Financial.

OFFICE OF THE NORTH AMERICAN FIRE INSURANCE CO., No. 6 WALL-ST., NEW-YORK, Dec. 7, 1858.

DIVIDEND.—The Board of Directors of this Company have this day declared a SEMI-ANNUAL DIVIDEND of EIGHT PER CENT on the capital stock, payable on demand. R. W. BLEECKER, Secretary.

OFFICE OF THE HOWARD INSURANCE COMPANY, NEW-YORK, Nov. 24, 1858.

DIVIDEND.—The Board of Directors have this day declared a DIVIDEND of Fifteen per Cent on the Capital Stock, payable on and after MONDAY, Dec. 6, 1858. HENRY A. OAKLEY, Secretary.

PARK FIRE INSURANCE COMPANY, No. 237 Broadway, cor. Perk-place, N. Y., Dec. 13, 1858.

DIVIDEND.—The Board of Directors of this Company have declared a Semi-Annual Dividend of TEN (10) PER CENT, payable on and after 3d January next. The Transfer Books will be closed from 20th inst. to 3d January, inclusive. WM. JAFFRAY, Secretary.

AT a meeting of the BOARD of DIRECTORS of the NEW-JERSEY ZINC COMPANY, held THIS DAY, a DIVIDEND of FOUR PER CENT was declared on the Preferred Stock and THREE AND A HALF PER CENT on the Common Stock of the Company, both payable on and after the 3d day of January next. The books of the Company will be closed from the 24th inst. to January 3, inclusive. The following gentlemen were elected officers of the Company for the ensuing year: HENRY AITKEN, President; A. H. FARLIN, Treasurer and Secretary. By order of the Board. A. LATIMER WALLACE, Secretary.
Jersey City, Dec. 8, 1858.

THE NEW-YORK CENTRAL RAILROAD COMPANY, TREASURER'S OFFICE, Albany, Nov. 20, 1858.

THE TRANSFER BOOKS of this Company will be closed, at the close of business, on SATURDAY, the twenty-seventh day of November instant, preparatory to the ANNUAL ELECTION of DIRECTORS of the Company, appointed to be held on the eighth day of December next; and will be reopened on the morning of THURSDAY, the ninth day of December next. GILBERT L. WILSON, Treasurer.

OFFICE OF THE CLEVELAND AND PITTSBURGH R. R. CO., CLEVELAND, Nov. 18, 1858.

NOTICE is hereby given that the ANNUAL MEETING of the stockholders of this Company for the election of Directors and transaction of other business, will be held at the office of the Company, in Cleveland, on WEDNESDAY, the 5th day of January next, at 10 o'clock a. m.
The Transfer Books will be closed on the 15th of December and open on the 6th January. E. ROCKWELL, Sec'y.

MARINER'S SAVINGS BANK, No. 1 Third avenue, corner of Twelfth street.—Deposits made on or before the 31st December will bear interest from 1st January, at the rate of 6 per cent on sums of $500 and under, and 5 per cent on larger amounts. Bank open daily from 9 a. m. to 2 p. m.; on Wednesday and Saturday evenings from 5 to 8 o'clock. THOMAS R. STILLMAN, President.
P. W. ENGS, CHAS. MILES, } Vice-Presidents.
ISAAC C. SMITH, Secretary.

IRVING SAVINGS INSTITUTION, No. 96 Warren st., near Greenwich, open daily from 10 a. m. to 2 o'clock p. m., and 4 to 7 on Mondays, Thursdays and Saturdays. Interest at 6 per cent on sums from $1 to $400. M. D. VAN PELT, President.
VANDERBILT L. BUXTON, Secretary.

CALIFORNIA STATE BONDS.—INTEREST COUPONS, due 1st of January, 1859, on California State Bonds COLLECTED or PURCHASED by WILLIAM HOGE & Co., No. 40 Wall-st.

TREASURY DEPARTMENT, TREASURER'S OFFICE, MO., CITY OF JEFFERSON, Nov. 24, 1858.

NOTICE is hereby given that the SEMI-ANNUAL INTEREST, falling due on the 1st of January next, on all the BONDS issued by the State of Missouri to the several Railroad Companies therein, will be paid at maturity at the Bank of Commerce, in the City of New-York. A. W. MORRISON, State Treasurer.

OFFICE LA CROSSE AND MILWAUKEE RAILROAD CO., NEW-YORK, Sept. 10, 1858.

NOTICE is hereby given to the holders of the FIRST MORTGAGE LAND GRANT BONDS of the LA CROSSE AND MILWAUKEE R. R. Co., that the undersigned are authorized to fund the August past-due Coupons of said Bonds at par, by giving in exchange therefor the Sinking Fund Bonds of the Company, at seventy cents to the dollar, which Bonds are secured by a Third Mortgage on the entire line (200 miles) of road, and upon all its deposits, lands, franchises and rolling stock, and all other real and personal property belonging to said Company.
WM. A. GUEST, ALFRED NOXON, A. C. GUNNISON, } Committee.

OHIO STATE STOCKS.—Notice is hereby given that the Transfer Books of the STOCK issued by the STATE of OHIO, will be closed from the 15th day of Dec. inst., until the 15th day of January next, preparatory to and for the payment of the January 1859 interest thereon.
F. M. WRIGHT, Auditor of State;
A. P. RUSSELL, Secretary of State;
C. P. WOLCOTT, Attorney-General;
Commissioners of the Sinking Fund.
NEW-YORK, Nov. 22, 1858.

SIR: You are hereby notified that an assessment of Twenty-five Cents per share ($5,000) has been levied upon the capital stock of the WEST MINNESOTA MINING COMPANY, payable at the office of the Treasurer, No. 4 Hanover-st., New-York, on WEDNESDAY, the 15th day of December next. By order of the Directors. JOHN SIMPKINS, Treasurer.

PROPOSALS for $300,000 CENTRAL PARK IMPROVEMENT FUND STOCK.—Sealed proposals will be received at the Controller's Office, No. 5 Hall of Records, until MONDAY, Dec. 20, 1858, at 2 o'clock p. m., when the same will be publicly opened, for the whole or any part of the amount of THREE HUNDRED THOUSAND DOLLARS of "The Central Park Improvement Fund Stock of the City of New-York," authorized by an act of the Legislature of the State, entitled "An Act for the Regulation and Government of the Central Park in the City of New-York," passed April 17, 1857, and by an Ordinance of the Common Council, approved by the Mayor November 12, 1858.
The said stock will consist of THREE THOUSAND SHARES of ONE HUNDRED DOLLARS EACH SHARE, bearing interest at the rate of SIX PER CENT PER ANNUM, payable quarter yearly, and the principal sum redeemable on the 1st day of August, 1887.
The proposals will state the number of shares and the price per share. The stock to be issued as follows: $50,000 within three days after the acceptance of the proposals, and the balance in monthly installments of $50,000 each, until the whole sum is issued.
The persons whose proposals are accepted will be required to deposit with the Chamberlain of the city the sum awarded and covered by the bid, and on presenting the receipt of the Chamberlain to the Controller, will be entitled to receive a certificate for the par value of the number of shares, carrying interest from the date of the deposit.
Each proposition should be sealed up and indorsed "Proposal for Six per Cent Central Park Improvement Fund Stock." And the proposition may then be put up in a second envelope, sealed and directed, "A. C. FLAGG, Controller, No. 5 Hall of Records, New-York."
The right is reserved on the part of the Controller to reject any or all of the bids, if considered necessary to protect or promote the interests of the city. A. C. FLAGG, Controller.
Department of Finance, Controller's Office, New-York, Nov. 16, 1858.

ASHLEY & NORRIS, STOCK AND NOTE BROKERS, No. 52 Exchange-place.
REFERENCES.
WM. A. BOOTH, esq., President Am. Exchange Bank, N. Y.
G. O. HALSTEAD, esq., President Manhattan Co., New-York.
The Hon. WM. B. OGDEN, New-York.
FRANKLIN HAVEN, esq., President Merchants' Bank, Boston.
CHARLES SPRAGUE, esq., Cashier Globe Bank, Boston.
T. AMORY DAVIS, esq., President Suffolk Bank, Boston.
Messrs. GILBERT & SONS, Bankers, Boston.
Messrs. OGDEN, FLETCHWOOD & Co., Chicago, Ill.
Messrs. FINCHER, LYNDE & MILLER, Milwaukee, Wis.

CALIFORNIA STATE BONDS.—Coupons for interest due Jan. 1, 1859, on California State Bonds, purchased by DUNCAN, SHERMAN & Co.

LOANS WANTED—Of $2,500, $5,000, $4,000, in separate sums, on improved and unimproved real estate in and adjoining Brooklyn City. Property is worth from twice to four times the sums wanted. Full particulars will be furnished to capitalists or brokers by addressing Box No. 3,248 Post Office.

Groceries, Provisions, &c.

EDWARDS'S celebrated WASHINGTON HAMS constantly on hand, and for sale, by GURNEY & UNDERHILL, No. 79 Dey-st.

FINE FAMILY GROCERIES, TEAS, FLOUR and PROVISIONS. At AGNEW'S, No. 260 GREENWICH-ST. Families desirous of buying the best Provisions at the LOWEST PRICES are invited to examine my stock, which comprises the most complete assortment of CHOICE TEAS, COFFEES, SUGARS and other GROCERIES and PROVISIONS to be found in any store in the city.
FLOUR—1,000 barrels CHOICE BRANDS, from $4 50 to $6 a barrel. THOMAS R. AGNEW, Importer,
Wholesale and Retail Dealer in the Finest Family Groceries, No. 260 GREENWICH-ST., cor. of Murray-st.

JOHN DWIGHT & Co., Manufacturers of DOUBLE REFINED AND FAMILY SALERATUS; ALSO, SUPER-CARBONATE OF SODA, SAL SODA, ETC., No. 11 Old-slip, Hanover-square, New-York. PURE CREAM OF TARTAR ALWAYS ON HAND.

NATIVE WINE. FOR SALE—A few cases of pure GRAPE JUICE, made in Connecticut from the native Grape. Apply to E. R. KELLOGG, No. 90 Beaver-st.

THE BEST SOAP FOR FAMILY USE.—The subscribers are manufacturers of the SUPERIOR LUSTRAL SOAP, in the varieties of
FAMILY SOAP, PALE SOAP, ERASIVE SOAP, No. ONE SOAP,
which are recommended to dealers and consumers as superior to any in the market.
Orders will be promptly attended to by addressing LEE, LIGBY & Co., No. 254 West 15th st., New-York.

NOW READY for SALE—EDWARDS'S Celebrated Washington White Sugar-Cured HAMS. Each Ham is branded G. W. EDWARDS, Nos. 227 and 229 Chrystie-st.

NEW LEAF LARD.—Seven hundred Packages, EXTRA FINE, our own rendering, in TIERCES, BARRELS and TUBS, for sale by VAN BRUNT & WATROUS, PORK PACKERS AND SMOKERS, No. 200 Chambers-st.

NEW DUTCHESS COUNTY MESS PORK, superior in quality, for sale by VAN BRUNT & WATROUS, PORK PACKERS AND SMOKERS, No. 200 Chambers-st.

SMOKED MEATS.—SUGAR-CURED HAMS, SHOULDERS and BACON, and NEW SMOKED BEEF, for sale by VAN BRUNT & WATROUS, PORK PACKERS AND SMOKERS, No. 200 Chambers-st.

Insurance Companies.

FIRE INSURANCE ON FAVORABLE TERMS.
HARTFORD FIRE INSURANCE COMPANY OF HARTFORD, CONN. CAPITAL $500,000.
TIMS C. ALLYN, Sec'y. H. HUNTINGTON, Pres't.

CONNECTICUT FIRE INSURANCE Co. OF HARTFORD, CONN. CAPITAL $200,000.
J. B. ELDREDGE, Sec'y. B. W. GREENE, Pres't.

PHŒNIX FIRE INSURANCE COMPANY OF HARTFORD, CONN. CAPITAL $200,000.
H. KELLOGG, Sec'y. S. L. LOOMIS, Pres't.

NEW-ENGLAND FIRE AND MARINE INS. CO. OF HARTFORD, CONN. CAPITAL $200,000.
GEO. D. JEWETT, Sec'y. N. M. WATERMAN, Pres't.

WESTERN MASS. INSURANCE Co. OF PITTSFIELD, MASS. CAPITAL $150,000.
ENSIGN H. KELLOGG, Pres't.
J. C. GOODRIDGE, Sec'y.

CONWAY FIRE INSURANCE Co. OF CONWAY, MASS. CAPITAL $150,000.
DAVID C. ROGERS, Sec'y. JAMES S. WHITNEY, Pres't

BRANCH OFFICE, THE PETER COOPER FIRE INSURANCE Co. OF THE CITY OF NEW-YORK. CAPITAL $150,000.
W. H. RIBLET, Sec'y. N. C. ELY, Pres't.

All fair losses promptly adjusted by the Agent here, and paid in money current at the Banks in this city.
EZRA WHITE, Agent, No. 61 Wall-st.

Paints, Oils, Glass, &c.

COAL OILS.—JONES'S PATENT COAL OIL LAMP, by its peculiar philosophical arrangement, will furnish the same light at 15 per cent less cost than any other Coal Oil burner; more tasty in its construction and unequaled in convenience of use, being a perfect model of beauty, simplicity and economy. The patentee guarantees satisfaction to every user. Dealers and consumers are cautioned not to be prejudiced by interested parties, but to satisfy themselves by a trial. Every genuine has "E. F. Jones's Patent" on the screw-head, and are sold by all the large dealers in Lamps throughout the United States, Canadas, British Provinces, and West Indies. Dealers remember to order a few as samples, and you will buy no others after. E. F. JONES & Co., Manufacturers, Boston.

JONES'S PATENT COAL-OIL LAMPS and BURNERS, of different sizes; also Jones's Globes, Rings, Chimneys and Shades, for sale, wholesale and retail, by CARBON OIL Co., No. 194 Water-st.

COBURN'S EXTRA OIL—Very superior for Machinery and Burning—none more desirable. Barrels 36 to 40 gallons. JOHN W. QUINCY & Co., No. 98 William-st.

Miscellaneous.

CARRIAGES, In FORD'S superior style, BUGGIES, SLEIGHS, &c. Orders solicited. No. 197 Mercer-st.

Building Materials.

ROOFING SLATES.—R. PRINCE, Agent for the celebrated "EVERETT QUARRY," Pa. For "FLAT" and "PITCH" ROOFS. For samples, address No. 20 Beekman-st., New-York.

SOAP-STONE from the MIDDLEFIELD QUARRIES in lots to suit, either in the rough block or sawed into slabs, or otherwise manufactured. Descriptive Catalogues sent by mail on application to JOSEPH P. PIRSSON, No. 5 Wall-st., New-York, or JONATHAN CHILD, West-Worthington, Mass.

Machinery.

BEAUMONT STEAM GAUGES. Perfectly reliable, handsomely made, and WARRANTED, at very low prices. C. W. COPELAND, No. 68 Broadway.

COLEMAN'S FARM MILL.—This Mill has just received the FIRST PREMIUMS at the State Fair at Syracuse, and U. S. Fair at Richmond, Va., and is creating great excitement among the farmers throughout the country. Call at the Office of the COLEMAN FARM MILL COMPANY, Tribune Buildings, New-York.

FARM MILLS.—The "DIAMOND" IRON BURR MILL grinds Wheat and Corn for family use, or feed, equal to a French Burr Stone, saving 40 per cent in power, and is warranted to outlast (in constant use) two of any other kind. Size No. 2, $20; No. 3, $45. grinding from 3 to 10 bushels per hour without heating or choking. Manufactured and for sale by A. A. PEASE, No. 70 White-st. (near Broadway), New-York, where orders will receive prompt attention.

THE CHAMPION SEWING-MACHINE, only $5. THE GREATEST INVENTION OF THE AGE. A Practical FAMILY SEWING-MACHINE for $5. Office No. 585 Broadway.

WOODWORTH'S PLANERS, of the best construction, Steam Engines, Machinists' Tools, Cotton Machinery, Sash and Blind Machinery, and Leather Belting. SAM. B. SCHENCK, No. 62 Courtlandt-st.

Musical Boxes.

THE undersigned offer for SALE a very large and well-selected assortment of MUSICAL BOXES, expressly manufactured for them by the best makers of Switzerland. They have now on hand BOXES from the smallest to the largest size, and playing from two to twenty-four tunes. Forte-Piano, Mandoline, and Expressive Musical Boxes. Also, some fine Boxes with BELLS, DRUMS and CASTAGNETTES. PAILLARD & MARTIN, Importers of Watches and Musical Boxes, Musical Boxes repaired. No. 21 Maiden-lane, up stairs, N. Y.

Ocean Steamers, &c.

ATLANTIC ROYAL MAIL STEAM NAVIGATION COMPANY'S NEW-YORK AND GALWAY LINE.—The next departure from New York will be the steamship CIRCASSIAN, Capt. Geo. Wm. Jackson, on THURSDAY, Dec. 30, touching at St. John's, N. F., to receive the Royal Mails. Prices of Passage: First Class, $90; Second, $60; Third, $30, including free tickets to all the principal cities on railway routes in Great Britain. Third class must provide plate, knife, fork, &c., and bedding. Passage to St John's: First Class, $35; Second, $25. For freight or passage inquire of the American Express Company, No. 61 Hudson-st., and at their other advertised offices in the interior. Passage in the third class can be secured at any of the above offices to bring persons out from any of the principal cities on the lines of railway in Great Britain for $35, or from Galway for $30. AMERICAN EXPRESS COMPANY, ALEX. HOLLAND, Manager.

CLIPPER of FRIDAY, 24th DECEMBER. ROSS, FALCONER & CO'S LINE FOR SAN FRANCISCO.
The famous extreme clipper ship HURRICANE, ICHABOD SHERMAN, Commander, loading at Pier No. 19 E. R., (Maiden Lane). Fourth voyage to San Francisco. Shippers desiring to reach the Spring trade are invited to look at this magnificent vessel, one of the sharpest afloat. Her last passage to San Francisco was made in 99 days, delivering her cargo in splendid order. Insures at the lowest rates and will have prompt dispatch. For freight, apply to ROSS, FALCONER & Co., No. 46 Pine-st., cor. William-st.
Agents at San Francisco, Messrs. D. L. ROSS & Co. Collections made in California and Oregon.

THE BRITISH and NORTH AMERICAN ROYAL MAIL STEAMSHIPS.
From New-York to Liverpool:
Chief Cabin Passage $130
Second Cabin Passage 75
From Boston to Liverpool:
Chief Cabin Passage $110
Second Cabin Passage 60
The ships from Boston call at Halifax.
PERSIA, Capt. Judkins, CANADA, Capt. Lang.
ARABIA, Capt. J. Stone, AMERICA, Capt. Wickman.
ASIA, Capt. E. G. Lott, NIAGARA, Capt. Ryrie.
AFRICA, Capt. Shannon, EUROPA, Capt. J. Leitch.
These vessels carry a clear white light at mast-head; green on starboard bow; red on port bow.
CANADA, Lang ..... Leaves Boston ... Wednesday, Dec. 1
AFRICA, Shannon ..... Leaves N. York .. Wednesday, Dec. 8
EUROPA, Leitch ..... Leaves Boston ... Wednesday, Dec. 15
PERSIA, Judkins ..... Leaves N. York .. Wednesday, Dec. 22
ARABIA, Stone ..... Leaves Boston ... Wednesday, Dec. 29
ASIA, Lott ..... Leaves N. York .. Wednesday, Jan. 5
CANADA, Lang ..... Leaves Boston ... Wednesday, Jan. 12
AFRICA, Shannon ..... Leaves N. York. Wednesday, Jan. 19
Berths not secured until paid for.
An experienced Surgeon on board.
The owners of these ships will not be accountable for Gold, Silver, Bullion, Specie, Jewelry, Precious Stones or Metals, unless bills of lading are signed therefor and the value thereof therein expressed. For freight or passage, apply to E. CUNARD, No. 4 Bowling Green.

STEAM to LIVERPOOL, LONDON, GLASGOW, DUBLIN, BELFAST and LONDONDERRY, and all the principal Towns of ENGLAND and IRELAND carrying the United States Mail, via LIVERPOOL, without delay, at greatly reduced rates.—The LIVERPOOL, NEW-YORK and PHILADELPHIA STEAMSHIP COMPANY'S splendid Clyde-built iron screw steamships are intended to sail as follows:
FROM NEW-YORK.
CITY OF BALTIMORE ..... SATURDAY, Dec. 4.
CITY OF WASHINGTON ..... THURSDAY, Dec. 16.
And each alternate Thursday, at 12 o'clock m., from Pier No. 14 North River.
Passengers will find this the most speedy and safe route to the Continent.
RATES OF PASSAGE.
Cabin from New-York and Philadelphia $75
Third class from New-York to any of the above-named places 30
Return tickets, available for six months 80
Passengers forwarded to Havre, Paris, Hamburg, Bremen, Antwerp, and all parts of the Continent, without delay.
NOTICE.—These steamers are provided with every requisite to insure the immediate extinction of fire, and the strictest discipline is enforced with regard to the use of lights.
For freight or passage, apply at the office of the Company, JOHN G. DALE, No. 15 Broadway, New-York, Agent. In Liverpool, to WM. INMAN, Tower Buildings.

FOR SAVANNAH and FLORIDA.—The American Atlantic Screw Steamship Company's new and first-class Steamship MONTGOMERY, F. Crocker, Commander, will leave pier No. 12 North River on SATURDAY, Dec 18, at 3 o'clock p. m., precisely. Cabin passage, with unexpressed accommodations, $15. Through tickets to New-Orleans, $19 50; Mobile, $55; Montgomery, $55; Albany, Ga., $24; Atlanta and Columbia, $23; Macon, $21; to Augusta, $20; also to principal points in Florida at lowest rates. Freight 10c. per foot, and proportionate rates. Insurance one-half per cent. Apply to H. B. CROMWELL & Co., No. 36 West-st.

FOR SAVANNAH AND FLORIDA.—U. S. MAIL LINE.—The favorite steamship ALABAMA, Capt. Geo. R. Schenck, will leave on WEDNESDAY, Dec 15, at 5 p. m., from Pier No. 4 North River. Through tickets given to Montgomery, Columbus, Atlanta, Albany and Macon. Bills of lading signed only on board. For freight or passage, apply to SAM'L L. MITCHILL & SON, No. 13 Broadway.

Steamboats and Railroads.

RAILROAD DANGERS.—For the last twenty years, or perhaps since the system of Railroads has been established in this country, there have, in all probability, been losses by accident to the extent of twenty millions of dollars. These have been clear, absolute losses to the community—as much so as property destroyed by fire or sunk in the ocean. But these disasters have been of a peculiar character, and in the main not those of fire or flood; they have arisen from the ordinary conditions of a railroad train in progress; they have been caused by the inherent momentum that is a necessary property of great masses of matter in motion.
A Railroad Train is exposed to peculiar danger from this cause. Its track of iron and level grade are both made for the purpose of allowing the free progress, and the very ease and freedom of motion aggravate the danger of momentum.
Again, a Railroad is intended as a means of rapid transit for persons and property, and the component parts of a locomotive and cars for travel on rails rapidly, are made necessarily heavy and strong—if otherwise, they would soon shake to pieces. It follows, then, that weight, ease of motion, freedom from obstruction, and rapid transit, all conduce powerfully to create momentum. From accurate calculations it is found that the effective momentum of a train of six cars and an engine is equal to a force of 700 tons. The truth of this statement is painfully self-evident at a sudden collision or obstruction. THE FEARFUL DANGER WHICH IS EVER PRESENT to a train is only partially recognized by Railroad officials. It is, however, understood to some extent, and each car is provided with brakes, or blocks, arranged to press against the wheels by the action of the brakeman. This plan works very well for the usual stoppages of a train, when sufficient notice is given to the brakeman by the engineer; but for those cases of danger which have arisen, and will arise, in spite of the most rigid scrutiny, it is notoriously inefficient, as all experience proves.
It is of no use for an officer to say that nothing can happen to "our" train. There is not a moment that a train is in motion but that it is exposed to dangers which a perfect control would prevent, and there should not be an instant of time in which a train is running but that the facilities should be at hand for an instant, simultaneous and powerful application of the retarding appliances of every car.
It is not the custom on many roads to employ more than one brakeman to two or three cars, and on some not more than one to four or five cars. The laws of some States require a brakeman to each two cars. We hold that there should be one to every car, and that a mechanical brakeman is vastly more reliable than one of flesh and blood.
During the last few years an invention has been made and perfected by the undersigned, the object of which is to place all the braking appliances of a train in readiness for prompt and united action. The closest attention that we have been able to bring to bear on this subject, and an analysis of the various accidents that have occurred, lead most conclusively to this result, viz.: that the means should always be at hand throughout the train to arrest the momentum at every point where it exists; 2d. That the engine man, from his station, generally sees the obstruction or danger first, consequently he should be enabled, of his own volition, to apply in an instant every brake; 3d. The liability to accidents from breaking of wheels, axles, rails, chairs, accidental separations, and defections at various points on the train, render it of the first importance that every car should have its own retarding appliances perfectly independent in action of any other. Hundreds of contrivances have been made in the way of continuous brakes, none of which have ever attained a perfect success—the necessary complexity of adjustment, and the total failure of such a contrivance, often at the very moment when most needed, are insuperable obstacles to the success of such a device as a means of guarding against and mitigating all the accidents to which a train is exposed. The invention referred to consists in the attachment of a reserved power to the brakes of each car, placing them all in readiness for united action, either from the engine or any point on the train. A description of the mechanism is unnecessary at this place; suffice it to say, it is extremely simple and perfectly efficient, and full and detailed engravings and description may be found in our circulars, to be had on application at our office.
There is another, and perhaps the strongest, point in favor of the adoption of this precaution—namely, its great cheapness. For instance, take a road owning, say, fifty cars; the first cost, at our present price, would be $6,250; the interest on this amount at 7 (or say 9 per cent, which is nearer the rate that railroad companies pay for the use of money) is $562 per year. A company having this attachment to their cars would save the wages of at least three brakemen, which would be, say, $900 a year; while the simple insurance against accident to life and property which such a precaution would give would be worth at least half the cost of the improvement. We submit that we make out a strong case in favor of the adoption of such a security. And now then, in conclusion, we add that some hundreds of these machines are in use in the United States, and they are on the whole passenger stock of all the following roads, to any or all of the officers of which we refer all parties interested, in place of certificates of which we have a plenty: Hudson River, Cleveland and Toledo, Terre Haute and Richmond, Old Colony and Fall River, Michigan Central, Panama, &c. Further than this: We will furnish the machines for ALL THE PASSENGER AND BAGGAGE CARS OF ANY ROAD, AND GIVE EACH COMPANY FOR ITSELF THE OPPORTUNITY TO TEST ITS VALUE, FREE OF CHARGE. WE WILL GIVE FOUR MONTHS' TRIAL BEFORE SETTLEMENT, AND EACH COMPANY SHALL BE ITS OWN JUDGE OF ITS VALUE. Can WE do more than this? And does not every officer assume a FEARFUL RESPONSIBILITY who neglects for a moment such an offer. We do not make this offer as mere meaningless talk, but WE MEAN IT JUST EXACTLY AS IT IS EXPRESSED. This device will give an amount of security to a train that is impossible without it; and no company need say, "We know nothing about it," or, "it is an experiment of doubtful utility," or, "it is untried," &c. We do not ask you to incur expense or buy patent rights; we offer you merchandise of tried, perfected and warranted value. We shall send a copy of this advertisement to the office of every Company in the Union, and solicit on their part a recognition of the merits of this improvement, and the extraordinarily low and favorable terms on which it is at present offered.
The universal use of this device, however much it may benefit us, will promote the railroad interest, and the public good generally a hundredfold more.
U. S. R. R. CAR-BRAKE Co., WM. G. CREAMER, Secretary, No. 31 Pine-st., N. Y.

NEW-JERSEY RAILROAD—For PHILADELPHIA and the SOUTH and WEST, via JERSEY CITY.—Mail and Express lines leave New-York at 8 and 11 a. m. and 4 and 6 p. m.; fare $7. Through Tickets sold for Cincinnati and the West, and for Baltimore, Washington, Norfolk, &c.; and through baggage checked to Washington at 8 a. m. and 3 p. m. trains. J. W. WOODRUFF, Assistant Superintendent.
No baggage will be received for any train unless delivered and checked fifteen minutes in advance of the time of leaving.

TO BOSTON TRAVELERS—COMFORT and SAFETY.—The public are informed that the Old Colony and Fall River Railroad Company have attached to the passenger-cars of their road CREAMER'S PATENT BRAKE OPERATOR. This invention (already in use on many of the best managed roads of this country) promotes a degree of security to life and property impossible without it. Railroad Managers who desire to avail themselves of every improvement for the safety of life, are requested to examine this. Every day's observation proves most conclusively that the application of the brakes by hand, while it is as good as can be for ordinary purposes, is of no value in the presence of danger. This Company will furnish these Machines for all the cars of any road, and warrant them to answer the purpose, or no sale. U. S. R. R. CAR BRAKE CO.
W. C. CREAMER, Secretary, No. 31 Pine-st., N. Y.

NEW-YORK AND HARLEM RAILROAD. WINTER ARRANGEMENT.
For ALBANY and TROY. Fare $2.
On and after MONDAY, Dec. 6, 1858, Trains will leave 26th-st., New-York, as follows:
8:20 a. m. For White Plains.
9:30 a. m. For Williamsbridge.
10:00 a. m. Mail train for Albany
11:30 a. m. For White Plains.
2:30 p. m. For Williamsbridge.
3:00 p. m. For Millerton.
3:30 p. m. Express for Albany.
4:00 p. m. For Croton Falls.
5:00 p. m. For White Plains.
6:15 p. m. For White Plains from White and Centre-sts.
8:30 p. m. For Williamsbridge.
RETURNING—Will leave
5:00 a. m. White Plains.
6:40 a. m. Williamsbridge.
7:00 a. m. Croton Falls.
7:00 a. m. Millerton.
7:20 a. m. White Plains.
8:15 a. m. Mail train for Albany.
10:30 a. m. Williamsbridge.
12:30 p. m. White Plains.
3:00 p. m. White Plains.
3:30 p. m. Albany Express.
8:00 p. m. Williamsbridge.
WM. J. CAMPBELL, Superintendent.

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SECOND CLASS.—Domestic Sheeting, Shirting and Ticking (in original bales), Drugs (in casks), Leather (in rolls and boxes), Wool and Sheep Pelts, Eastward, &c. ..... 75 cents ℔ 100 lb.
THIRD CLASS.—Anvils, Hardware, Steel, Chains (in casks), Hemp, Bacon and Pork, salted (loose or in casks), Tobacco manufd, except Cigars or Cut, &c. ..... 65 cents ℔ 100 lb.
FOURTH CLASS.—Coffee, Fish, Bacon, Beef and Pork (in casks or boxes Eastward), Lard and Lard Oil, Nails, Soda Ash, German Clay, Tar, Pitch, Rosin, &c. ..... 50 cents ℔ 100 lb.
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H. H. HOUSTON, General Freight Agent, Philadelphia.
T. A. SCOTT, Superintendent, Altoona, Pa.

HUDSON RIVER RAILROAD.—From Dec. 6, 1858, Trains will leave Chambers-st. Station as follows: Express Trains, 8 a. m. and 4:30 p. m.; Albany Mail Train at 11:15 a. m.; for Poughkeepsie, 6:45 a. m. and 3:20 p. m; for Dobb's Ferry at 11:40 a. m. and 3:45 p. m.; for Sing Sing, 5 p. m.; for Peekskill, 6:30 p. m. The Poughkeepsie, Peekskill, Sing Sing and Dobb's Ferry Trains stop at the Way Stations. Passengers taken at Chambers, Canal, Christopher and 31st-sts. Trains for New-York leave Troy at 6:35 and 10:20 a. m., and 5:25 p. m., and Albany about 15 minutes later. On Sundays at 8 p. m.
A. F. SMITH, Superintendent.

NEW-YORK and NEW-HAVEN RAILROAD. 1858. WINTER ARRANGEMENT. 1859. Commencing November 22, 1858.
Passenger Station in New-York, corner 27th-st. and 4th-av., entrance on 27th-st.
TRAINS LEAVE NEW-YORK.
For New-Haven, 7, 8 a. m. (ex.); 12:45, 2:45, (ex.) 3:45 and 4:30 p. m. For Bridgeport, 7, 8 a. m. (ex.); 12:45, 2:45, (ex.) 3:45 and 4:30 p. m. For Milford, Stratford, Fairfield, Southport and Westport, 7 a. m.; 12:45, 3:45 and 4:30 p. m. For Norwalk, 7 a. m.; 12:45, 2:45, (ex.) 3:45, 4:30, 5:30 p. m. For Darien and Greenwich, 7 a. m.; 12:45, 3:45, 4:30, 5:30 p. m. For Stamford, 7, 8 a. m. (ex.); 12:45, 2:45, (ex.) 3:45, 4:30, 5:30 p. m. For Port Chester and intermediate Stations, 7 a. m.; 12:45, 3:45, 4:30, 5:30, 6:30 p. m.
CONNECTING TRAINS.
For Boston, 8 a. m. (ex.) 2:45 p. m. (ex.). For Providence via Hartford, 8 a. m. (ex.). For Hartford and Springfield, 8 a. m. (ex.); 12:45 and 2:45 p. m. (ex.). For Connecticut River Railroad to Montreal, 8 a. m. (ex.). For Canal Railroad to Northampton, 8 a. m. (ex.) and 12:45 p. m. For New-Haven and New-London Railroad, 8 a. m. and 2:45 p. m. For Housatonic Railroad, 8 a. m. For Naugatuck Railroad, 8 a. m.; 2:45 p. m. For Danbury and Norwalk Railroad, 7 a. m.; 5:45 p. m.
JAMES H. HOYT, Superintendent.

TRAVELERS for the NORTH, SOUTH, EAST or WEST, should buy before starting APPLETON'S RAILWAY GUIDE. Price 25 cents. The clear manner in which the THROUGH ROUTE MAPS are delineated, enables the traveler to see at a glance HOW HE SHALL TRAVEL. He will save many a dollar by securing a copy. D. APPLETON & Co., Publishers, Nos. 346 and 348 Broadway.

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November 1, 1858.

Medical.

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