Financial.

COAL MINES

OWNED BY

CONSUMERS.

COAL SUPPLIED AT ACTUAL COST.

NO PERSONAL LIABILITY!
NO FUTURE CALLS OR ASSESSMENTS.

THE CONSUMERS' BENEFIT COAL COMPANY

is now organizing upon the Mutual Plan, and presents the same features that have resulted so successfully in Philadelphia and Boston. This is the pioneer company in New-York. Present price of Coal, $7 50 to $8 per ton.

CASH CAPITAL.....$600,000
NUMBER OF SHARES (Sixty Thousand).....60,000
PAR VALUE (to be full paid) (Ten Dollars).....$10
WORKING CAPITAL (in cash out of above).$100,000

The capital being paid in full, there can be no personal liability to the shareholders, or any further calls or assessments.

Each share entitles the holder to receive annually, and perpetually,

ONE TUN OF COAL AT ACTUAL COST,

DIRECTORS:

JOHN ANDERSON, No. 410 Fifth-ave.
Col. A. F. WILLMARTH, Vice-President Home Insurance Company.
S. H. DELAMATER, Delamater Iron Works.
J. L. DOUGLASS, Secretary Merchants' Insurance Company.
S. H. APPLEGATE, C. H. Applegate & Bro.
Col. V. B. OSTRANDER, President Merchants' Insurance Company.
JAS. H. WHEATLEY, Finlken & Wheatley.
Hon. DANIEL F. TIEMANN.
Hon. C. GODFREY GUNTHER, Mayor of New-York.
Hon. ALFRED M. WOOD, Mayor of Brooklyn.
Hon. ORESTES CLEVELAND, Mayor of Jersey-City.
Hon. MARTIN KALBFLEISCH, Ex-Mayor and M. C., Brooklyn.
CHARLES JENKINS, President East River Bank.
S. O. GLOVER, President Harmony Insurance Company.

COUNSEL.

BARNEY, BUTLER & PARSONS, Trinity Building.

Books of subscription are now open at the following places:

Office of the Company, No. 71 Broadway (Room No. 50, Empire Building, back room, second story.)
East River Bank, No. 630 Broadway.
S. H. Applegate & Bro., No. 394 Broadway.
WYCKOFF & LITTLE, Montague-st., Brooklyn.
Mayor's Office, Jersey City.

OFFICE OF THE ATLANTIC MUTUAL INSURANCE COMPANY, NEW-YORK, January 24, 1865.

THE TRUSTEES, in conformity to the Charter of the Company, submit the following statement of its affairs on the 31st December, 1864:

Premiums received on Marine Risks, from 1st January, 1864, to 31st December, 1864	$7,508,437 25
Premiums on Policies not marked off 1st January, 1864	2,407,334 61
Total amount of Marine Premiums	$9,915,771 86
No Policies have been issued upon Life Risks; nor upon Fire Risks disconnected with Marine Risks.	
Premiums marked Off from 1st January, 1864, to 31st December, 1864	$7,964,369 14
Losses paid during the same period	$3,316,625 67
Returns of Premiums and expenses	$1,313,299 62
The Company has the following Assets, viz.:	
United States and State of New-York Stock, City, Bank and other stocks	$4,974,715 00
Loans secured by Stocks, and otherwise	2,107,850 00
Real Estate and Bonds and Mortgages	143,700 00
Dividends on Stock, Interest on Bonds and Mortgages and other Loans, sundry notes, re-insurance and other claims due the Company, estimated at	170,812 89
Premium Notes and Bills Receivable	2,876,618 29
United States Gold Coin	541,699 67
Cash in Bank	293,432 91
Total amount of Assets	$11,110,849 47

Six per cent interest on the outstanding certificates of profits will be paid to the holders thereof, or their legal representatives, on and after Tuesday, the seventh of February next.

After reserving Three and One-half Million Dollars of profits, the outstanding certificates of the issue of 1853, will be redeemed and paid to the holders thereof, or their legal representatives, on and after Tuesday, the seventh of February next, from which date all interest thereon will cease. The certificates to be produced at the time of payment, and cancelled.

A dividend of Forty Per Cent is declared on the net earned premiums of the Company, for the year ending 31st December, 1864, for which certificates will be issued on and after Tuesday, the fourth of April next.

The profits of the Company, ascertained from the 1st of July, 1842, to the 1st of January, 1864, for which certificates were issued, amount to.....$16,921,020
Additional from 1st January, 1864, to 1st January, 1865.....2,709,600
Total profits for 22½ years.....$19,691,620
Who certificates previous to 1853, have been redeemed by cash.....12,655,730
Net earnings remaining with the Company, on 1st January, 1865.....$7,037,890

By order of the Board, J. H. CHAPMAN, Acting Secretary.

TRUSTEES.

JOHN D. JONES, CHARLES DENNIS, W. H. H. MOORE, HENRY COIT, WM. C. PICKERSGILL, LEWIS CURTIS, CHARLES H. RUSSELL, LOWELL HOLBROOK, R. WARREN WESTON, ROYAL PHELPS, CALEB BARSTOW, A. P. PILLOT, DANIEL S. MILLER, JOSHUA J. HENRY, GEO. G. HOBSON, DAVID LANE, JAMES BRYCE, WM. STURGIS, jr., HENRY K. BOGERT, WILLIAM E. DODGE, DENNIS PERKINS, JOSEPH GAILLARD, jr., J. HENRY BURGY, CORNELIUS GRINNELL, C. A. HAND, WATTS SHERMAN, B. J. HOWLAND, BENJ. BABCOCK, FLETCHER WESTRAY, ROB. B. MINTURN, jr., GORDON W. BURNHAM, FREDERICK CHAUNCEY, JAMES LOW, CHAS. H. MARSHALL.

JOHN D. JONES, President.
CHARLES DENNIS, Vice-President.
W. H. H. MOORE, 2d Vice-President.

HENRY A. HEISER & SON,

NO. 44 PINE-ST.,

DEALERS IN

GOVERNMENT SECURITIES,

BUY AND SELL

U. S. 5-20 BONDS.
U. S. 6S. OF '81 BONDS.
U. S. 10-40 BONDS.

ONE-YEAR SIX PER CENT DEBT CERTIFICATES,
7 3-10 TREASURY NOTES,

And every form of United States Securities.

We have always on hand a large assortment of Certificates of Indebtedness, due in every month of the year, which we offer at rates that pay more interest than the late dates at Board quotations.

PROVIDENCE, Sc., SUPREME COURT, SEPTEMBER TERM, A. D. 1864.—Upon the application of Nathan F. Dixon for an order of notice to the bill-holders of the Hopkinton Bank and Claimants upon the Receiver:

It is adjudged, ordered and decreed that the said Dixon cause a notice to be published in the Providence Journal, Chicago Tribune, and New-York Tribune, directing the holders of the bills of said Hopkinton Bank and the claimants upon the Receiver thereof to bring in and present their bills of said Bank and their claims upon said Receiver at the Hopkinton Bank in Westerly, on or before the 15th day of March, 1865, or their claims shall be forever barred as against said Receiver, and notice to be published for at least two months after this day of December, 1864.

Entered as the decree of Court, 23d day S. T., 1864. (Dec. 1.)
By order, JOHN A. GARDNER, Clerk.

TRANSFER OFFICE OF THE CHICAGO AND NORTH-WESTERN RAILWAY CO., No. 8 Wall-st., NEW-YORK, Jan. 20, 1865.

THE COUPONS due Feb. 1, 1865, from the BONDS of the GALENA & CHICAGO UNION RAILROAD Co., and the CHICAGO & NORTH-WESTERN RAILWAY Co., will be paid on and after that day, on presentation at this office. JAMES R. YOUNG, Secretary.

OFFICE OF THE NEW-YORK FIRE AND MARINE INSURANCE COMPANY, New-York, Jan. 26, 1865. ELECTION.—The Annual Election for Twenty-five Directors of this Company—also for Three Inspectors of Election—will be held at the office of the Company, No. 72 Wall-st, on WEDNESDAY, the 8th day of February, 1865. The poll will be open at 11 a. m., and close at 1 p. m. AUGUSTUS COLSON, jr., Secretary.

OFFICE OF THE PROVIDENCE MINING COMPANY, No. 19 NASSAU-ST., NEW-YORK, Jan. 11, 1865.

NOTICE.—The following-described Stock in Providence Mining Company will be sold at Public Auction on TUESDAY, Feb. 14, 1865, at 1 o'clock, p. m., at the office of the Company, for assessments due and unpaid, unless paid on or before that day according to the Charter and By-Laws of the Company:

CERTIFICATE.	CERTIFICATE.
No. 3 for 200 shares.	No. 55 for 250 shares.
No. 21 for 500 shares.	No. 57 for 250 shares.
No. 25 for 1,000 shares.	No. 60 for 200 shares.
No. 29 for 500 shares.	No. 62 for 100 shares.
No. 31 for 200 shares.	No. 64 for 100 shares.
No. 32 for 500 shares.	No. 67 for 100 shares.
No. 36 for 100 shares.	No. 68 for 200 shares.
No. 37 for 50 shares.	No. 69 for 200 shares.
No. 38 for 250 shares.	No. 92 for 100 shares.
No. 39 for 100 shares.	No. 93 for 250 shares.
No. 40 for 100 shares.	No. 101 for 100 shares.
No. 41 for 400 shares.	No. 102 for 400 shares.
No. 46 for 500 shares.	No. 103 for 100 shares.
No. 47 for 300 shares.	No. 105 for 4,000 shares.
No. 48 for 200 shares.	

By order of the Directors.
JOHN V. DAVIS, Secretary.

TEXAS INDEMNITY FIVE PER CENT BONDS for 1865.—Holders of irregular Bonds will please communicate with

LOCKWOOD & Co.,
No. 22 William-st.

THE COUPONS of the RICHMOND COUNTY BONDS will be paid at the New-York Life Insurance and Trust Company, No. 52 Wall-st., when due.
T. S. WANDEL, County Treasurer.

MARIETTA AND CINCINNATI RAILROAD CO., CHILLICOTHE, OHIO, 28th Jan., 1865.

THE FIRST MORTGAGE COUPONS of this Company will be paid on the first day of February, at the office of Messrs. Wilson, Gibson & Co., No. 74 Broadway, New-York. WM. E. WATSON, Secretary.

WILLIAM C. GILMAN,
NO. 46 PINE-ST.,
BUYS AND SELLS
MARINE AND FIRE INSURANCE SCRIP.

Dividend Notices.

ALLEN WRIGHT OIL CO., No. 27 Wall-st.

A DIVIDEND of TWO PER CENT on the Capital Stock of this Company will be paid on the 4th February next to the Stockholders of Record, on the close of business on the 1st February.

The transfer books will be closed from the 1st to the 6th February. J. W. HUNTER, Treasurer.

BANK OF COMMERCE in NEW-YORK—DIVIDEND.—A SEMI-ANNUAL DIVIDEND of FIVE (5) PER CENT, free from Government tax, has been declared the Capital Stock of this Bank, payable on and after Jan. 30. H. F. VAIL, Cashier.

DIVIDEND.—Lenox Fire Insurance Company, No. 16 Wall-st. A SEMI-ANNUAL DIVIDEND of FIVE PER CENT has been this day declared payable on demand free of Government Tax.
WALTER M. FRANKLIN, Secretary.
New-York, Jan. 11, 1865.

THE ERIE RAILWAY COMPANY, No. 167 WEST-ST., NEW-YORK, January 5, 1865.

DIVIDEND.—The Directors of this Company have this day declared a Dividend from the Earnings of the Road for Six months, ending 31st December, ultimo, of THREE AND ONE-HALF per cent on the PREFERRED STOCK.

Also, a Dividend of FOUR per cent on the COMMON CAPITAL STOCK.

Both payable (less the Government Tax of Five per cent) at the Treasurer's Office, Erie-place, on WEDNESDAY, the First day of February next, to the Registered Holders of Stock at the closing of the books.

The Transfer Books of both Preferred and Common Stock will be closed on the afternoon of MONDAY, the 16th inst., and be re-opened on the 2d of February.
HORATIO N. OTIS, Secretary.

OFFICE REPUBLIC FIRE INSURANCE COMPANY, Jan. 21, 1865.

DIVIDEND.—The Board of Trustees have this day declared a DIVIDEND of THREE AND A HALF PER CENT, payable to the Stockholders on demand.

They have also declared an INTEREST DIVIDEND OF SIX PER CENT on the Scrip Issues, payable to the holders thereof, on and after the 14th day of February next, all free of Government Tax. D. F. CURRY, Secretary.

DIVIDEND.—The LONG ISLAND RAILROAD COMPANY have declared a QUARTERLY DIVIDEND of TWO PER CENT, free from Government tax, payable Feb. 1, at Bank of North America, New-York. The transfer books are closed to Feb. 1. Hunter's Point, Jan. 26, 1865. OLIVER CHARLICK, Pres. L. I. R. Co.

CLEVELAND AND PITTSBURGH RAILROAD CO., OFFICE OF SECRETARY AND TREASURER, CLEVELAND, O., Jan. 4, 1865.

NOTICE is hereby given that a DIVIDEND of FIVE PER CENT, free of Government tax, from the past earnings of this Company, has this day been declared, payable on the first day of February next, to the Stockholders registered in New-York at the office of the Farmers' Home and Trust Co., and to the other Stockholders at this office.

The Transfer Books will be closed on the 25th inst., and re-open on the 3d of February next.
E. ROCKWELL, Secretary.

THE NEW-YORK CENTRAL RAILROAD COMPANY, TREASURER'S OFFICE, Albany, Jan. 21, 1865.

TWENTY-THIRD SEMI-ANNUAL DIVIDEND.—The Directors of this Company have declared a Semi-Annual Dividend of Three per cent on the Capital Stock thereof, free of the United States income tax, payable on the twentieth day of February next.

Dividends in New-York will be paid at the Office of DUNCAN, SHERMAN & CO.; in Boston, at the Office of J. E. THAYER & BROTHER; in Albany, at the ALBANY CITY BANK.

The Transfer Books will be closed at the close of business on Tuesday, the thirty-first day of January instant, and be re-opened on the morning of Thursday, the twenty-third day of February next. JOHN V. L. PRUYN, Treasurer.

MILWAUKEE AND PRAIRIE DU CHIEN RAILWAY, COMPANY'S OFFICE, No. 40 EXCHANGE PLACE, (Room No. 20, Third Floor,) NEW-YORK, Jan. 26, 1865.

THE BOARD OF DIRECTORS have declared the following named DIVIDENDS, as earned for six months ending 22d January inst., and payable, less Government Tax, Five per Cent to Stockholders of record 26th January, as follows: FOUR PER CENT on First Preferred Stock on the 10th February next, and THREE AND A HALF PER CENT on Second Preferred Stock by 1st June next.

CONVERSION OF MORTGAGE BONDS INTO FIRST PREFERRED STOCK WILL BE MADE FROM 10TH TO 20TH FEBRUARY, BOTH DAYS INCLUSIVE.
G. E. TAINTOR, Transfer Agent.

OFFICE OF THE DELAWARE AND HUDSON CANAL CO., NEW-YORK, January 12, 1865.

THE BOARD OF MANAGERS of this COMPANY have declared a SEMI-ANNUAL DIVIDEND of TEN PER CENT, out of the profits of the Company, payable on and after the 1st day of February next, at the office of the Company, No. 29 William-st., corner of Exchange-place. The transfer books will remain closed until the 20th January instant. By order of the Board,
ISAAC N. SEYMOUR, Treasurer.

Stockholders Meetings.

OFFICE OF THE DUBUQUE AND SIOUX CITY RAILROAD CO., DUBUQUE, Iowa, January 11, 1865.

THE ANNUAL MEETING of the Stockholders of the Dubuque and Sioux City Railroad Company will be held at the Office of the Company, in Dubuque, Iowa, on MONDAY, February 13, 1865, at 10 o'clock a. m., for the purpose of electing four Directors for the term of two years.
LOUIS BOISOT, Secretary.

CLEVELAND, COLUMBUS AND CINCINNATI RAILROAD CO., CLEVELAND, O., Jan. 25, 1865.

THE ANNUAL MEETING of the Stockholders of this Company, for the Election of Directors and for the transaction of other business, will be held at the office of the Company, in Cleveland, Ohio, on WEDNESDAY, February 15, 1865, in accordance with amended by-law. The transfer books will be closed from the evening of February 4 until February 16. GEO. H. RUSSELL, Secretary.

Banking Houses and Bankers.

GOODYEAR BROTHERS & DURAND,
BANKERS,
No. 16 Broad-st., N. Y.

ALL KINDS OF GOVERNMENT SECURITIES, RAILROAD STOCKS, BONDS, GOLD, &c., bought and sold on commission. Interest allowed on accounts.
CHAS. GOODYEAR, Banker, Schoharie Co., N. Y.
GEO. GOODYEAR, New-Haven, Ct.
GEO. G. GOODYEAR, HARVEY DURAND.

REFERENCES.

Hon. JOHN J. CISCO, late Asst. U. S. Treasurer, N. Y.
JACOB RUSSELL, Cashier U. S. Treasury, New-York.
H. T. MORGAN (of H. T. Morgan & Co.), New-York.
MONRIS FRANKLIN, Pres. N. Y. Life Insurance Co., N. Y.
W. H. BEERS, Actuary, New-York Life Insurance Co.
Hon. ERASTUS CORNING, Albany, N. Y.
RUFUS H. KING, President N. Y. State Bank, Albany.
THOS. OLCOTT, Pres. Mech. and Farmers' Bank, Albany.
H. H. MARTIN, Cashier Albany City Bank, N. Y.
A. B. JOHNSON, Utica, N. Y.
JAY COOKE & Co., Washington.
BANK OF WASHINGTON, Washington.
BENJ. E. BATES, Pres. National Bank of Commerce, Boston.
JOHN DEMERITT, Pres. Eliot National Bank, Boston.
L. CANNON, President New-Haven Co. Bank, Ct.
F. D. TIFFANY, Pres. First National Bank, Hartford, Ct.
E. G. HOWE, esq., Hartford, Ct.

LIVERMORE, CLEWS & CO.,
BANKERS,
No. 32 Wall-st., New-York.
U. S. GOVERNMENT AGENTS
for the sale of the
"7-30 NATIONAL LOAN."

All denominations on hand ready for delivery. ½ Per cent commission allowed.

ALL DESCRIPTIONS OF U. S. SECURITIES purchased and for sale.

VERMILYE & Co., BANKERS,

No. 44 WALL-ST.,

Buy and Sell at market rates:

U. S. Coupon and Registered Bonds of 1881.
U. S. Coupon and Registered 5-20 Bonds.
U. S. Coupon and Registered 10-40 Bonds.
One-Year Certificates of Indebtedness.
New 7-30 Treasury Note Loan. Usual commission allowed.
Maturing Certificates of Indebtedness collected or purchased.

FISK & HATCH,
BANKERS,
AND DEALERS IN GOVERNMENT SECURITIES,
NO. 30 WALL-ST.,
Receive orders for the

NEW 7-30 LOAN,

and have the notes always on hand for
IMMEDIATE DELIVERY.

BANKS, BANKERS AND DEALERS SUPPLIED ON THE MOST FAVORABLE TERMS.

ALL CLASSES OF GOVERNMENT SECURITIES BOUGHT AND SOLD AT MARKET RATES.

NOTICE.—The EAST RIVER BANK will organize as soon as practicable as a National Bank, with the capital increased to $500,000.

Having a surplus of over 40 per cent, a dividend in stock of 25 per cent will be made to present shareholders; the remainder of the surplus will be participated in by the increased stock.

The subscription book is now open at the Bank, No. 630 Broadway.

EAST RIVER BANK.—The Annual Election for fifteen DIRECTORS and three Inspectors of Election of the East River Bank, will be held on TUESDAY, the 7th day of February, 1865, at their banking house, No. 630 Broadway. Polls open from 2 to 7 p. m.
W. S. CARMAN, Cashier.

TENTH NATIONAL BANK, No. 240 BROADWAY, NEW-YORK, Jan. 10, 1865.

AT an ELECTION held this day, the following persons were elected DIRECTORS of this Bank for the ensuing year.

J. T. SANGER,	ALBERT G. LEE,
E. L. FANCHER,	N. K. ROSENFELD,
JOHN ELLIOTT,	CHARLES G. BARRETT,
LEWIS EINSTEIN,	EDWIN F. KNOWLTON,
JOHN FALCONER,	JACOB H. DATER,
HENRY J. BAKER,	DANIEL L. ROSS.

At a subsequent meeting of the Board, DANIEL L. ROSS was unanimously reelected President.
JOHN H. STOUT, Cashier.

BANK OF CRAWFORD COUNTY, Meadville, Pa.—The loss of Bonds at this Bank will not interfere with its business. The Bank is abundantly able, and will promptly meet all its obligations. The notes of the Bank will be redeemed by us at the usual rates of exchange, as heretofore.
CULVER, PENN & CO.,
No. 52 William-st., New-York.

TREASURY DEPARTMENT, OFFICE OF COMPTROLLER OF THE CURRENCY, WASHINGTON, January 9, 1865.

WHEREAS, by satisfactory evidence presented to the undersigned, it has been made to appear that THE NATIONAL BROADWAY BANK of New-York, in the City of New-York, in the County of New-York and State of New-York, has been duly organized under and according to the requirements of the Act of Congress entitled "An Act to provide a National Currency, secured by a pledge of United States bonds, and to provide for the circulation and redemption thereof," approved June 3, 1864, and has complied with all the provisions of said Act required to be complied with before commencing the business of Banking under said Act:

Now, therefore, I, Hugh McCulloch, Comptroller of the Currency, do hereby certify that THE NATIONAL BROADWAY BANK of New-York, in the City of New-York, in the County of New-York and State of New-York, is authorized to commence the business of Banking under the Act aforesaid.

In testimony whereof, witness my hand and seal of office this ninth day of January, 1865. HUGH McCULLOCH, Comptroller of the Currency.

Currency Bureau, Treasury Department—Seal of the Comptroller of the Currency.

T. L. TAYLOR & REED,
BANKERS AND BROKERS,
No. 5 BROAD-ST.

Government Securities, State and Railroad Bonds, Stocks and Gold, bought and sold on Commission. Collections made at all accessible points in the United States at the best rates. Deposits received subject to sight draft, and interest allowed.
THOS. L. TAYLOR, THOS. REED.
Late Cashier of Hanover Bank.

THE CIRCULATING NOTES of the NORTH RIVER BANK
At Hoboken, N. J., are redeemed in New-York at par, at the Banking House of H. J. MESSENGER, No. 120 Broadway.
MORRIS R. CRANE, Cashier.

Petroleum.

BROOKLYN PETROLEUM COMPANY.

CAPITAL $500,000.

100,000 SHARES AT $5 PER SHARE.

$400,000 RESERVED FOR WORKING CAPITAL.

OFFICE OF THE COMPANY NO. 74 BROADWAY, N. Y.

OFFICERS:

ALEXANDER McCUE, President.
WILLIAM H. WALLACE, Vice-President.
WILLIAM A. FOWLER, Treasurer.
CHARLES P. WILLIAMS, 2d Secretary.
CHARLES LOWREY, Counselor.

TRUSTEES:

ALEXANDER McCUE, No. 341 Fulton-st., Brooklyn.
WILLIAM H. WALLACE, No. 121 Washington-st., N. Y.
ANDREW CARRIGAN, Chambers-st., N. Y.
WILLIAM A. FOWLER, No. 74 Broadway, N. Y.
EDWARD R. JONES, cor. Broome and Lewis-sts., N. Y.
EDWARD F. PATCHEN, (Messrs. T. Ketcham & Co.,) No. 68 Wall-st., N. Y.
CHARLES LOWREY, Montague-st., Brooklyn.
A. C. BURKE, M. D., No. 142 Union-st., Brooklyn.
WILLIAM M. LITTLE, (of Wyckoff & Little,) Montague-st., near Court, Brooklyn.

The subscription books of this Company will positively be closed on THURSDAY, Jan. 26, 1865, at 3 o'clock p. m., unless the remaining shares shall be sold before that date.

The property of this Company consists of 182 acres of good boring territory, in fee simple, situate in the heart of the Oil Region, in Venango County, Pennsylvania, together with leases in wells which are now producing a net product of nearly FORTY BARRELS PER DAY, which, at the present price of $12 per barrel, is 480 per day, or over $14,000 per month, which gives over TWO AND A HALF PER CENT ON THE CAPITAL STOCK, and when the wells, which are now going down, are completed, the production of oil to the company will be LARGELY INCREASED.

It also owns the entire working interest in two wells which are being bored with every indication of being fine producing wells.

It also owns an interest in nine wells now being sunk, which when completed will largely increase its revenue.

The Trustees are determined to make this rank among the best Petroleum Companies yet formed, and have reserved a large

WORKING CAPITAL OF $100,000

to develope the property.

The subscription books, for a limited number of shares are now open at the offices of Messrs. T. Ketcham & Co., 68 Wall-st.; Wm. H. Wallace, esq., 121 Washington-st.; Wm. A. Fowler, esq., 74 Broadway; E. R. Jones, esq., City Mills, corner Broome and Lewis sts., in the City of New-York; and Messrs. Wyckoff & Little, Montague-st., near Court; D. K. Ducker, esq., 38 Fulton-st.; D. S. Powell, 77 Myrtle-ave., in the City of Brooklyn; or of either of the Trustees.

PETROLEUM.

NEW-YORK AND PHILADELPHIA PETROLEUM CONSOLIDATED

PETROLEUM AND MINING COMPANY.

CAPITAL, $1,500,000, DIVIDED INTO 300,000 SHARES.
PAR VALUE, $5.
SUBSCRIPTION PRICE, $1 PER SHARE.
NO FURTHER ASSESSMENT OR CALL ON THE SUBSCRIBERS, AS 50,000 SHARES ARE RESERVED FOR WORKING CAPITAL.

PRESIDENT—J. S. CLARK, of New-York.
VICE-PRESIDENT—R. H. WISHART, New-York.
TREASURER—H. F. DEVOE, New-York.
SECRETARY—J. CONKLIN, New-York.

DIRECTORS.

R. V. R. KETCHUM, Baltimore, Md.
O. KING, Baltimore, Md.
J. H. GOULD, Philadelphia, Pa.
W. WOODBURE, Baltimore, Md.
R. H. WISHART, New-York.
H. F. DEVOE, New-York.
A. CLARK, Tarr Farm, Pa.
H. P. CLARK, Oil City, Pa.

GENERAL SUPERINTENDENTS.

J. S. CLARK, N. Y. A. CLARK, Tarr Farm, Pa.
H. P. CLARK, Oil City, Pa.

OFFICES:

No. 71 BROADWAY, N. Y.
Nos. 612 and 614 CHESTNUT-ST., PHILA., AND BALTIMORE, MD.

This Company is organized under the laws of the State of New-York. The principal office is No. 71 Broadway, with branch offices in Philadelphia and Baltimore, for the convenience of subscribers, where the certificates of stock will be issued to subscribers as soon as scrip-books are ready, without delay. The property has been selected with great care during the last three years by those of the directors who have been constantly operating on Oil Creek, and throughout the entire oil region of Pennsylvania, as well as Western Virginia, and was not selected to sell, but for the ostensible purpose of development and producing oil, having now some ten wells under contract, and being bored with vigor. Every acre of this Company's property is bottom, and the best of boring land, much of it on Oil Creek, Cherry Run, Cherry Tree Creek, Walnut Bend, Alleghany River, and other streams where the lands are being developed with good success.

OFFICE IN NEW-YORK, where Prospectus and every information can be obtained.

No. 71 BROADWAY, NEW-YORK.

OFFICE OF THE EMPIRE CITY PETROLEUM COMPANY, No. 74 BROADWAY, NEW-YORK, Jan. 23, 1865.

CERTIFICATES OF STOCK will be ready for delivery on TUESDAY, 31st inst.
J. M. WESTERVELT, Treasurer.

THE COTTER FARM OIL COMPANY OF PHILADELPHIA.

CAPITAL STOCK.....$1,000,000,
Divided into 200,000 Shares, at $5 per share.
SUBSCRIPTION PRICE,
TO 60,000 SHARES ONLY, $2 50 PER SHARE.
STOCK ISSUED FULL PAID.
$50,000 CASH APPROPRIATED AS A WORKING CAPITAL.

PRESIDENT.....ISAIAH LUKENS.
VICE PRESIDENT.....W. M. STEWART.
TREASURER.....WM. D. SMITH.
SECRETARY.....E. J. HARRISON.

DIRECTORS.

ISAIAH LUKENS, ROBERT SMITH,
W. D. SMITH, EDWD. F. CUSHMAN,
W. M. STEWART.

OFFICES—NOS. 42 FINE-STREET, NEW-YORK AND NOS. 23 AND 24 WASHINGTON BUILDINGS, (No. 274 South Third-st., below Walnut,) PHILADELPHIA.

The intrinsic value of their territory is greater than that of any other oil company now before the public, with the same amount of capital.

The Directors invite all who desire investing in oil stocks to call at their offices and examine prospectus, drawings &c., where they cannot fail to be satisfied that the

COTTER FARM OIL COMPANY

is organized on such a basis that stockholders cannot fail to realize a handsome profit aside from the question of oil altogether.

The books for subscription will be open for a short time longer at the offices of the Company.

PETROLEUM.

NEW-YORK AND PHILADELPHIA PETROLEUM COMPANY.

PROPERTY IN THE VERY HEART OF THE OIL REGIONS OF VENANGO CO., PA.

CAPITAL STOCK, 300,000 SHARES.
PAR VALUE, $5 PER SHARE.
50,000 SHARES, OR $100,000, RESERVED FOR WORKING CAPITAL, TO DEVELOP THIS SPLENDID OIL PROPERTY.

OFFICERS.

ALBERT H. NICOLAY, President.
ANDREW MEHAFFEY, Vice-President.
ANDREW V. STOUT, Treasurer.
EDMUND C. STEDMAN, Secretary.
SHOE AND LEATHER BANK, Bankers.
WILLIAM H. ANTHON, ADAM C. ELLIS, } Counsel.

TRUSTEES.

FRANCIS A. PALMER, President Broadway Bank, New-York; NATHAN RANDALL, ex-President United States Telegraph Company, New-York; ALBERT H. NICOLAY, of Albert H. Nicolay & Co., Stock Auctioneers and Brokers, No. 52 William-st., New-York; EUGENE J. JACKSON, of Polhamius & Jackson, Bankers and Brokers, No. 43 Exchange-place, New-York; EDMUND C. STEDMAN, Secretary New-York Petroleum Stock Board and Broker, No. 30 Broad-st., New-York; ANDREW MEHAFFEY, Philadelphia; FRANCIS A. GODWIN, Philadelphia; ROBERT CLARKSON, of Clarkson & Co., Bankers, No. 121 South Third-st., Philadelphia; JAMES M. CLARKE, Oil City, Pennsylvania.

The great advantage that this Company possesses over many is that all its magnificent Oil Territory has a water front, being situated on the famous Oil Creek and the Alleghany River. The Coal Lands of the Company are also of the greatest importance, as many works are now idle for the want of fuel, and which will yield large revenues. The Company is now vigorously prosecuting its work, and the very extensive Working Capital of $100,000 is alone a sufficient guarantee that large and regular monthly dividends may be expected at an early day, which will cause the Stock to rapidly rise in value.

OFFICES OF THE COMPANY.
NO. 52 WILLIAM-ST., NEW-YORK,
NO. 121 SOUTH THIRD-ST., PHILA.

LITTLE KANAWHA AND ELK RIVER PETROLEUM AND MINING COMPANY

SUBSCRIPTION TO BE CLOSED.
CASH WORKING CAPITAL, $150,000.

OFFICERS.

OLIVER E. WOOD, President.
JAMES CRUIKSHANK, Vice-President.
CHARLES J. MARTIN, Treasurer.
JAMES WADSWORTH, Secretary.
F. R. BLACKWELL, Consulting Engineer and General Superintendent.

TRUSTEES.

PAUL N. SPOFFORD of Spofford, Tileston & Co., New-York.
CHARLES J. MARTIN, President Home Insurance Co., New-York.
The Hon. ROGER AVERILL, Danbury, Conn.
The Hon. ALBERT L. CATLIN, Burlington, Vt.
JAMES CRUIKSHANK, No. 55 Broadway, New-York.
OLIVER E. WOOD, No. 26 Barclay-st., New-York.
JAMES WADSWORTH of James Wadsworth & Co., No. 61 Cedar-st., New-York.
JOHN W. STRONG, Detroit, Mich.
EDWARD M. MORGAN, No. 2 Pine-st., New-York.

The subscription is so nearly completed that it is intended to close the same on or before the 15th of February. Subscription, $750,000, of which $600,000 purchases the land, to wit, 62,500 ACRES.

The remaining $150,000 is the permanent cash working capital of the Company.

Capital Stock, $6,000,000; Par Value of Shares, $100. Subscribers to this purchase will receive Eight Shares of Stock for each One Hundred Dollars subscribed. Lands located on the Little Kanawha and Elk Rivers, in the Counties of Gilmer and Braxton, in the very heart of the oil region of West Virginia.

Professor Richardson reports your property "as the very center of the West Virginia Oil Region;" he has "numerous oil and gas springs along the banks of its streams, one of which vies with the famous Burning Spring itself." Professor Shepherd of New-Haven, Conn., reports: "I consider it evidently oil producing land. The oil-bearing strata underlie it extensively, and the long lines of carbureted hydrogen or illuminating gas springs, some of which I saw burning, as well as the appearance of oil itself on the surface of the tract fully confirm me in this belief. There can be no doubt that along your creeks and tributaries there is a large extent of valuable oil-producing territory. The prodigious amount of bituminous and cannel coal, iron ore, lime-stone and fire clays embodied in the high hills on your property, the tops and slopes of which are covered with an extraordinary growth of white oak and other heavy timbers, add immensely to its value."

These views are fully endorsed by the reports of the most practical and experienced men from the Oil districts of both Pennsylvania and Virginia.

The Company consider themselves fortunate in having secured the services of Mr. Blackwell, a practical Civil Engineer, for the general Superintendency, so well known as the late Chief Engineer and "Superintendent of the Commissioners of Washington Heights," New-York City.

Arrangements are in rapid progress for the immediate development of the property, on a scale commensurate with its value and extent.

Subscriptions payable at the time of subscribing, or one-half in cash and the balance in thirty days from the closing of the subscription can be made in person, or by letter, at the offices of the undersigned, No. 61 Cedar-st., New-York, L. K. Dobson, No. 42 State-st., Boston, and John W. Strong, Detroit, Mich., where full information can be obtained.

JAMES WADSWORTH & CO.,
No. 61 Cedar-st., New-York.

PETROLEUM.

WAGSTAFF & GOETCHIUS,
No. 71 BROADWAY, Room No. 28,
OFFER FOR SALE.

OIL STOCKS.

EXCELSIOR,	CLIFTON,
McKINLEY,	BUCHANAN,
BERGEN COAL AND OIL,	CONSOLIDATED,
OCEANIC,	HIGHGATE,
RYND FARM,	FOUNTAIN,
NORTHERN LIGHT,	NORTH AMERICAN,
MANHATTAN,	UNITED STATES,
GUILD FARM,	CENTRAL.

GREAT WESTERN CONSOLIDATED.

All of which we can recommend as good investments at present prices. Having personally examined the Oil Regions of Pennsylvania, will cheerfully furnish information to parties desiring to invest.

SALES MADE AT THE REGULAR

PETROLEUM STOCK BOARD,

at their two sessions, daily, 11½ o'clock a. m. and 3 p. m.
ORDERS PROMPTLY ATTENDED TO.

THE WHOLE CAPITAL STOCK OF THE PHILLIPS PETROLEUM COMPANY HAVING BEEN TAKEN,
The books of subscription are closed.

NOTICE.—THE UNITED STATES PETROLEUM COMPANY will receive PROPOSALS at the Offices of the Company, No. 47 Exchange-place, New-York, and Plumer, Venango County, Penn., until noon on SATURDAY, the 25th of February next, for LEASING parts of the large and valuable OIL PRODUCING TERRITORY, now in possession of the Company, on Pithole Creek, and at Walnut Bend, Alleghany River, Venango County, Pa. Most of the property on Pithole Creek is in the immediate vicinity of the "Frazier Well," recently developed by the Company, and now flowing from 250 to 300 barrels of oil per day.

Maps of the property can be seen at the offices of the Company, where further information will be given. By order of the Board. P. G. FENNING, Secretary.
New-York, Jan. 25, 1865.

Savings Banks.

MARKET SAVINGS BANK,
No. 82 Nassau-st., New-York,

OPEN DAILY.

SIX PER CENT INTEREST ALLOWED.

Deposits made NOW will draw FIVE MONTHS' INTEREST in July next.
JAMES C. STONEALL, President.
HENRY R. CONKLIN, Secretary.

NEW-YORK SAVINGS BANK,
Corner of Fourteenth-st. and Eighth-ave. Open DAILY from 1 to 5 p. m.; WEDNESDAYS and SATURDAYS from 1 to 7 p. m. SIX PER CENT Interest allowed, free from Government Tax. Deposits made on or before February 1, will draw interest from that date.
R. H. BULL, Secretary. THOS. CHRISTY, President.

Medical.

USE PHELPS & RICHARDS'S

BRONCHIAL PELLETS!!

FOR COUGHS, COLDS, BRONCHITIS, SORE THROAT, etc.

Superior to Brown's Troches or any other Lozenge now prepared.
For Sale by every Druggist. Ask for no other! Take no other!
Manufacturers' Depots, CONRAD FOX, No. 81 Barclay-st., and E. A. LOVEJOY, No. 99 Fulton-st., Wholesale Druggists.

Lost and Found.

NEW-YORK, Jan. 24, 1865.

TWENTY-FIVE DOLLARS REWARD.—Lost from City Express Wagon, a TRUNK containing Music Books, marked MISS E. SIMONS, No. 217½ West Twentieth-st., N. Y.

The above reward will be paid on return of the Trunk to ADAMS EXPRESS CO., No. 59 Broadway.

Lectures and Me