firms, and corporations can keep current accounts in this institution with special advantages of security, convenience, and profit.

THE MARKETS.

[Carefully reported for THE TRIBUNE.]

FRIDAY, Feb. 14, 1868.

ASHES—The market is firm but quiet for Pots at $8 25@$8 37. Pearls are nominal.

BUILDING MATERIALS—A fair business was done in all articles coming under this heading, and the market has ruled quite firm. The closing quotations are as follows: Bricks at $10 50@$11 50 for Common Hard, $18@$22 for Croton, and $40@$45 for Philadelphia Front. Cement at $2 25@$2 50 for Rosendale; Hair at 36@36½c. for Rio Grande Mixed; 37@37½c. for Buenos Ayres Mixed, and 11@12c. for Unwashed Mixed. Laths at $3. Plaster of Paris at $1 50 for Common, and $1 65 for Lump. Plaster of Paris at $3 87@$4 per ton for Blue Nova Scotia; $2 40 per bbl. for Calcined Enkle-Kenbeck and Empire Mills.

BEESWAX is firm and in moderate demand; sales of 1,100 lb at 40@41½c. for Yellow Western and Southern.

COTTON—The business has been moderate to-day, and principally in small lots to shippers; the market opened heavy and lower, but closed with rather more steadiness at the decline; sales of 2,895 bales at 20½@20¾c. for Middling Uplands, to 21@21¼c. for do. New-Orleans and Texas.

COFFEE—No sales of any magnitude were reported to-day and prices remain steady, particularly on the low and high grades of Rio, which are most sought after; Rio, inferior to prime, 12@17½c. gold, duty paid.

COPPER—American Ingot is very firm, and we have had a fair business; sales of 140,000 lb at 23½c. for Baltimore, 23¼@23½c. for Portage Lake, and 23½@24c. for Detroit. Included in the sales are 60,000 lb, seller first half of March, at 24c. New Sheathing and Yellow Metal are unchanged.

CANDLES—Adamantine are moderately active and steady; sales of 1,000 boxes at 21@23c. Sperm and Patent are selling at 45@48c. for the former, and 58@60c. for the latter.

FLOUR AND MEAL—The market for Western and State Flour is less active, and prices of the low and medium grades favor the buyer; family grades are very irregular; the sales are 9,800 bbls. at $8 80@$9 40 for Superfine State; $9 90@$10 20 for Inferior River and City Extras; $10 55@$10 80 for Extra State; $10 90@$11 35 for Fancy do.; $9 70@$10 20 for the low grades of Western Extra; $10 40@$9 70@$10 20 for the low grades of Western Extra; $11@$12 50 $11 40 for good to choice Spring Wheat Extras; $11@$12 50 for Minnesota Extra; $10 10@$10 75 for Shipping Ohio; $10 25@$15 for Trade and Family do.; $11 25@$12 80 for Amber Winter Extra Indiana and Michigan; $13 25@$13 for White Wheat do., and $12 50@$15 50 for Extra St. Louis. California Flour is firmer, the demand fair; sales of 4,200 bbls. at $12 50@$14; and small lots via the Isthmus at $14 25. Southern Flour is less active, and the market steady; sales of 450 bbls. at $10@$11 75 for ordinary to good Extra Baltimore and Country; $11 50@$15 for Extra and Family Georgia and Virginia; and $11 20@$15 50 for Extra and Family Maryland and Delaware. Rye Flour is firm, with a good inquiry; sales of 350 bbls. at $7 87½@$9 50. Corn Meal is dull and heavy. Buckwheat Flour is lame at $4 50@$4 90 per 100 lb.

FISH—There is no change of importance to note in the market for Cod, Mackerel, or Herring. We quote Dry Cod at $4 50 for Bank, and $6 25 for Georges; Mackerel at $18 for No. 1 Shores, $16 for do. Bay, $12 for No. 2 do.; Herring at $22@$25 for No. 1, and $40@$45 for Scaled.

GRAIN—The Wheat market is rather better, and we note an improvement in the demand; the inquiry is quite general, though chiefly for milling; the sales are 47,000 bush. at $2 40@$2 42 for No. 2 Milwaukee, $2 53 for Green Bay, delivered, and $3 17 for White Californian. Barley is quiet but firm; holders are not disposed to realize. Barley Malt is firmer; we note sales of 2,000 bush. Common at $1 95@$2. Oats are dull, and prices have a downward tendency; the sales are 16,000 bush., including Western at 84@c. in store, and 86c. delivered. Rye is firmly held but quiet. Corn is somewhat irregular; Mixed is firm and in good demand, in part speculative; white White is lower and somewhat unsettled; the sales are 70,000 bush., including New Western Mixed at $1 26@$1 29, the inside price on the pier, and the latter for very choice dry; Western White at $1 28; Southern White at $1 20@$1 28; Jersey Yellow at $1 24@$1 26, on the pier, and Straw-Colored and White Tennessee at $1 24@$1 25.

GUNNIES—18c. is the price for Cloth and Bags. Market quiet.

HOPS—There is a quiet market, and prices evince no change. Bavarians are quoted at 33@50c., the latter an extreme, and American at 15@60c., the former for Old, and the latter for Choice New qualities.

HEMP—10¾@11c., gold, is a fair quotation for Manilla, and $100@$125, gold, for Jute. There is a very quiet market.

HAY—We have had only a moderate demand, but prices are without essential change; sales at $1@$1 10 for shipping, and $1 20@$1 45 for Retail lots.

MOLASSES—Prices remain steady on the desirable qualities of new foreign, but there being little doing and we have no sales to advise. New-Orleans is firm.

NAVAL STORES—Spirits of Turpentine is only in moderate demand, but prices are without much change; sales of about 200 bbls. Crude is quiet. Rosins have been in fair demand but the market closes quiet; sales of 1,200 bbls. common at $2 87½@3; 200 bbls. Strained Common at $3 00½; 500 bbls. good Strained at $3 12½; 300 bbls. No. 2 at $3 37½; 1,000 bbls. No. 1 at $4 20@$5, and about 200 bbls. high grades in small lots. Tar has been in fair demand and is firm; 200 bbls. sold. We quote:

Spirits Turpentine,		bbl.....$3 75@$5 00	
Crude, ⅔ gal.....	65@ 68	Rosins, pale, bbl..	5 00@ 5 50
Spirits Turp., in bond, ⅔ gal.....	—@ —	Rosins, extra pale, ⅔ bbl.....	5 25@ 6 00
Crude Turp., ⅔ 280 lb.....	4 25@$4 50	Rosins, Window Glass, ⅔ bbl....	6 50@ 7 50
Rosins, common, ⅔ bbl.....	3 00@ 3 05	Tar, Wilmington, ⅔ bbl.....	3 00@ —
Rosins, strained, ⅔ bbl.....	3 05@ 3 12½	Tar, Wilmington, ⅔ bbl.....	3 25@ 3 50
Rosins, No. 2, ⅔ bbl.....	3 25@ 3 50	Pitch, City, ⅔ bbl.	3 25@ 3 50
Rosins, No. 1, ⅔ bbl.....	—@ 3 50	Pitch, Southern, ⅔ bbl.....	—@ 3 50

OILS—American Linseed has been in fair jobbing demand, and prices remain firm at $1 15 for casks and $1 18 for bbls. In Crude Fish Oils there has been only a moderate business, but prices are unchanged. We quote Whale at 65c., and Sperm at $2. Manufactured Oils are inactive, and prices are nominal. Lard Oil has been only in moderate demand, but prices are without change of importance.

PROVISIONS—The market for Pork is dull and heavy, but holders refuse to submit to any material concession; the sales are 500 bbls. at $22 12½ for Old Mess, and $23 50 for New do. Beef is a little more active, and prices are firm; sales of 500 bbls. at $9@$15 for common brands, $14@$19 for Plain Mess, and $19@$22 for Extra do. Tierce Beef is in moderate demand; prices are steady; sales of 200 tcs. at $22 for a medium grade of Prime Mess. Beef Hams are in demand, and choice brands are firmer; sales of 300 bbls. at $30@$33. Cut Meats are not very active, but the tendency of prices is still upward; sales of 150 pkgs. at 10@10½c. for pickled shoulders, and 14c. for do. Hams, and 2,000 Dry-Salted Shoulders, in bulk, at 9½c. Bacon is quiet but firm; sales of 150 boxes, part at 13½@13¾c. for Short Clear. Dressed Hogs are better, and active at 10¼@10½c. for Western, and 11¼@11½c. for City. Lard is moderately active at lower prices; sales of 870 pkgs. at 14@14½c. for No. 1, 14¼@14½c. for City, and 14¼@14½c. for fair to prime Steam and Kettle Rendered, and 15c. for very choice Kettle Rendered.

AFTERNOON PROVISION MARKET, 5 O'CLOCK.—The market for Pork is firm but quiet. Old Mess at $22@$22 12½; New Mess at $23 37½@$23 50, on the spot; $23 50@$23 75, seller March, and $24 62½@$24 87½, seller April.

PETROLEUM—The market is very quiet, and but little anxiety to operate shown by either buyers or sellers. Standard White is freely offered at 24½c., with few buyers at 24c. In Philadelphia but little doing, February, 23@23½c., March, 23c. We quote:

Crude (60@47 gravity) in bulk.....	⅔ gallon 11 @—
Crude (60@47 gravity) in bbls.....	16@ 16½
Refined, in bond, (110 test) Prime Light Straw to White	20@ 22½
Refined, in bond, (110 test) Standard White.....	23@ 24
Refined, in bond, (110 test) Prime White.....	24@ 25
Benzoline, ⅔ bbl.....	—@ 35

RICE—The business is still very light, but the continued small supply strengthens holders, and Carolina of desirable quality is held at 10¼@11½c.

SUGARS—Prices remain very steady, but the wants of refiners and the trade at the moment are light, and but little inquiry prevails; we quote at 12½@12¾c. for fair to good Refining, and 12½c. for No. 12 Box; sales of 65 hhds. Cuba at 12½@13¼c., and 60 boxes Havana at 13½c. By auction 212 boxes Havana at 11½@14½c. cash. Refined are in demand and firm. Messrs. R. L. & A. Stuart have to-day revised their figures as follows: Crushed and Ground 17½c.; White A, 16½c., and Yellow C, 15½c. cash.

STRAW is firm and in fair demand. We quote at $1 20@$1 10 for Long Rye, and $1 for Short.

SEEDS—Grass Seeds are steady and quiet; Rough Flaxseed is salable at $2 50@$2 70. We quote as follows: Clover Seed, new, ⅔ lb, 13@13½c.; Clover Seed, old, ⅔ lb, 12½@13c.; Timothy Seed, ⅔ bush., $3 75@$3; Rough Flaxseed, ⅔ bush., $2 60@$2 70; Hemp Seed, ⅔ bush., $3@$3 25; Canary Seed, ⅔ bush., $5@$5 50; Calcutta Linseed (at Boston, gold), $2 27@$2 30; Calcutta Linseed (here, gold), $2 35@$2 35.

STEARIN—The market is dull, and prices are nominal at 14@14½c. in hhds. and tcs.

SPELTER is firm; we note sales of 125 tons Foreign, at 6½@6¾c. gold.

TALLOW—The market is fairly active, but not very strong; sales of 140,000 lb at 11½@11¾c., the latter rate for Butchers' Association, though small sales of City at that figure.

WHISKEY—The market remains quiet, and, in the absence of business, prices are nominal.

FAMILY MARKETS.
OR LIVING EXPENSES IN NEW-YORK.

FRIDAY, Feb. 14, 1868.

Cucumbers are not very inviting in cold weather, but can be had at 65@70c. each. Instead of coming from the South they hail from Massachusetts, and of course were grown in hot-houses. The stock of vegetables is being reduced, the severe weather and closed navigation preventing importations from the country. Onions have gone up to $5@$5 1 per single bbl. They are so high that dealers are importing them from Germany. Attempts are also being made to bring potatoes from abroad, as they are scarce and high here. Spinach has to be dug from under the snow, thus adding to its cost. A few new radishes are selling at 12c. ⅔ bunch. Poultry is scarce and high. Few wild birds of any kind are on sale. Retailers are selling meats at the old prices, though pork is higher at wholesale. A few goose eggs are on sale at 10@12c. each. Butter keeps working up, or a poorer article is sold at the old price. Cheese is not costly food, in comparison with many other things. A whole one, of fine quality, can be bought at 16@16½c. ⅔ lb. Wheat flour is a little easier, ranging from $12 ⅔ bbl. for dark colored, though sweet, to $16@$18 for Choice New qualities. Extra St. Louis. Broken rice, with all the nutriment in it, can be had for 7@8c. ⅔ lb, and is cheap food. Oranges and lemons are plenty, but much of the cheap fruit offered by peddlers has been frozen. We are now getting oranges from Havana, Sicily, and the Malagas. Fresh fish are in moderate supply—salt and smoked generally a little lower. Groceries continue very uniform. We quote:

BREAD AND CRACKERS.	Cents.		Cents.
Bread, wheat loaf.....	10@16	Butter, ⅔ lb.....	14@16
Extra Pilot, ⅔ lb.....	12@—	Graham, ⅔ lb.....	15@16
Biscuit, milk, ⅔ lb.....	15@20	Soda, ⅔ lb.....	12@18
Crackers, Boston, ⅔ lb.....	17@18	Snaps, ginger, ⅔ lb.....	15@20
BUTTER, CHEESE AND EGGS.			
Butter, prime, ⅔ lb.....	58@60	Cheese, fine, ⅔ lb.....	—@20
Medium, to good, ⅔ lb.....	52@55	Common, to fair.....	16@18
Rolls ⅔ lb.....	35@45	Pot ⅔ cake.....	3@ 5
Cooking, ⅔ lb.....	35@45	Eggs, 6@7 for.....	—@25
FISH—DRY, SMOKED, SHELL, ETC.			
Cod, Dry, ⅔ lb.....	8@ 9	Lobster, ⅔ lb.....	—@10
Pickled.....	6@ 7	Oysters, Common stew, ⅔ 100.....	25@50
Clams, ⅔ 100.....	25@50	Oysters, Common fry, ⅔ 100.....	75@$1 25
Hard, ⅔ 100.....	75@$1	Frying, ⅔ 100.....	$2 00@$3
Crabs, Hard, ⅔ doz.....	37@40	Saddle Rock.....	$2 50@3 50
Eels, smoked ⅔ lb.....	25@—	Pickled, ⅔ 100.....	$2 00@4 00
Halibut, Smoked, ⅔ lb.....	15@18	Salmon, Smoked, ⅔ lb.....	25@30
Haddock, smoked ⅔ lb.....	12@15	Pickled, ⅔ lb.....	20@25
Mackerel, Salt, ⅔ lb.....	12@16	Scollops, ⅔ qt.....	30@40
Salt, ⅔ kit 25 lb.....	$2 25@$4	Sounds & Tongues, ⅔ lb.....	15@18
Smoked, ⅔ lb.....	15@18	Herrings, Sm'k'd, ⅔ lb.....	15@18
		Smoked, ⅔ hundred.....	15@25

FISH—FRESH.			
Bass, striped, ⅔ lb.....	25@30	Haddock, ⅔ lb.....	8@10
Black-fish, ⅔ lb.....	15@18	Herrings, ⅔ lb.....	8@10
Cat-fish, ⅔ lb.....	12@15	Perch, ⅔ lb.....	12@15
Cod, ⅔ lb.....	10@12	Pickerel & Pike, ⅔ lb..	18@20
Eels, ⅔ lb.....	18@25	Salmon, ⅔ lb.....	55@60
Frost, ⅔ lb.....	15@—	Smelts, ⅔ lb.....	30@—
Flounders, ⅔ lb.....	12@15	Turbut, ⅔ lb.....	25@30
Halibut, ⅔ lb.....	25@—	White fish, ⅔ lb.....	20@—
FLOUR, MEAL, ETC.			
Wheat Flour, prime, ⅔ bbl.....	$15 00@$16 00	Buckwheat, ⅔ 28 lb	$1 30@$1 60
Medium, ⅔ bbl	$13 50@$14 50	Corn Starch, ⅔ lb.....	15@16
⅔ 25-lb bag.....	$1 62@$2 00	Farina, ⅔ lb.....	15@16
⅔ lb.....	7½@8	Hominy, ⅔ lb.....	5@ 6
Hecker's Self-Raising, ⅔ 5-lb bag.....	42@52	Indian Meal, ⅔ lb.....	4@ 5
Rye Flour, ⅔ lb.....	—@ 7	Oat Meal, ⅔ lb.....	7@ 8
Graham Flour, ⅔ lb.....	7@ 8	Samp, qt.....	18@20
		⅔ lb.....	7@ 8
FRUITS AND NUTS—DRY AND CANNED.			
Apples, ⅔ lb.....	10@14	Peaches, pr's'v'd.....	—@30
Cocoanuts, each.....	10@15	Prunes, ⅔ lb.....	18@25
Hickory nuts, ⅔ qt.....	12@15	Raisins, ⅔ lb.....	15@25
Peaches, unpeeled, ⅔ lb.....	14@16	Zante Currants, ⅔ lb..	14@18
Peeled, ⅔ lb.....	20@30	Nectarines, dried, ⅔ lb..	—@50
FRUITS AND BERRIES.			
Apples, ⅔ ½ pk.....	40@50	Per ½ pk.....	50@75
⅔ bush.....	$1 75@$2 25	Lemons, ⅔ doz.....	18@30
Fair to good ⅔ bbl.....	$5 50@$6 50	Oranges, Havana, ⅔ doz.....	36@75
Cranberries, ⅔ qt.....	15@20	Sicily, ⅔ doz.....	25@50
GROCERIES.			
Coffee, pure burn, ⅔ lb	30@40	English Breakfast...	90@$1 25
Mixed, ⅔ lb.....	20@30	Green.....	$1 20@$1 75
Rye, &c., ⅔ lb.....	10@12	Japan.....	90@$1 25
Green Java, ⅔ lb.....	35@40	Molasses, ⅔ gal.....	75@$1 20
Green, Maricaibo.....	30@32	Lard, ⅔ lb.....	16@20
Sugar, dark bro'n, ⅔ lb..	13@14	Leaf, per lb.....	16@18
Light, ⅔ lb.....	14@15½	Rice, ⅔ lb.....	10@12
White ⅔ lb.....	16@16½	Salt, ⅔ 4 qt. bag.....	14@18
Crushed and powdered, ⅔ lb.....	17@18	Soap, large bars, each	20@22
Cut loaf.....	18@19	Small bars, each.....	9@12
Sugar-house Sirup, ⅔ gal.....	$1 00@$1 75	Family, box, ⅔ lb.....	10@11
		Starch, ⅔ lb.....	10@12
Tea, Oolong and Ex Young Hyson.....	75@$1	Tapioca, ⅔ lb.....	15@15
MEATS—FRESH			
Beef, Sirloin steak, ⅔ lb	28@35	Heads, ⅔ lb.....	6@ 7
Porter-house.....	35@40	Feet, each.....	3@ 4
Round.....	20@25	Knuckles, ⅔ lb.....	7@—
Rib roast.....	28@30	Mutton, hind qr, ⅔ lb..	12@15
Cross-rib, ⅔ lb.....	20@22	Fore-quarter, ⅔ lb...	8@12
Chuck-rib.....	12@25	Chops.....	15@18
Plate and ribs.....	14@18	Fore shoulders, ⅔ lb.	8@10
Stew & Soup, ⅔ lb.....	12@18	Haslet, each.....	6@ 8
Liver, ⅔ lb.....	10@12	Suet, ⅔ lb.....	15@18
Hearts, each.....	25@35	Veal, hind quar., ⅔ lb..	15@24
Tongues, each.....	25@35	Fore quarter.....	14@20
Pork, rst and stks, ⅔ lb	15@19	Cutlets.....	20@40
Kidneys, ⅔ lb.....	8@10		
Tenderloins, ⅔ lb.....	25@28		
MEATS—SALT, SMOKED, ETC.			
Pork, hams, sm'k'd ⅔ lb	17@20	Sheep Tongues, ⅔ doz..	50@75
Pickled.....	16@—	Pigs feet, ⅔ doz.....	50@60
Bacon, ⅔ lb.....	17@20	Pudding, Liver and Blood, ⅔ lb.....	16@18
Shoulders, ⅔ lb.....	12@16	Sausage, ⅔ lb.....	15@20
Larded.....	18@20	Bologna, green, ⅔ lb	16@18
Salt and corned, ⅔ lb	14@16	Head cheese, ⅔ lb...	16@20
Beef, corned.....	16@25	Tripe, ⅔ lb.....	9@10
Smoked, ⅔ lb.....	22@25		
Tongues, each.....	$1 25@$1 50		
POULTRY AND GAME.			
Chickens, ⅔ lb.....	20@25	Red-head, ⅔ pr.....	$1 75@$2 00
Choice, ⅔ lb.....	20@30	Black, ⅔ pr.....	1 50@ 1 75
Capons, ⅔ lb.....	30@35	Teal, ⅔ pr.....	1 75@ 2 00
Geese, ⅔ lb.....	16@20	Turkeys, ⅔ lb.....	24@26
Mongrels, choice.....	22@25	Choice, ⅔ lb.....	28@30
Guinea-fowls, ⅔ pr.....	$1@$1 25	Pigeons, squabs, ⅔ pr.	80@$1
Ducks, ⅔ lb.....	28@30	Prairie hens, ⅔ pr.....	$1 40@$1 50
Choice, ⅔ lb.....	32@35	Rabbits, ⅔ pair.....	80@90
Canvas-back, ⅔ pair.....	$3 00@$3 50	Hares, ⅔ pair.....	90@$1 12
VEGETABLES.			
Beans, soaked, Limas ⅔ quart.....	20@25	Parsley, ⅔ bunch.....	10@12
Beets, each.....	3@ 6	Onions, ⅔ qt.....	18@20
Per ½ pk.....	25@30	⅔ ½ pk.....	75@80
Cabbages, each.....	18@25	Parsnips, each.....	2@ 4
Carrots, each.....	2@ 4	Peas, sh'd, ⅔ qt.....	15@20
Celery, soup, ⅔ bunch.	5@ 5	Per 2 lb can.....	40@—
Table, ⅔ bunch.....	12@18	Potatoes, ⅔ peck.....	35@40
Knob, ⅔ bunch.....	10@12	Per bushel.....	$1 85@$2 12
Chicory, ⅔ head.....	5@ 6	Per barrel.....	$5 25@$5 50
Corn, ⅔ 2 lb can.....	35@40	Sweet, ⅔ ½ pk.....	50@70
Fetticus, ⅔ qt.....	20@—	Salsify, per bunch.....	15@18
Garlic, ⅔ bunch.....	20@25	Sage & Thyme, ⅔ bunch	3@ 5
Horse Radish, ⅔ lb.....	15@20	Shallots, ⅔ qt.....	25@30
Kale, ⅔ head.....	10@12	Spinach, ⅔ peck.....	60@70
Leeks, ⅔ bunch.....	10@12	Squashes, Marrow, ⅔ lb.....	—@10
Lettuce, Boston, ⅔ head.	18@20	Tomatoes, ⅔ 2½ lb can.	25@28
Mint, ⅔ bunch.....	3@ 5	Turnips, ⅔ ½ peck.....	25@30
Radishes, Black, each.	2@ 4	Water-Cress, ⅔ qt.....	—@30
SUNDRIES.			
Beans, dry, ⅔ quart...	15@18	Honey, Clover ⅔ lb.....	35@40
Limas, ⅔ qt.....	45@50	Buckwheat.....	28@30
Coal, hard, ⅔ bucket...	12@—	Southern, ⅔ pt. bottle	30@35
Coal, stove, tun.....	$7 00@$8 00	Milk, ⅔ quart.....	12@—
Coke, ⅔ chaldron.....	—@$8	Condensed, ⅔ lb can.	—@40
Kerosene, ⅔ gal.....	48@56		

RECEIPTS OF PRODUCE.

Feb. 14.—4,056 sacks Flour, 3,743 bbls. Flour, 100 bbls. Corn Meal, 2,150 sacks Corn Meal, 28,137 bush. Wheat, 70,631 bush. Corn, 9,315 bush. Oats, 3,200 bush. Malt, 1,500 bush. Barley, 472 bush. Seeds, 31 pkgs. Ashes, 312 pkgs. Cut Meats, 802 pkgs. Lard, 540 kegs Lard, 1,517 Dressed Hogs, 984 bbls. Petroleum, 1,874 pkgs. Butter, 488 pkgs. Cheese, 118 bbls. Eggs.

Financial.

HOMŒOPATHIC MUTUAL LIFE INSURANCE COMPANY.

CAPITAL.....$200,000.

PRESIDENT,
D. D. T. MARSHALL.

BOOKS FOR SUBSCRIPTION TO THE CAPITAL STOCK OF THIS COMPANY ARE OPEN AT THE TENTH NATIONAL BANK, CORNER OF BROAD-ST. AND EXCHANGE-PLACE.

Copies of the charter and any information desired may be obtained at the office of CHAMBERS & RICH, No. 41 Pine-st.

UNION PACIFIC RAILROAD COMPANY, No. 20 NASSAU-ST., NEW-YORK, Jan. 31, 1868.

THE Stockholders of the Union Pacific Railroad Company are hereby notified that the annual meeting of said Company for the election of Directors, amendment of by-laws, and transaction of such other business as may come before them, will be held on the 11th day of March next, at (10) ten o'clock a. m., at the office of said Company in the city of New-York. OLIVER AMES, President. CHARLES TUTTLE, Secretary.

OFFICE OF THE JEFFERSON INSURANCE CO., No. 60 Wall-st., Feb. 3, 1868.

AT the ANNUAL MEETING of the DIRECTORS of this COMPANY, held this day, SAMUEL E. DELCHER, esq., was unanimously elected President. WM. H. FLOWERS, Secretary pro tem.

AN ADJOURNED MEETING of the STOCKHOLDERS of the NEW-YORK FLOATING DRY DOCK COMPANY will be held at Metanic Hall, No. 68 East Broadway, on TUESDAY, Feb. 18, 1868, at 12 o'clock noon, for the purpose of electing NINE DIRECTORS and transacting any other business that may be brought before the meeting. Also, to hear the report of the Investigating Committee. AARON A. DEGRAUW, Secretary of Stockholders' Meeting, No. 243 South-st., N. Y.

OFFICE OF HONEY BROOK COAL CO., No. 209 WALNUT-ST., PHILADELPHIA, Feb. 12, 1868.

THE annual MEETING of the Stockholders, and ELECTION for DIRECTORS of the COMPANY will be held at the office on WEDNESDAY, 26th inst., at 12 m. S. McHENRY, Sec.

INTEREST PAID from the first day of every month by the DIME SAVINGS BANK of WILLIAMSBURGH, cor. South Seventh and First sts. Six per cent on $5 to $5,000, free of tax.

CITY OF KEOKUK 8 PER CENT NEW BONDS.—Interest and principal payable at the Central National Bank, New-York.

These bonds under guarantee and a three-fold security, held by Henry A. Smythe, as trustee, may be regarded as amply secured, and a safe, first-class investment. $40,000 to $50,000 for sale. Apply to WM. H. SANDFORD, Cashier Central National Bank, New-York.

A SBURY LIFE INSURANCE COMPANY.—Notice is hereby given that the books of subscription to the capital stock of this Company are now open and will remain open until the whole amount ($150,000) shall have been subscribed, at the National Shoe and Leather bank, and at the office of Messrs. RIGGS & Co., No. 56 Wall-st.

FIRST-CLASS INVESTMENT—Security undoubted.—$250,000 FIRST MORTGAGE BONDS of the SOUTH-SIDE RAILROAD of LONG ISLAND for SALE. These Bonds are 7 per cent Coupons, payable 1st of March and September, at Atlantic National Bank, Brooklyn, the mortgage covering the entire property of the company. The Southside Railroad runs from the East River "Brooklyn," through all the villages on the south side of the island to Patchogue, distance 45 miles, 34 miles complete and running. Net earnings are now during Winter months, paytay interest on the Bonds. The road is graded to Islip, iron and tiles on the line, and the entire line will be completed as soon as the weather will permit. For sale on favorable terms by SMITH, GOULD, MARTIN & Co., No. 11 Broad-st., N. Y.

INTERNATIONAL OCEAN (CUBA LINE) TELEGRAPH PREFERRED STOCK WANTED BY GEO. C. DUNBAR, No. 7 WALL-ST.

RACINE, KENOSHA, MILWAUKEE, and WATERTOWN BONDS bought by GEO. C. DUNBAR, No. 7 Wall-st. Western Securities of all varieties bought and sold.

METROPOLITAN GAS, CITIZENS' GAS, NEW-YORK, NEWFOUNDLAND and LONDON TEL. STOCKS WANTED. Apply to GEO. C. DUNBAR, No. 7 Wall-st.

OFFICE OF THE FLINT STEEL RIVER MINING COMPANY.—By order of the Directors the following-described shares of the capital stock of this Company, forfeited for nonpayment of assessment due thereon the 25th of February last, will be sold, at public auction, at the office of the Company, No. 70 Broadway, New-York, on TUESDAY, the 25th of February, 1868, at 12 o'clock m., by D. M. Seaman, Auctioneer, viz: 370 shares, certificates 1,045, 1,127, 1,167, in name of Charles F. Burckett; 10 shares, certificate 1,126, in name of Edward L. Baker; 12 9-12 shares, certificate 1,096, in name of Jos. S. Berreiras; 9 shares, certificate 1,070, in name of Geo. O. Carpenter; 9 shares, certificate 1,069 in name of Thomas Emerson; 22 shares, certificate 1,023, in name of Leland Fairbanks, jr.; 50 shares, certificate 1,100, in name of Morgan Morgans; 216 7-12 shares, certificate 1,163, in name of William Pearsall; 60 shares, certificate 1,194, in name of A. L. Smith. SAMUEL M. POND, Treasurer.

THE ANNUAL MEETING of the STOCKHOLDERS of the New-York and Clear Creek Gold Mining Company, for the election of eleven Trustees, and other business, will be held at the office of the President, No. 129 Broadway, on February 19, at 3 o'clock, p. m. S. M. M. MANTHES, Secretary.

MONEY to LOAN on Government, State, or City stocks, in sums of not less than $500, for long or short time, at the NATIONAL TRUST Co., No. 236 Broadway. DARIUS B. MANGAM, Pres't.

WANTED—MISSOURI STATE PAST DUE COUPONS, by H. AMY & Co., No. 21 Nassau-st.

Banking Houses and Bankers.

STATE OF NEW-YORK BANK DEPARTMENT, ALBANY, Jan. 2, 1868.

NOTICE IS HEREBY GIVEN, pursuant to Chapter 291, Laws of 1867, that the circulating notes issued to WOOSTER SILKMAN'S BANK, an individual Bank located in the City of New-York, will be redeemed, at par, on presentation at the Manufacturers' and Merchants' Bank, in the City of New-York, for six years from the date hereof, and not thereafter.

The outstanding circulating notes of the said Bank must be presented, as aforesaid, within six years from the date hereof, and all notes which shall not be presented for redemption and payment within the time thus specified will cease to be a charge upon the securities in the hands of the Superintendent for that purpose. G. W. SCHUYLER, Superintendent.

HOWES & MACY, Bankers.

(The same as an Incorporated Bank.)

No. 30 Wall-st., New-York.

FOUR PER CENT INTEREST ALLOWED ON DEPOSITS.

Persons keeping accounts may deposit and draw as they please, the same as with the City Banks, and will be allowed interest on their daily balances at four per cent.

Collections made on any part of the Union, with immediate returns, at the lowest current rates of exchange.

ORDERS for the purchase or sale of the various issues of GOVERNMENT, RAILROAD and other STOCKS, BONDS, and GOLD, promptly executed for the usual commission.

VERMILYE & CO.,

No. 44 WALL-ST.,

BANKERS AND DEALERS

IN

GOVERNMENT STOCKS.

WE GIVE SPECIAL ATTENTION TO

FUNDING 7.30 TREASURY LOANS.

ALL SERIES TAKEN IN EXCHANGE FOR 5-20 BONDS. RETURNS MADE TO CORRESPONDENTS WITHOUT DELAY, AND ON FAVORABLE TERMS.

CLOSING PRICES.

NEW-YORK, February 14, 1868.

	Buy-er	Sell-er		Buy-er	Sell-er
Registered, '81.....	111½	111¾	5-20 Coupon, '67.....	107½	108
Coupon, '81.....	111½	112¼	10-40 Registered.....	104½	105½
5-20 Registered, '62...	107½	108	10-40 Coupon.....	104½	105½
5-20 Coupon, '62.....	111½	111¾	Gold.....	140	140½
5-20 Coupon, '64.....	108½	108½	June, 7.30.....	107½	107¾
5-20 Coupon, '65.....	108½	108¾	July 7.30.....	107½	107¾
" " Jan. and July	107½	107¾			

ALL CLASSES OF UNITED STATES FUNDS CREDITED OR REMITTED FOR, ON RECEIPT, AT MARKET RATES, FREE OF ALL COMMISSION CHARGES.

HATCH, FOOTE & CO.,

BANKERS AND DEALERS IN

GOVERNMENT SECURITIES, GOLD, STOCKS, &c.

BUY AND SELL ALL ISSUES OF

U. S. BONDS

AT MARKET RATES, AND EXCHANGE SEVEN-THIRTY NOTES. FEBRUARY 14, 1868, AS FOLLOWS:

For JUNE NOTES we give the NEW 5-20 BONDS, and pay $5 95 DIFFERENCE.

For JULY NOTES we give the NEW 5-20 BONDS, and receive 25c. DIFFERENCE ON EACH $1,000.

NO. 12 WALL-ST., NEW-YORK.

FISK & HATCH,

BANKERS,
No. 5 NASSAU-ST.,

BUY AND SELL AT MARKET RATES ALL DESCRIPTIONS OF

GOVERNMENT SECURITIES,

ACCOUNTS OF BANKS, BANKERS, and others RECEIVED on favorable terms.

COLLECTIONS MADE THROUGHOUT THE UNITED STATES AND CANADAS.

CERTIFICATES OF DEPOSIT ISSUED.

Savings Banks.

NEW-YORK SAVINGS BANK, Eighth-ave., cor. Fourteenth-st.—SIX PER CENT INTEREST, free of tax, paid on all sums from $5 to $5,000. Deposits made on or before March 1 will draw interest from March 1. E. R. MACLAY, President; S. S. CONSTANT, Vice-President; R. H. BULL, Secretary.

Dividend Notices.

OFFICE OF THE STERLING FIRE INSURANCE CO., No. 125 BROADWAY, New-York, Feb. 12, 1868.

A SEMI-ANNUAL DIVIDEND of FIVE PER CENT, free of Government Tax, has this day been declared by the Directors, payable on the 14th inst. A. S. SOULARD, Secretary.

RECEIVER'S OFFICE, CROTON NATIONAL BANK, 42 WILLIAM-ST.

NOTICE TO CREDITORS.—A DIVIDEND of FIFTY (50) PER CENT has been declared upon all claims proved and allowed prior to the 30th inst., on and after which date the dividend will be paid. C. P. BAILEY, Receiver.

OFFICE OF THE ST. NICHOLAS INSURANCE COMPANY, No. 182 BROADWAY, NEW-YORK, Feb. 12, 1868.

THE BOARD of DIRECTORS have this day declared a SEMI-ANNUAL DIVIDEND of FIVE PER CENT, free of Government tax, payable on demand. JNO. J. SEARING, Secretary.

THE NEW-YORK CENTRAL RAILROAD COMPANY, TREASURER'S OFFICE, ALBANY, January 21, 1868.—TWENTY-NINTH SEMI-ANNUAL DIVIDEND.—The Directors of this Company have declared a SEMI-ANNUAL DIVIDEND of THREE PER CENT on the Capital Stock thereof, payable on the twentieth day of February next.

Dividends in New-York will be paid at the office of DUNCAN, SHERMAN & Co.; in Albany, at the ALBANY CITY NATIONAL BANK. The Transfer Books will be closed at the close of business on Friday, the thirty-first day of January instant, and be reopened on the morning of Monday, the twenty-fourth day of February next. E. D. WORCESTER, Treasurer.

Chances for Business Men.

A STOVE, HARDWARE, and HOUSE FURNISHING BUSINESS for SALE, of 17 years standing, with tools, furniture, and lease—for cash only. GREENMAN, No. 240 Court-st., Brooklyn, between