CANDLE MANUFACTURERS.—For SALE, 56 CANDLE MOLDS, 6s and 8s, 15 and 18 cs., all in first rate order. Inquire of
JOHN T. TILLINGHAST, Nos. 191 and 193 Chrystie-st.

Sales by Auction.

A. J. BLEECKER, Auctioneer.
AUCTION.—SALE of VALUABEE PROPERTY on the S. W. corner of WEST BROADWAY and THOMAS-ST.—Messrs. A. J. BLEECKER & Co. will sell at public auction on WEDNESDAY, Jan. 28, at 12 o'clock, at the Merchants' Exchange, the following valuable property, viz:

On the S. W. corner West Broadway and Thomas-st., the PREMISES situated on the south-west corner of West Broadway and Thomas-st., being in size 25 feet on both streets, and running 58 feet deep, with the exception of a strip on West Broadway 15x15, which the owner is willing to dispose of. For maps, &c., apply to the Auctioneers, No. 7 Broad-st. (524)

A. M. MERWIN, Auctioneer.
BY BANGS, BROTHER & Co.—Trade Sale Rooms, No. 13 Park-row.
WEDNESDAY and THURSDAY AFTERNOONS, Jan. 21 and 22, at 3 o'clock:
ENGLISH BOOKS.—A very extensive collection, just received from Mr. Edward Lumley, London, comprising valuable works in History, Voyages, Travels, Divinity, Arts, Sciences, Belles Lettres, Anatomy, Surgery, Architecture, Antiquities, the Drama, Painting, Sculpture, and a great variety of Miscellaneous Literature, including many illuminated and Illustrated Works. Also including many Choice and Rare Books, &c. Also an assortment of fine English Engravings.
Catalogues are now ready.
FRIDAY EVENING, Jan. 23, at 6½ o'clock:
VALUABLE PRIVATE LIBRARY—Comprising a large assortment of valuable Standard Works in the various branches of literature in the English, French and German languages, including many that are very scarce, and some profusely illustrated Books, &c.

W. S. MELLOR, Auctioneer.
BY W. S. MELLOR & Co.—Mortgage Sale of fine rosewood and mahogany SECOND-HAND GOODS, enameled SUITES, MATTRESSES, &c.—THIS (Tuesday) NEXT, Jan. 20, at 10½ a. m., at the salerooms, Nos. 13 and 15 Park-row, the largest and finest collection of Second-hand Goods ever offered, and to which we call the special attention of the trade: Two fine rosewood Suites in brocatelle, two rosewood Bureaus, two washstands, two rosewood Center Tables, one rosewood fancy do., one light stand, one rosewood Piano-Forte, damask and lace Curtains, two fine enameled Suites, with marble tops; two spring Mattresses, two Feather Beds, mahogany Chairs, Tables, &c.; two Hair do.; besides a large lot of Carpets and kitchen utensils. The sale will commence with the above-mentioned goods, the whole of which will be sold without the slightest reservation, at precisely 10½ a. m. Catalogues ready on the morning of sale.

W. S. MELLOR, Auctioneer.
BY W. S. MELLOR & Co.—Elegant ladies' Furs and Sleigh Robes at auction, THIS (Tuesday) MORNING, at 10½ o'clock, consisting of full size ladies' Capes of Mink, stone Marten, Chinchilla, French Squirrel, Canadian Mink, &c., also carriage and half Capes of Mink, fine Fitch, Chinchilla, Stone Marten, &c.; also Cuffs and Muffs.

D. A. CHILTON, Auctioneer.
PEREMPTORY SALE of VALUABLE DWELLING HOUSES in NEW-YORK and BROOKLYN, to CLOSE AN ESTATE.—COLE & CHILTON, Auctioneers, will sell on FRIDAY, Jan. 23, 1857, at 12 o'clock, at the Merchants' Exchange, New-York, the following valuable Dwelling Houses, viz:
1 BALTIC-ST., SOUTH BROOKLYN—Nine three-story brick Dwellings on the north side of Baltic-st., between Henry and Clinton-sts., including the north-east corner of Henry-st., and known by the street numbers as Nos. 63, 65, 67, 69, 71, 73, 75, 77 and 79 Baltic-st.; each house is 25 by 45 feet deep, exclusive of the back piazza. Lots 25 by 100 feet deep. The house and lot corner of Henry and Baltic-sts. is about 25 feet front and over 25 feet rear, and 100 feet deep. The houses are built in the best manner, containing 10 or 12 rooms, with marble mantles and grates, &c. Gas in all the houses, and the Chandeliers and Gas Fixtures go with the houses. The improvements in this street and neighborhood are of the best class of private dwellings.
Also, in New-York.
VARICK-ST.—The two-story brick front House No. 84 Varick-st., east side, 50 feet north of Grand-st. Lot 25 by 75; Leasehold 21 years from Nov. 7, 1845, with covenant of renewals, subject to certain conditions. The terms of sale are, two-thirds of the purchase money may remain on bond and mortgage for 3 or 5 years at 7 per cent interest. These terms apply to all the houses. For full particulars and maps apply to the Auctioneer's Office, No. 45 Nassau-st., N. Y., or to JAMES COLE & SON, No. 569 Fulton-st., Brooklyn. (724)

SALE of VALUABLE PROPERTY.—E. H. LUDLOW & Co., will sell at auction on TUESDAY, the 27th of January, at 12 o'clock, at the Merchants' Exchange, the valuable HOUSES and LOTS situated Nos. 118, 120 and 122 28th-st., near 3d-av., 4 stories and basements. The buildings cover nearly the entire ground. These Houses are all connected together, and are well located, and suited for any description of manufacturing purposes, or can be easily altered into dwellings. For further particulars, and Map of Property, apply on the premises or at the office of the Auctioneers, No. 14 Pine-st.
N. B.—Steam Engine and Boiler, and other Machinery on the Premises, will be sold at Private Sale.

E. H. LUDLOW, Auctioneer.
VALUABLE PROPERTY on East 31st st. at AUCTION.—Peremptory Sale by order of the Supreme Court. E. H. LUDLOW & Co will sell at Auction on WEDNESDAY, Jan. 21, at 12 o'clock, at the Merchants' Exchange:
EAST 31ST-ST.—The four-story Brick HOUSE and LOT, No. 194 East 31st-st., between 1st and 2d-avs. House, 16 x 46; Lot 98 9 deep. For further particulars apply to JAMES W. WHITE, No. 51 Liberty-st. Maps of the property, &c., at the office of Auctioneer.

RUSSELL W. WESTCOTT & Co., Auctioneers.
WILL SELL THIS DAY, Jan. 20, at 10½ o'clock, on the premises, No. 152 West 21st-st., a large and valuable quantity of Rosewood and other FURNITURE, embracing the entire costly Furniture of the above five-story dwelling, all of which is in perfect order and of the best description, among which is an elegant Rosewood seven-octave Piano-Forte; suites of rosewood Parlor Furniture, made to order, covered in brocatelle and velvet; two elegant rosewood Etageres, Mantle and Pier Mirrors, Brocade and Lace Curtains, Stairway-top Center and Pier Tables, a variety of superior Carpets, five elegant Chandeliers, two superior rosewood Secretary Bookcases, costly China Vases, Oil Paintings, with a variety of other elegant Parlor Furniture. Elegant rosewood Chamber Furniture of every description, superb Mattresses and Bedding. Dining-room and Basement Furniture—Two superior Extension Tables, rich solid Silver-ware, Cut Glass, rich China, &c., with a large quantity of mahogany and oak Chamber and Basement Furniture, comprising the largest and most elegant variety of superior Household Furniture and house-furnishing articles sold by auction this season. Catalogues on morning of sale, which will be positive, without regard to weather.

WM. H. FRANKLIN & SON will sell at auction at the Merchants' Exchange, on THURSDAY, Jan. 22, at 12 m., HOUSE and LOT No. 467 11th-st., between Bowery and 2d-av. House 25x60, three stories, attic and sub-cellar; built in the best manner by day's work since, recently put in complete repair; Lot 15x101. Terms: 10 per cent at sale, 20 per cent 60 days, 70 per cent can remain on mortgage.

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,
Charles R. Lowrd,	Stuart C. Marsh,
John Compton,	D. Henry Haight,
Leonardo S. Suarez,	Silas Bronson,
John Watson,	Joseph W. Corlies,
Samuel Willets,	Wm. K. Strong,
Geo. Griswold, jr.,	Noah S. Hunt,
J. H. Ransom,	Geo. A. Townsend,
U. J. Smith,	Alfred Willis,
Robert M. Bruce,	J. S. Boyd,
	Henry S. Leverich.

Effingham Townsend,	
John Penfold,	
Joseph Lawrence,	
A. R. Eno,	
Lawrence Turnure,	
S. T. Nicoll,	
Thomas Small,	
Don Alonso Cushman,	
Sylvester L. H. Ward,	
A. Yznaga del Valle,	

JAMES B. AMES, jr., 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. HAIGHT,
WILLIAM F. MOTT,	B. M. WHITLOCK,
JOHN HALSEY,	JAMES G. GARNER,
EDWARD WOOD,	SAMUEL C. PAXON,
ROBT. L. CASE,	RICHARD P. BRUFF,
WM. DENNISTOUN,	D. CROMWELL,
WM. H. HUSSEY,	S. T. VALENTINE,
EDMUND W. CORLIES,	B. J. DONNELL,
EDWARD WILLETT,	JOHN R. WILLIS,
CHAS. E. PARKER,	GEORGE H. BEYER,
JOHN D. WARREN,	ROBT. LINDLEY MURRAY,
CHAS. ELY,	DAVID S. KEELER,
WM. M. ARBAST,	WM. ALLEN BUTLER,
WM. BIRDSALL,	EDWARD CROMWELL,
EDWD. MERRITT,	L. S. WYMAN,
SMITH LAWRENCE,	MATTHEW MITCHELL,
HENRY BARROW,	JOHN ALLEN,
JOSEPH LAWRENCE,	GEORGE B. GRINNELL.

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.

Grate and Fender Makers.
WM. H. JACKSON (formerly W. & N. Jackson & Sons), No. 381 Broadway, 1 door above 18th-st.

Hardware, Cutlery, Edge Tools, &c.
T. DOUGLAS, Manufacturer and Dealer...No. 33 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.

Lithographers.
GEO. HAYWARD.....No. 139 Water-st.

Window and Plate Glass (French and English.)
F. HOFKENS & BROTHERS (Importers)...No. 61 Barclay-st.

, Any additions to the above List should be brought to the Office of S. M. PETTENGILL & Co., No. 119 Nassau-st.

Furniture.

ENAMELED CHAMBER FURNITURE—At H. F. FARRINGTON'S Manufactory, Warerooms, Nos. 46 and 48 Wooster-st., between Grand and Broome.

Clothing.

$3 HATS, $1 less than Broadway Prices.—For elegance and durability they cannot be excelled. Next door to 281 X. G. P. H. BROWN, 210 Canal-st. (new No. 459).

Financial.

GREEN BAY, MILWAUKEE AND CHICAGO R. R. Co., Office 52 Wall-st., NEW-YORK, Jan. 8, 1857.
A SEMI-ANNUAL DIVIDEND of FOUR PER CENT on the Capital Stock of this Road was declared by the Board of Directors on the second day of January inst., payable on the fifteenth day of January inst.
Stockholders having their stock registered in New-York will be paid at the Office of the Company, No. 52 Wall-st., N. Y.
Stockholders having their stock registered in Milwaukee will be paid at the Office of the Company in the City of Milwaukee.
The Transfer Books will be closed from the 10th to the 15th of January, both days inclusive.
C. E. SCOFIELD, Treasurer.

OHIO LIFE INSURANCE AND TRUST COMPANY, Cincinnati, Jan. 5, 1857.
A DIVIDEND of FOUR-AND-ONE-HALF PER CENT on the Capital Stock of this Company was this day declared by the Trustees, payable to the Stockholders in the City of New-York on the 20th instant.
G. W. RICE, Secretary.

OFFICE OF THE CLEVELAND AND PITTSBURGH RAILROAD COMPANY, CLEVELAND, Jan. 6, 1857.
A DIVIDEND of FOUR PER CENT from the net earnings of this Company to the 30th of Nov., 1856, has this day been declared—to be paid to the Stockholders of the main line standing on the Books of the Company on the 15th inst.; payment to be made in the Bonds of the Company, payable on the 1st of January, 1870, with interest payable semi-annually at the rate of seven per cent, on the 1st of January and July of each year, in the City of New-York.
The Bonds will be ready for delivery on the 15th February.
E. ROCKWELL, Secretary.

BROADWAY SAVINGS INSTITUTION, No. 257 Broadway, entrance on Park-place.
DIVIDEND NOTICE.—Depositors are hereby notified that the usual Semi-Annual Dividend on all sums entitled thereto at the rate of SIX PER CENT per annum on sums not exceeding $500, and FIVE PER CENT over $500, will be paid on and after MONDAY, Jan. 19. Interest not called for will be credited as principal, and draw interest accordingly from January 1.
Bank open daily from 10 to 2 o'clock, and Monday, Wednesday and Saturday evenings from 5 to 7 o'clock.
FRANCIS P. SCHOALS, President.
WADE B. WORRALL, Secretary.
PETER CUMMING, Accountant.

PHILADELPHIA AND READING RAILROAD COMPANY, PHILADELPHIA, Jan. 7, 1857.—Office No. 73 South 4th-st.
DIVIDEND NOTICE.—A dividend of FOUR PER CENT on the Preferred Stock, and FOUR PER CENT on the Common Stock, has been declared by the Board of Managers, payable in cash, on and after the 4th of February next, clear of State Tax, to the holders thereof, as registered on the 3d inst.
S. BRADFORD, Treasurer.

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.

EAST RIVER SAVINGS BANK, No. 3 Chambers-st., January 13, 1857.
DIVIDEND.—The Depositors are hereby notified that a SEMI-ANNUAL DIVIDEND, at the rate of SIX PER CENT PER ANNUM on all sums of $5 and up to $500, and FIVE PER CENT PER ANNUM on all sums over $500, which have been deposited at least three months previous to the 1st instant, will be allowed to depositors, payable on or after MONDAY, the 19th instant, during the hours of business at the Bank. All interest not called for will remain as principal and draw interest from the 1st instant. Bank open daily from 10 a. m. to 2 o'clock p. m., and on Thursdays from 5 to 7 o'clock p. m. PETER H. TITUS, President.
C. A. WHITNEY, Secretary.

OFFICE OF THE GALENA AND CHICAGO UNION RAILROAD COMPANY, CHICAGO, Jan. 8, 1857.
DIVIDEND NOTICE.—Notice is hereby given to the Stockholders of the GALENA and CHICAGO UNION RAILROAD COMPANY that a Semi-Annual CASH DIVIDEND of FIVE PER CENT upon the Capital Stock of said Company was declared on the 7th inst., payable on the 15th day of February next, at this office, in EXCHANGE ON NEW-YORK AT PAR, to holders of said Stock, at the close of business on the 31st of January inst.
A STOCK DIVIDEND was also declared from the Surplus Earnings of the Road