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Nos. 204 and 206 6th-av., two doors below 14th-st.

HAYT & KARR,
No. 361 BROADWAY,
OFFER THEIR ENTIRE
WHOLESALE STOCK OF
LADIES' CLOAKS
AT RETAIL,
AT GREATLY REDUCED PRICES,
DURING THE HOLIDAYS.

GEORGE CAREY
will open for Sale a large & varied assortment of
CLOAKS, SACQUES,
WRAPPERS & JACKETS
OF THE LATEST PARISIAN FASHIONS
for JANUARY 1863,
IN LYONS VELVETS,
BEARES INDIA SILKS
and GERMAN PLUSHES,
of all Colors, suitable for WINTER WEAR.
The Ladies of New-York are respectfully invited to examine the STOCK, as it cannot be surpassed in this country.
Nos. 304 & 306 Canal-st.
UNITED STATES' CLOAK AND MANTILLA STORE.
WILLIAM BUCHANAN MACKENZIE, Sup't.

NO. 759 BROADWAY, WEDDINGS.
WEDDINGS, the inevitable WEDDINGS. One of the imperious necessities of the age is, to see the sexes of one accord, and for the Head Ornament select from TUCKER'S NEW BRIDAL SETS AND VAILS,
BRIDESMAIDS' WREATHS,
FEATHERS AND FLOWERS,
Imported Bonnet Frames and Hoop Skirts.

MOURNING GOODS.
ENGLISH AND FRENCH BOMBAZINES,
BLACK SILKS, with and without luster, at Old Prices.
ENGLISH CRAPES, in all widths.
CRAPE VAILS, COLLARS, and SLEEVES.
BLACK DELAINES, in single and double widths.
MALTESE, HENRIETTA, EMPRESS, and OTTOMAN CLOTHS.
SEVERAL NEW MATERIALS, very handsome.
BONNETS and MANTILLAS—a very choice stock.
BLACK and WHITE, and BLACK and PURPLE FABRICS, for SECOND MOURNING DRESSES, in all qualities and styles—REAL BARGAINS.
BALMORAL SKIRTS, in great variety.
W. JACKSON,
Importer of Mourning Goods,
No. 551 BROADWAY,
Between Prince and Spring sts.

CLOAKS, at REDUCED PRICES.
We offer our large and fashionable stock of
BEAVER, VELVET, and PLUSH CLOAKS,
Below wholesale prices.
BEAVER CLOAKS, at $10 and $12; former price $12 and $15.
Extra VELVET BEAVER, at $20; former price $25.
MISSES' and CHILDREN'S CLOAKS.
E. S. MILLS & Co., No. 381 Broadway.

WHITE HOLLAND SHADES,
GOLD WINDOW SHADES,
BUFF HOLLAND WINDOW SHADES,
GREEN HOLLAND WINDOW SHADES,
THE BEST UPHOLSTERERS EMPLOYED.
G. L. & J. B. KELTY,
359 No. 359 BROADWAY, 359.
New-York.

359. OLD PRICES! 359.
LACE CURTAINS,
NOTTINGHAM CURTAINS,
MUSLIN CURTAINS,
DAMASK CURTAINS,
BROCATEL CURTAINS,
SATIN DELAINE CURTAINS.
KELTY'S, No. 359 BROADWAY.

359. OLD PRICES! 359.
EMBROIDERED PIANO
AND
TABLE COVERS.
G. L. & J. B. KELTY,
No. 359 BROADWAY.

MILLER & GRANT, No. 703 BROADWAY,
ARE OFFERING
Point lace Sets, Medallion Collars,
Point lace Handkerchiefs, Muslin Collarettes,
Point lace Capes, Muslin Bows.
Of the most approved style, at low rates.

CHINESE, Japanese, Manilla and East-India DRESS GOODS; Japanese and Chinese Fancy Goods, in great variety; American Indian Goods; Irish Bog Oak and Horse-hair ORNAMENTS; Chinese, French and Indian Fans, new styles; and many other novel articles, to be procured only at FOUNTAIN'S India Store, No. 653 Broadway. Persons in search of Holiday Gifts are invited to call and inspect our assortment. White and colored Pineapple for Ball and evening Dresses. FOUNTAIN & Co., No. 653 Broadway.

INDIA-RUBBER GLOVES CURE CHAPPED HANDS, SALT RHEUM, &c., and render them soft, smooth, and snowy white; are impervious to hot or cold water, and are an excellent protection in all kinds of housework. For sale by the trade generally.
GOODYEAR'S I. R. GLOVE MF'G. CO.,
No. 205 Broadway.
Dealers in all kinds of Rubber Goods, Wholesale and Retail.

FURS—FURS—FURS.
HOLIDAY PRESENTS.
PHILLIPS'S newly-invented Patent, Mink and Siberian Squirrel MUFFS and COLLARS—to be sold 30 per cent less than any other house in the city. Call at
N. PHILLIPS'S, No. 279 Grand-st.

HEMP CARPETS and BURLAPS.
For sale by
LAWTON BROTHERS, No. 25 Cliff-st.

AT $3, $3 50, $4, and $4 50.—SHOES and GAITERS. At JONES'S Nos. 10 and 12 Ann-st. P. S.—Please call and examine before purchasing.

BEADS! BEADS!! BEADS!!!
AND FANCY GOODS.
M. P. BROWN, Importer, No. 166 Pearl-st., N. Y.

Furniture.

BEDROOM ENAMELED FURNITURE, in all colors, of warranted manufacture. Also, solid Chestnut Chamber Suites, plain and ornamental, at H. F. FARRINGTON'S, 356 Canal-st., opposite Wooster. Established 1848.

ENAMELED CHAMBER FURNITURE.—The best assortment in the city of Enameled Furniture, in all colors and styles, Walnut and Chestnut, Plain and Ornamental, in suites, wholesale and retail. Also, Mattresses and Paillasses. WARREN WARD, Manufacturer, 277 Canal-st.

To Farmers and Others.

FARM PRODUCE COMMISSION-HOUSE
THE OLD FIRM OF
MILLER & CARPENTER,
at the old stand,
No. 8 ERIE BUILDING, NEW-YORK,
still receive and sell POULTRY, GAME, DRESSED HOGS, BUTTER, CHEESE, EGGS, LARD, DRIED FRUITS, BEANS, SEEDS, &c. CASH ADVANCES ON SHIPMENTS, and prompt returns made of sales.

Financial.

57TH DIVIDEND.—The BROOKLYN FIRE INSURANCE COMPANY
have declared their usual semi-annual Dividend of
TEN (10) PER CENT
out of the profits for the last six months (free from Government tax), payable on and after Jan. 2, 1863.—Dec. 10, 1862.
WM. F. LEGGETT, Secretary.

OFFICE OF THE NORTH AMERICAN FIRE INS. CO.,
No. 6 WALL-ST., NEW-YORK, Dec. 2, 1862.
THE BOARD OF DIRECTORS have THIS DAY declared a SEMI-ANNUAL INTEREST DIVIDEND of FOUR (4) PER CENT, payable on demand, free of Government tax. R. W. BLEECKER, Secretary.

OFFICE OF THE HOWARD INSURANCE CO.,
NEW-YORK, Nov. 26, 1862.
THE BOARD OF DIRECTORS have this day declared a SEMI-ANNUAL DIVIDEND OF EIGHT (8) PER CENT upon the Capital Stock of the Company (free of the Government Tax), payable at their office, No. 60 Wall-st., on and after MONDAY, Dec. 1, 1862.
HENRY A. OAKLEY,
Secretary.

VERMILYE & Co.,
No. 44 WALL-ST.,
have on hand for immediate delivery the
NEW TWENTY YEARS SIX PER CENT BONDS of the UNITED STATES, designated as the "FIVE TWENTIES," redeemable at the pleasure of the Government after five years, and authorized by act of Congress, approved Feb. 25, 1862.
The COUPON BONDS are issued in sums of
$50, $100, $500, and $1,000.
The REGISTERED BONDS, in sums of
$50, $500, $1,000, and $5,000.
Interest will commence from DATE of SUBSCRIPTION, and is PAYABLE IN GOLD, at the Mint, or any Sub-Treasury or Depository of the United States, on the first days of May and November of each year. At the present premium on Gold, the BONDS YIELD ABOUT EIGHT PER CENT PER ANNUM.
The ample provision made by Custom Duties, Excise Stamps, and Internal Revenue, for the payment of interest and liquidation of the principal, makes an investment in this Loan SAFE, PROFITABLE, and AVAILABLE at all times.
This being the permanent Loan into which the Legal-Tender Notes are convertible, it will become the PRINCIPAL LOAN in the market, and a PROFITABLE MODE OF INVESTMENT for TRUST FUNDS, the SURPLUS FUNDS of CAPITALISTS, as well as the EARNINGS OF THE INDUSTRI