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THE PRESTON HOUSE, Saratoga.—This beautiful, spacious and admirably kept house is now open to the host of Americans. Pleasure-seekers and comfort lovers, North and South, are being apprised of its excellencies and are fast securing accommodations.
The house is entirely surrounded by stoops, so that every room is a front room, airy and large, unequaled in these respects by any hotel rooms in Saratoga. Broadway, upon which the long main front is, at this point only one-eighth of a mile from the depot, to and from which the omnibuses of the house are constantly running free of charge. Double balconies, affording over 2,000 feet of promenade; double rows of fine shade trees; large fashion awnings over every window; bedroom suites with full bath; a table where choice viands, wines and fruits vie in excellence, and the coffee costly and elegant refitting of the house, it is believed, will induce the long-tried patrons of the Preston House before choosing elsewhere; while the excellent attention, the perfect neatness, the unexceptionable terms and the certainty of having every wish gratified, give promise that those who visit the Preston House will remain there; the Son Auguste, skill and experience of the landlord are not to be overlooked.

THE HOT SPRINGS, Bath County, Virginia.—TARDY, WILLIAMS & Co., Proprietors.—These Baths vary in temperature, from 69° to 107° fahrenheit, and are now opened for the reception of visitors. The Hotel and Cabins have been repaired, re-painted and re-furnished, entirely, with new beds, bedding, table ware and furniture. The Bathing facilities have been increased threefold.
These Springs have been well and favorably known for the past half century, and have become celebrated for the cure of Rheumatism, Gout, Diseases of the Liver, Skin, Bladder and Womb, Paralysis, Diarrhea, Dyspepsia, &c., &c.
For further information address the proprietors. The place will be rendered attractive to pleasure seekers as well as to invalids. A fine Band of Music has been engaged for the season. There are on the place a large Ball-Room, Billiard Saloon, Ten-Pin Alley, &c., &c.
J. A. McCLUNG, Manager.
JAMES E. WILLIAMS, M. E., Resident Physician.

STETSON HOUSE, LONG BRANCH, June 25.
THE STETSON HOUSE is now open for the accommodation of guests. Room can be secured on application at the Astor House, New-York, or by telegraph or letter to Long Branch.
C. A. STETSON, Jr., & Co.

Hotels.

ATLANTIC HOTEL, CHATHAM-SQ.—Well FURNISHED ROOMS at moderate prices, by the day, week, or month. Open at all hours. B. BREDER, Proprietor.

ATLANTIC CITY, N. J.—THE UNITED STATES HOTEL is now open for the season. Accommodations for 500 guests. Dodworth's Band in attendance.
BROWN & WOELPPER, Proprietors.

ISLAND HOUSE, Bellows Falls, Vermont.—Is NOW OPEN for the accommodation of Summer Visitors. Situated in the most healthful part of the Connecticut Valley, 220 miles from New-York, on the most direct route to the White Mountains.
CHARLES TOWNS, Proprietor.

CAPE MAY, N. J.
Distant 2½ hours' ride from Philadelphia; has undoubtedly the best Beach on the Atlantic Coast for Sea-Bathing.
The two principal Hotels are—
CONGRESS HALL,
(with accommodations for 1,200 guests)
J. P. CAKE, Proprietor.
COLUMBIA HOUSE,
(with accommodations for 700 guests)
GEO. J. BOLTON, Proprietor.

Insurance Companies.

WESTERN
INSURANCE COMPANY,
OF BUFFALO.

Cash Capital	$300,000 00
Surplus	153,316 20
Assets, July 1, 1866	$453,316 20

DEAN RICHMOND, President.
GIBSON T. WILLIAMS, Vice-President.
EDWARD B. SMITH, Secretary.
Branch Office in New-York, 6 Pine-st.

Lost and Found.

LOST—On Sunday Morning, July 29, on the Jersey City ferry-boat, a LEATHER VALISE, containing clothing and papers, which are of no use except to the owner. A suitable reward will be paid to the finder by calling at the office of The New-York Ledger.

Ocean Steamers.

EMPIRE LINE for SAVANNAH.
EVERY SATURDAY from Pier No. 13, N. R., new arrangement commencing August 1, 1866.
Passage tickets issued through to

Augusta	$37	Montgomery	$41 50
Macon	31	Atlanta	34 00
Columbus	35	Mobile	51 00
Albany	35	New-Orleans	55 00
Enfaula	30		

Every charge included, even wharfage on the steamships.
Steamers land passengers in Savannah on Tuesdays.
Two passenger trains leave Savannah daily.
Bills of lading given for through freight.
The favorite steamship MISSOURI, Loveland, Commander, will sail from Pier No. 13, N. R., foot of Cedar-st., punctually at 3 o'clock p. m. on SATURDAY, August 4. Freight received daily and bills of lading signed on the wharf.
For freight or passage, apply to
GARRISON & ALLEN, Agents, No. 5 Bowling-green, N. Y.

FOR ST. THOMAS and BRAZIL.—The United States and Brazil Mail Steamship Company will dispatch the elegant side-wheel steamship
SOUTH AMERICA,
E. L. Tinklepaugh, Commander,
for Rio de Janeiro and intermediate ports, on
WEDNESDAY, AUGUST 22,
at 4 o'clock, p. m., from pier No. 43 North River.
Exhibitors at the Brazil Exhibition, to be held at Rio de Janeiro in October, will find freight charges reasonable by this conveyance. For further information, freight or passage, apply to
GARRISON & ALLEN, Agents, No. 5 Bowling Green.

NATIONAL STEAM NAVIGATION COMPANY (Limited.)—Steamers weekly to Liverpool, calling at Queenstown. The splendid First Class Iron Steam-ships of this Line will be dispatched as follows from Pier No. 47 North River:
"ANTWERP," Grace.....SATURDAY, July 28.
"LOUISIANA," Thompson.....SATURDAY, August 4.
"HELVETIA," Ogilvie.....SATURDAY, August 11.
"ERIN," Cutting.....SATURDAY, August 18.
An experienced Surgeon on each ship free of charge.
Drafts issued for any amount, payable at any bank in Great Britain or on the Continent.

RATES OF PASSAGE, PAYABLE IN CURRENCY.

	Cabin.	Steerage.
To Liverpool or Queenstown	$100	$30

Through Passage to Paris, Antwerp, Hamburg, Bremen, London, &c., at low rates.
Steerage Passage Tickets to bring persons from Liverpool or Queenstown for $35 currency can be obtained at No. 27 Broadway.
For Freight or Cabin Passage apply at the Office of the Company, No. 27 Broadway; for Steerage Tickets, at the Passage Office of the Company, No. 27 Broadway, or No. 275 Pearl-st.
F. W. J. HURST, Manager.

FOR HAVANA DIRECT.—The favorite side-wheel steamer COLUMBIA, D. B. Batton, Commander, will sail WEDNESDAY, August 1, punctually at 4 o'clock, from Pier No. 4 North River. For Freight or Passage apply to
GARRISON & ALLEN, Agents, No. 5 Bowling-green.

FOR NEW-ORLEANS DIRECT.—The new and first-class steamship SHERIDAN Capt. J. H. Bolton, will leave Pier No. 9, North River, on SATURDAY, August 4, at 3 p. m. For freight or passage, having unsurpassed accommodations, apply to
H. R. CROMWELL & Co., No. 60 West-st.

FOR NEW-ORLEANS DIRECT.—The New-York Mail Steamship Company's steamer MONTEREY will leave on SATURDAY, August 4, at 3 p. m., from the Company's Pier, No. 46 N. R. For freight or passage apply at the Company's office, No. 10 Barclay-st.

GREAT REDUCTION IN PRICE OF PASSAGE TO EUROPE by the only American Line to England and France.—The New-York and Havre Steamship Company's first-class mail steamships ARAGO and FULTON, having been thoroughly refitted, will leave Pier No. 37 North River, for Havre, calling at Plymouth, the following days, at noon precisely:
FULTON.....S. SAMUELS.....Saturday, Aug. 4, 1866.
ARAGO.....HENRY A. GARDNER.....Saturday, Sept. 1, 1866.
FULTON.....S. SAMUELS.....Saturday, Sept. 29, 1866.
ARAGO.....HENRY A. GARDNER.....Saturday, Oct. 27, 1866.
FULTON.....S. SAMUELS.....Saturday, Nov. 24, 1866.
Apply on board the steamships.

PRICES OF PASSAGE, PAYABLE IN GOLD.

First-Class	Main Saloon	$100.
	Lower Saloon	80.
Second-Class		50.

An experienced Surgeon on board.
The company will not be responsible for specie or valuables unless bills of lading, having the value of the same expressed, are signed therefor.
JOSEPH J. CORSTOCK, Agent,
No. 7 Broadway, New-York.
JAMES A. WOTTON, Havre, General Agent in Europe.
LHERBETTE, KANE & Co., Agents Paris.

PANAMA, NEW-ZEALAND AND AUSTRALIAN ROYAL MAIL COMPANY.
OPENING OF STEAM COMMUNICATION BETWEEN NEW-YORK AND AUSTRALASIA, VIA PANAMA.
The service of the above Company will be commenced from Panama to Wellington, New-Zealand, on the 24th of June, by fine steamship KAKAIA, followed by the KAIKOURA on the 24th of July.
Passengers and goods will be forwarded from Wellington to Auckland, Nelson, Canterbury, Sydney, Melbourne, and other parts of New-Zealand and Australia, by the Company's Inter-Colonial steamers.
Arrangements are in progress for the conveyance of passengers and goods from New-York at through rates and rates to all the principal ports in the Australasian Colonies.
The superior vessels of the Company's ships in conjunction with those of the Pacific Mail Steamship Company will be as follows:
OUTWARD.
From New-York, June 11.
From Panama, June 24.
From Wellington, N. Z., July 21.
Arriving at Sydney, July 29. TIME, 8 days.
From New-York to Wellington, 40 days.
From Panama to Wellington, 28 days.
To Sydney or Melbourne, 8 days additional.
HOMEWARD.
From Sydney, 31st May or June 1.
From Wellington, N. Z., June 8.
From Colon (Aspinwall), July 13.
Arriving at New-York, July 30. TIME, 47 days.
Wellington to New-York, 47 days.
Wellington to Panama, 23 days.
From Sydney or Melbourne, 7 days additional. The service will be continued monthly in un