Financial.

PROPOSALS FOR $1,526,000 STOCKS AND BONDS OF THE CITY OF NEW-YORK.

SEALED PROPOSALS will be received at the COMPTROLLER'S OFFICE, New County Court-House, City of New-York, until Twelve, the 30th day of January, 1872, at 2 o'clock p.m., when the same will be publicly opened, for the whole or any part of the sum of one million five hundred and twenty-six thousand ($1,526,000) dollars of Stocks and Bonds of the City of New-York, to wit:

"WATER STOCK OF 1870," authorized by section 6, Chapter 22, Laws of 1870, payable November 1, 1902, for	$100,000
"CROTON WATER MAIN FUND STOCK," authorized by Chapter 213, Laws of 1871, payable November 1, 1900, for	200,000
"ADDITIONAL NEW CROTON AQUEDUCT STOCK," authorized by Chapter 236, Laws of 1870, payable August 1, 1906, for	167,000
"ADDITIONAL CROTON WATER STOCK," authorized by Chapter 36, Laws of 1871, as amended by Chapter 326, Laws of 1871, payable November 1, 1891, for	100,000
"CITY PARKS IMPROVEMENT FUND STOCK," authorized by Section 1, Chapter 230, Laws of 1871, payable December 22, 1891, for	300,000
"NEW-YORK BRIDGE BONDS," authorized by Chapter 22, (Section 12), Laws of 1867, and Ordinance of the Common Council, passed December 28, 1868, payable November 1, 1893, for	300,000
"PUBLIC SCHOOL BUILDING FUND STOCK," authorized by Chapter 602, Laws of 1871, payable November 1, 1891, for	200,000
"SOLDIERS' SCHOOL FUND STOCK," authorized by Chapter 602, Laws of 1871, payable November 1, 1891, for	100,000

Said Stocks and Bonds will bear interest at the rate of six per cent per annum, payable on the first day of May and November in each year. The proposals must state the amount of stock and Bonds desired, and the price per one hundred dollars thereof; and the persons whose proposals are accepted will thereupon be required to deposit with the Comptroller the sums awarded to them respectively, together with any premiums thereon, when they will be entitled to receive certificates for equal amounts of the par value of the sums awarded to them, bearing interest from the dates of payment.

Each proposal should be sealed and indorsed "Proposals for Stocks and Bonds of the City of New-York," and inclosed in a second envelope addressed to the Comptroller.

No bids will be considered at less than par.

The right is reserved on the part of the Comptroller to reject any or all of the bids, if in his judgment the interests of the corporation require it.

ANDREW H. GREEN, Comptroller.

City of New-York, Department of Finance, Comptroller's Office, January 22, 1872.

NATIONAL BANK.—To the Comptroller of the Currency, Washington, D. C.—SIR: It is hereby certified, in pursuance of Section 42 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, that at a meeting of the Stockholders of the FORT MADISON NATIONAL BANK, located at Fort Madison, in the State of Iowa, duly notified and held pursuant to law and the Articles of Association of said Bank, at the office of said Association, at Fort Madison aforesaid, on the 26th day of December, 1871, it was voted by the Shareholders of said Association, owning more than two-thirds of its stock, that said Association go into liquidation and be closed.

SEAL OF THE BANK. In testimony whereof, I have, by instruction of the Board of Directors of said Association, hereto subscribed my name, and affixed the seal of said Association, at Fort Madison aforesaid, the day and year above written. C. R. WEVER, President.

[U. S. Rev. Stamp, canceled.]

NOTICE.—The FORT MADISON NATIONAL BANK, located at Fort Madison, in the State of Iowa, is closing up its affairs. All noteholders and other creditors of said Association are therefore hereby notified to present the notes and other claims against the Association for payment.—Dated Fort Madison, Iowa, Dec. 26, 1871.

C. R. WEVER, President.

TREASURER'S OFFICE, STATE OF MISSOURI, CITY OF JEFFERSON, Jan. 1, 1872.

TO MISSOURI BONDHOLDERS.—The FUND COMMISSIONERS of the STATE of MISSOURI will redeem, at the National Bank of Commerce, in New-York, the following Bonds of the State, issued in aid of the construction of the Pacific Railroad, together with the interest accrued thereon, at the dates named below:

Bonds numbered from 1 to 50, January 14, 1872.
Bonds numbered from 51 to 100, February 22, 1872.
Bonds numbered from 101 to 150, April 8, 1872.
Bonds numbered from 151 to 200, May 17, 1872.
Bonds numbered from 201 to 250, July 9, 1872.
Bonds numbered from 251 to 300, July 23, 1872.
Bonds numbered from 301 to 350, August 19, 1872.
Bonds numbered from 351 to 400, September 17, 1872.
Bonds numbered from 401 to 450, October 24, 1872.
Bonds numbered from 451 to 500, November 23, 1872.

Interest will cease upon the above bonds at the dates named.

SAMUEL HAYS, State Treasurer. } Ex Office Fund Commissioners.
DAN M. DRAPER, State Auditor. }

STOCKHOLDERS' MEETING.—A meeting of the Stockholders of the WILLCOX & GIBBS SEWING MACHINE COMPANY is hereby called, to be held at the General Office of the said Company, at No. 658 Broadway, in the City of New-York, on MONDAY, the 12th day of February, 1872, at 2 o'clock in the afternoon. The object of said meeting is to see whether the Stockholders will decide to increase the capital stock of said Company, in the manner provided by law.

The amount to which it is proposed to increase such capital stock is one million dollars, or any smaller sum which shall be decided by the Stockholders at said meeting.

Dated at the Office of said Company, January 15, 1872.

JAS. WILLCOX, CHAS. H. WILLCOX, J. N. DAGGETT, ED. R. WILLCOX, ABEL DENISON. } Trustees.

REDEMPTION of BONDS at the HOUSTON and TEXAS CENTRAL RAILWAY COMPANY—EXTENSION OF TIME.—Sealed proposals for the sale of bonds to the two sinking funds will be received until March 1, 1872.

The amount in the sinking fund provided for the redemption of the bonds secured by mortgage on the main line, is one hundred and twenty thousand ($120,000) dollars.

The amount in the sinking fund provided for the redemption of the bonds secured by mortgage on the Western Division, is thirty-two thousand ($32,000) dollars.

Proposals should be addressed to the undersigned, and plainly indicate whether the bonds offered are of the main line or of the Western Division.

The bonds offered at lowest price will be purchased, and successful bidders notified without delay. SHEPHERD KNAPP, WM. WALTER PHELPS, } Trustees.

Dec. 1, 1871. No. 26 Exchange-place, New-York City.

THE REAL ESTATE TRUST COMPANY, 317 Broadway, New-York, WILL PURCHASE BONDS AND MORTGAGES ON REAL ESTATE. MONEY RECEIVED ON DEPOSIT AND 4 PER CENT ALLOWED ON DAILY BALANCES.

V. K. STEVENSON, President.
WILLIAM L. ELY, Sec'y.

A MEETING of the holders of the FIRST MORTGAGE BONDS, secured by land grants, issued by the GRAND RAPIDS AND INDIANA RAILROAD COMPANY, will be held at the office of the undersigned on TUESDAY next, at 12, noon, to adopt measures to enforce payment of the over-due interest on said bonds.

J. C. SANDERS, No. 13 Chambers-st.

OFFICE OF THE FIREMEN'S FUND INSURANCE CO., No. 187 BROADWAY, NEW-YORK, Jan. 13, 1872.

At a regular meeting of the Board of Directors of this Company, held THURSDAY, Jan. 11, 1872, JAMES D. SPARKMAN, esq., was unanimously elected President, and CHARLES E. APPLEBY, esq., Vice-President for the ensuing year.

W. H. WADSWORTH, Secretary.

FOR SALE—The "FIRST MORTGAGE BONDS, SECURED BY LAND GRANTS," issued by the Grand Rapids and Indiana Railroad Company, at 70 and accrued interest.

S. EDDY & Co., No 1 Park-place.

TEXAS PACIFIC RAILROAD COMPANY, OFFICE, CORNER WARREN AND WEST-STS., NEW-YORK, Jan. 16, 1872.

A MEETING of the DIRECTORS of the TEXAS PACIFIC RAILROAD COMPANY will be held on TUESDAY, the 6th day of February next, at their office, 177 West-st., New-York City, at 12 o'clock m. E. B. HART, Secretary.

RAILROAD BONDS dealt in by CHARLES M. SCHOTT, jr., 19 Wall-st. A specialty made of INVESTMENT SECURITIES.

RAILROAD, State, City, County, and Town BONDS, of all kinds, BOUGHT and SOLD by HANNA BROTHERS, 27 Wall-st., New-York. Investment securities a specialty. Quotation lists furnished to investors.

RAILROAD BONDS.—Whether you wish to BUY or SELL, write to CHARLES W. HASSLER, No. 7 Wall-st., New-York.

Lawrence City, Kansas, 6 per cent Gold Bonds. Interest, Feb. and August, for Sale by HANNA BROS., 27 Wall-st.

ALL TAXES PAID.

We think very highly of, and recommend to all classes of Investors,

The Connecticut Valley Railroad First Mortgage 7 Per Cent Bonds,

FREE OF ALL TAXES in Connecticut; free of income tax everywhere. Interest payable January and July in New-York. Road finished and running; stock paid up larger than mortgage; Mortgage positively limited to One Million dollars; road already employed to its utmost capacity, and earning more than its mortgage interest and all expenses.

For sale, at 95 and interest, by

ALLEN, STEPHENS & Co., BANKERS, No. 12 PINE-ST., N. Y.

Send all letters to Post-Office Box No. 3,087.

LORILLARD

INSURANCE COMPANY, OFFICE, 152 BROADWAY, NEW-YORK.

CASH CAPITAL.....$300,000.

THIS COMPANY IS NOW PREPARED TO ISSUE POLICIES, AND SOLICITS FROM THE PUBLIC, ESPECIALLY THE FRIENDS AND CUSTOMERS OF THE OLD "LORILLARD FIRE," A SHARE OF THEIR BUSINESS.

DIRECTORS.

ZOPHAR MILLS, ADAM P. PENTZ, JOHN J. SERRELL, NORMAN BOARDMAN, MARVILLE W. COOPER, EDGAR M. CRAWFORD, JOHN C. MARTIN, CARLISLE NORWOOD, WILLIAM L. POMEROY, JAMES M. McLEAN, RICHARD P. CURTIS, HENRY A. BURR, WYLLIS BLACKSTONE, NAHUM SULLIVAN, AUGUSTUS SCHELL, FRANCIS LELAND, WILLIAM VAN DEVENTER, CARLISLE NORWOOD, jr., MARTIN BATES, GEORGE W. QUINTARD, JOHN H. McLEAN, J. SEAVER PAGE, WM. R. KENDALL.

CARLISLE NORWOOD, President. ZOPHAR MILLS, Vice-President.

JOHN C. MILLS, Secretary.

FIRST-CLASS CITY & COUNTY BONDS, PAYING FROM 10 TO 13 PER CENT, FREE OF ALL TAXES. INTEREST COUPONS PROMPTLY PAID SEMI-ANNUALLY IN NEW-YORK.

CHOICE SECURITIES, of undoubted character, below par.

CASH VALUATION OF PROPERTY...$39,458,601
WHOLE INDEBTEDNESS (Limited) ONLY 1,079,000

Also an active variety of First Mortgage 7 and 8 per cent Railroad Bonds; Insurance, Bank, Gaslight, and City Railroad Stocks, including other Securities, paying from 10 to 20 per cent, for safe and profitable investments, at low rates. For sale by

ALBERT H. NICOLAY, BANKER, STOCK-BROKER, AND AUCTIONEER, 43 PINE-ST., NEW-YORK.

N. B.—First-class investment securities paying large rates of interest a specialty with this house for many years, and always kept on hand.

Philadelphia and Reading R. R. 7 Per Cent Consolidated Mortgage Bonds, Free of Tax, for Sale BY WILLIAM T. MEREDITH & CO., 54 EXCHANGE-PLACE, NEW-YORK.

8 Per Cent Gold,

INTEREST PAYABLE QUARTERLY FREE OF GOVERNMENT TAX,

First Mortgage Sinking Fund Bonds

(COUPON AND REGISTERED).

ISSUE LIMITED TO $16,000 PER MILE, OF THE

LOGANSPORT, CRAWFORDSVILLE, AND SOUTH-WESTERN RAILWAY OF INDIANA.

Price 92 1-2 and Accrued Interest.

This Road, 92 miles in length, 70 of which are in actual operation, runs south-westerly from Logansport to Rockville, passing centrally through five of the wealthiest and most productive counties of Indiana, hitherto without railway facilities, and penetrating for twelve miles, at its southern terminus, the celebrated Block Coal fields of Parke County. It affords the shortest existing outlet to Chicago, Toledo, Detroit, Fort Wayne, Logansport, and all other intermediate points for the Block Coal (now in such large demand), Lumber, Cattle, Grain, and other surplus products of this rich agricultural and mineral section of the State.

For the present we offer a limited number of these First Mortgage Bonds at 92½ and accrued interest, in currency, or will exchange them for U. S. Bonds or other marketable securities at the rates of the day.

At the above price these Bonds yield to the investor 60 per cent more income than the Bonds of the United States, and we unhesitatingly recommend them to all classes of investors as offering the most ample security and liberal returns.

Further and full particulars, with Pamphlets and Maps, furnished by us on application.

JONES & SCHUYLER, No. 12 PINE STREET, N. Y., FINANCIAL AGENTS OF THE COMPANY.

MIDLAND RAILROAD

FIRST MORTGAGE

7 Per Cent Gold Bonds,

LIMITED TO $20,000 PER MILE ON FINISHED ROAD.

The rapid progress toward completion of this great *Trunk Line* from New-York to the West and to Canada, enables us to offer to investors at par and interest a further limited issue of these favorite securities.

Upward of 340 miles of this road, including the New-Jersey section, are already finished, equipped, and in operation; and contracts with responsible parties have been made for its entire completion by the first day of July next. When this shall have been accomplished its earnings cannot fail to be largely and highly remunerative, as it has advantages at least equal to those of any of its competitors for both local and through business. It is building for cash, *of which nearly $6,000,000 has been furnished by subscription to its stock at* PAR. The work is substantial, and, including equipment, has not exceeded in cost $50,000 per mile, which is *less than one-third* of the amount at which some of the trunk lines of roads leading from New-York are capitalized, and on which they are paying good dividends.

In view of these facts, the Midland First Mortgage Bonds must be regarded as a first-class security—quite as safe as Governments; and, by making the exchange at the present difference in price, *holders of Midland Bonds will receive 33 per cent more of revenue upon the amount invested than the holders of Government Bonds.*

For sale or exchange for Governments at their market price, by

GEORGE OPDYKE & Co., No. 25 Nassau-st.

Sale Spartanburg and Union Railroad.

The State of South Carolina, plaintiff, against the Spartanburg and Union Railroad Company and others, creditors, defendants.

In obedience to an order dated 15th day of November, 1871, passed by the Hon. James M. Rutland, Judge of the Fourth Circuit of the State of South Carolina, the undersigned will sell, on the FIRST MONDAY IN FEBRUARY, 1872, at Unionville, in the County of Union, in the State of South Carolina, before the Court-House door, between the hours of 11 o'clock in the forenoon and 3 o'clock in the afternoon, at public outcry, to the highest bidder, the whole of the

Spartanburg and Union Railroad,

including the Road-bed, Right of Way, Grading, Bridges, Masonry, and Superstructure, lying and situate in the Counties of Fairfield, Union and Spartanburg; all the stock subscribed for in the Spartanburg and Union Railroad Company; the chartered rights and privileges thereof; the railroad spikes, chairs, and equipments, and all the property owned by said Company, as incident or necessary for its business, on the following terms, to wit: Twenty-five thousand ($25,000) dollars cash, and the balance in three equal semi-annual instalments, with interest on each instalment from the day of sale, to be secured by the bond of the purchaser, with a mortgage of the entire property sold. The purchaser will also be required to pay for all stamps and papers.

If the highest bidder should fail to pay at once the twenty-five thousand ($25,000) dollars aforesaid in cash, the property hereinbefore advertised will immediately be offered, at the time and place above mentioned, upon the terms already stated, for re-sale.

FOR INFORMATION the Referees beg leave to state that the line of the road is SIXTY-NINE (69) MILES long, extending from ALSTON, a point on the Greenville and Columbia Railroad, to the town of SPARTANBURG, on the Air-Line Railroad, now progressing to early completion, with maximum grades of forty (40) feet half-way with the best T rail fifty (50) lbs to the rod or 312 pounds to the mile, solidly constructed, and in every respect A FIRST-CLASS ROAD, now in GOOD RUNNING ORDER and CONDITION.

The road was projected to form a part of the long desired and still much needed railroad connection BETWEEN CHARLESTON, S. C., and CINCINNATI, O., via Columbia, Asheville, Warm Springs, and Cumberland Gap, to which important fact attention is invited.

Referees: { JAMES M. BAXTER, THOMAS B. JETER.

CAYUGA LAKE RAILROAD.

STATE OF NEW-YORK

Seven Per Cent FIRST MORTGAGE GOLD BONDS.

THIRTY YEARS TO RUN, AND ISSUED FOR $20,000 PER MILE.

This road forms the shortest and most direct route from the great Anthracite and Semi-Bituminous COAL fields of Pennsylvania into the central part of this State, and will run in connection with the New-York Central road, which it crosses at Cayuga Bridge. Traversing as it does the finest and most populous agricultural district, generally known as the "Garden of the State," its local traffic will be large, but its greatest source of revenue will be from its COAL business. The road is being rapidly built, and will be in active operation during this year. From our knowledge of this enterprise, and after the most thorough investigation we most confidently recommend the bonds as a safe investment. We offer for the present the Bonds at 90 and accrued interest in currency.

LEONARD, SHELDON & FOSTER, 10 WALL-STREET.

JACOB R. SHIPHERD, WILBUR F. HERBERT, EDWARD D. BUTLER, EDMUND H. DEWEY.

JACOB R. SHIPHERD & CO., BANKERS, 24 PINE-ST., NEW-YORK, 161 TWENTY-SECOND-ST., CHICAGO.

WE TRANSACT a regular Banking business in all its branches.

FOUR PER CENT INTEREST allowed upon daily balances of Banks Bankers, Corporations, and Individuals.

ADVANCES TO CORRESPONDENTS upon approved Collaterals.

RAILWAY BANKING in all legitimate forms a leading specialty.

INVESTMENT SECURITIES of the highest grades always on hand.

COLLECTIONS ON CHICAGO a specialty; on all other points on usual terms.

ILLINOIS SECURITIES a specialty. Our Chicago House affords every facility for Investments in any part of the State upon first mortgage, or in bond stock, at loans.

Our "HAND-BOOK OF ILLINOIS SECURITIES" sent free upon application.

95 and Interest.

NEW-JERSEY Midland Railway 7 PER CENT GOLD BONDS.

First Mortgage Guaranteed BY New-York Midland Railroad Company.

Road nearly completed. The Company assure us that trains will be running the entire length of the New-Jersey section of the New Great Trunk Line in March next.

For sale or exchange for marketable securities, by

GEO. OPDYKE & CO., GENERAL AGENTS, 25 NASSAU-ST.

TEN PER CENT KANSAS BONDS OF COFFEY COUNTY.

PRINCIPAL DUE IN TEN YEARS. For sale by H. H. POOTH, 37 Exchange-place, N. Y.

WE OFFER FOR SALE ON FAVORABLE terms.

MORRIS AND ESSEX RAILROAD BONDS.
WARREN RAILROAD, Second Mortgage, 7 per cent Bonds.
EVANSVILLE, HENDERSON AND NASHVILLE, First Mortgage, 7 per cent Bonds. (@10,000 per mile.)
CITY OF LOUISVILLE 7 per cent Bonds; interest payable 1st April and October, at Bank of America, New-York.

WILLIAM ALEXANDER SMITH & CO., No. 40 Wall-st.

THE TRIBUNE ALMANAC for 1872. Now ready. Price 20 cents.

Banking Houses and Bankers.

JOHN MUNROE & Co., BANKERS, No. 8 WALL-ST., NEW-YORK. Issue Circular Letters of Credit for Travelers, and Draw Bills on MUNROE & Co., No. 7 Rue Scribe, Paris, and ALEXANDERS, CUNLIFFES & Co. 30 Lombard-st., London.

Vermilye & Co., BANKERS, 16 & 18 NASSAU-ST., N. Y.

DEALERS IN ALL ISSUES OF GOVERNMENT SECURITIES

BUY AND SELL ON COMMISSION RAILWAY STOCKS, BONDS AND GOLD, MAKING LIBERAL ADVANCES.

INTEREST ON DEPOSITS.

LOCKWOOD & Co., BANKERS, 94 BROADWAY, MAKE COLLECTIONS

On all parts of the United States and Canada; BUY AND SELL on Commission Government, Railway, and other Securities. They also COLLECT DIVIDENDS, and transact a general Banking Business.

THE TRIBUNE ALMANAC for 1872. Now ready. Price 20 cents.

Dividend Notices.

CLEVELAND, COLUMBUS, CINCINNATI, AND INDIANAPOLIS RAILWAY, CLEVELAND, Ohio, Jan. 6, 1872.

A DIVIDEND of THREE AND A HALF PER CENT, free of United States tax, has been declared by this Company, payable on and after Feb. 1, 1872.

Stockholders registered at New-York will be paid at the United States Trust Company of New-York, No. 49 Wall-st.

The transfer books will be closed on the evening of Jan. 10 and reopened Feb. 2. By order of the Board of Directors.

GEO. H. RUSSELL, Treasurer.

THE GERMAN-AMERICAN BANK, NEW-YORK, JAN. 22, 1872.

A DIVIDEND of FOUR (4) PER CENT, free of all tax, will be paid to the shareholders of this bank on and after Feb. 1.

The transfer book will be closed from 25th inst. to that date, inclusive.

O. H. SCHREINER, Cashier.

OFFICE of the HOPE FIRE INSURANCE Co., No. 92 Broadway.—The Board of Directors have this day declared a SEMI-ANNUAL DIVIDEND of FIVE (5) PER CENT, free of Government tax, payable on demand.

JAMES R. MOORE, Secretary.

Jan. 11, 1872.

SAINT NICHOLAS INSURANCE Co., 165 BROADWAY, NEW-YORK.

CASH CAPITAL.....$150,000
ASSETS, JANUARY 1, 1872.....239,494

The usual SEMI-ANNUAL DIVIDEND of FIVE PER CENT, free of tax, is payable Feb. 1.

JOHN I. SEARING, Secretary.

OFFICE OF THE LOGANSPORT, CRAWFORDSVILLE AND SOUTH-WESTERN RAILWAY CO., CRAWFORDSVILLE, Indiana, Jan. 20, 1872.

THE QUARTERLY GOLD COUPON due February 1, 1872, of the 1st MORTGAGE BONDS of this Company, will be paid on and after that day, at the office of Company's Agents, Messrs. JONES & SCHUYLER, No. 12 Pine-st., New-York.

J. S. BAILEY, Treasurer.

THE COUPONS of the NEW-JERSEY MIDLAND RAILWAY FIRST-MORTGAGE SEVEN PER CENT GOLD BONDS, due Feb. 1, 1872, will be paid on and after that date, free of Government tax, on presentation at the Banking-House of GEORGE OPDYKE & Co., 25 Nassau-st., New-York. The transfer-books of the Registered Bonds will close on the 20th and reopen Feb. 1.

NEW-YORK, Jan. 24, 1872. HENRY R. LOW, Treasurer.

NEW-YORK, Jan. 20, 1872.

THE COUPONS due Feb. 1 on the PEORIA AND ROCK ISLAND RAILWAY FIRST MORTGAGE BONDS will be paid in gold, free of tax, on and after that date, at the banking house of TURNER BROTHERS, 14 Nassau-st.

WM. HAMILTON, President.

THE COUPONS of GREENE COUNTY (State of Missouri) will be paid at National Park Bank on and after February 1. JOSIAH T. KEIT, Commissioner.

33d Dividend.

PHENIX Insurance Co.

BROOKLYN, N. Y., Jan. 16, 1872.

A SEMI-ANNUAL DIVIDEND of FIVE (5) PER CENT has this day been declared PAYABLE ON DEMAND at the Office of the Company in New-York,

No. 173 BROADWAY. PHILANDER SHAW, Secretary.

Brooklyn Office, 12 and 14 Court-st.

THE TRIBUNE ALMANAC for 1872. Now ready. Price 20 cents.

Savings Banks

ABINGDON-SQUARE SAVINGS BANK, 23 ABINGDON-SQUARE. UNDER NINTH WARD BANK. INTEREST at the rate of SIX PER CENT. All deposits made on or before Feb. 1 will draw interest from Jan. 1. All deposits, except cash on hand, safely invested in Bonds and Mortgages and Governments only. Additional security to depositors by a fund of the Trustees pledged for this purpose.

THOS. McELLAND, President. EDGAR F. BROWN, WALTER J. PRICE, } Vice-Presidents.

GEO. W. BROWN, Secretary.

CHARTERED BY THE UNITED STATES. THE FREEDMAN'S SAVINGS AND TRUST COMPANY, A National Savings Bank, No. 15 BERKECKER-ST., NEW-YORK.

INTEREST EVERY THIRTY DAYS, if desired. Six Per Cent Compound Interest Certificates issued. Letters of Credit for travelers issued bearing interest. Accounts strictly private and confidential. Deposits paid On Demand, with interest due. Interest paid by check to parties out of the city, if desired. Send for circular. SAM. L. HARRIS, Manager. JOHN J. ZULLIG, Cashier.

MUTUAL BENEFIT SAVINGS, BANK, 166 NASSAU-ST. (Sun Building), New-York.

Interest commences on the first of every month. Books printed in German, French, and English. One dollar will commence an account.

CHARLES K. GRAHAM, President. G. H. BENEDICT, Secretary.

NEW-YORK SAVINGS BANK, Eighth-ave., cor. of Fourteenth-st.—SIX PER CENT INTEREST paid on all sums from $5 to $5,000. Deposits made on or before February 1 will draw interest from Feb. 1. Assets, $2,670,339 41. Surplus, $201,022 96.

Irving Savings Institution, No. 96 WARREN-ST., NEW-YORK.

SIX PER CENT INTEREST allowed on all sums. Interest commences from 1st of January, April, July, and October. Bank open daily from 10 a. m. to 3 p. m.

WALTER W. CONCKLIN, PRESIDENT. VANDERBILT L. BUXTON, Secretary.

THE TRIBUNE ALMANAC for 1872. Now ready. Price 20 cents.

Chances for Business Men.

FOR SALE AT A BARGAIN—A valuable BREWERY in Brooklyn, with all the machinery in running order. For full particulars, apply to HOMER MORGAN, 2 Pine-st. (2001)

FOR SALE—A GROCERY in a good locality, doing a fine business. Address S., care L. C. L., Station G.

GROCERY FOR SALE—In the upper part of the City, on the West side, a superior first-class Grocery Store, including a fine Stock, nice Fixtures, Horses, Wagons, &c. Apply to T. H. TERRELL, 368 Eighth-ave.

STEAM SAW-MILL.—A rare opportunity to PURCHASE first-class steam and water-power LUMBER MILLS, in Canada, with very extensive timber limits, finely situated for European and American markets. For particulars apply to J. W. RUSSELL, 71 Broadway.

TO JEWELERS!—For SALE—The finest STORE in the State of Illinois, in a thriving city of 15,000 inhabitants. The business has been established over fifteen years, and has paid largely during every year of its existence. The most satisfactory evidence can be given of this being a rare chance for a good business man who wishes to secure at once a first-class and profitable jewelry business. Capital required, from $10,000 to $15,000.

For particulars, inquire of or address T. B. BYNNER & Co., 189 Broadway, New-York.

$1,500.—PARTNER WANTED—As Cashier, &c. Traveling business; $3,000 weekly profits sure; no possible risk; investment well secured. Apply 315 Sixth-ave., up stairs.

$10,000.—PARTNER WANTED—With the above amount, to extend a well established manufacturing business. Address M. M. O., Tribune Office.

$20,000 to $30,000.—PARTNER Wanted in an Established Wholesale Cash Business; one who will take an active part preferred. References exchanged. Address P. O. Box 2,776, New-York City.

THE TRIBUNE ALMANAC for 1872. Now ready. Price 20 cents.

City Property to Let.

A.—TO LET, to a good tenant, at a low price, the STORE and BASEMENT, 661 Broadway. Apply to C. B. & J. P. MITCHELL & Co., 67 and 69 Leonard-st.

PART of a STORE to LET, suitable for any light, genteel business. Inquire at 1,143 Broadway.

TO LEASE—The STORES and BASEMENTS No. 1,134 Broadway and No. 213 Fifth-ave., connected and running through from Broadway to Fifth-ave. Also the store and basement No. 214 Fifth-ave., corner of Twenty-sixth-st. Apply to J. W. S. DEY, No. 60 Beaver-st.

TO Lease.—The first-class Store and Basement 536 B'way, near Spring-st., fine location for Millinery or Dry Goods business. Size, 25x100; immediate possession. Apply to S. Ireland, 201 Broadway.

$50 PER MONTH for an elegant French-roof HOUSE, eight rooms and cellar; hot and cold water, dumb-waiter, heater, &c. Call on E. B. HORTON, jr., 41 Cliff-st.

THE TRIBUNE ALMANAC for 1872. Now ready. Price 20 cents.

REAL ESTATE.

NEW-YORK, Wednesday, Jan. 24, 1872.

There were no public sales at the Exchange this morning, although several were announced to take place. Messrs. E. H. Ludlow & Co., Joseph McGuire, and Benjamin P. Fairchild all adjourned legal sales to some future day.

Brokers report an increasing demand for desirably located property, and lots on Fifth and Lexington-aves. are held with great firmness, and can only be purchased at high prices. Suburban property is without activity, but from present indications there will be a large business done next Spring. New-Jersey real estate continues dull, but large preparations have been made for building. On the line of the New-Jersey Central Railroad a large number of new houses will be erected. At Elizabeth the builders are fully occupied, and the number of houses under contract and projected exceeds any previous year.

City Real Estate for Sale.

A FREE REGISTER, with particulars of 2,000 Houses and Building Lots for SALE and TO LET, containing City map, &c., &c. Apply to V. K. STEVENSON & SON, 11 Pine-st.

A.—116TH-ST. (100 feet wide) three LOTS near Ninth-ave., overlooking Morning Side Park, for SALE at a bargain. WM. SINCLAIR, jr., & Co., 3 Pine-st.

FOR SALE on easy terms, or LEASE—The full-size, 4-story HOUSE, No. 25 West Twenty-third-st., near Fifth Avenue Hotel; also, No. 115 West Twenty-third-st., near Sixth-ave., in complete order; possession. S. EDDY & Co., No. 1 Park-place.

FIFTH-AVE.—For SALE, a HOUSE and LOT on Fifth-ave., between Nineteenth and Twenty-third-st., in first-rate order and on liberal terms. Apply to HOMER MORGAN, No. 2 Pine-st., or to H. R. DREW, 175 Fifth-ave.

FIFTH-AVE.—For SALE, a HOUSE and LOT on Fifth-ave., between Nineteenth and Twenty-third-st., in first-rate order, and on liberal terms. Apply to HOMER MORGAN, No. 2 Pine-st., or to H. R. DREW, 175 Fifth-ave.

FOR SALE or EXCHANGE for smaller houses, a large side HOUSE on Twelfth-st., near Fifth-ave. RULAND & WHITING, 5 Beekman-st.

FOR SALE, cheap—Valuable STORE and TENEMENT PROPERTY in the Eighth Ward. MULLER, WILKINS & Co., 7 Pine-st.

THE TRIBUNE ALMANAC for 1872. Now ready. Price 20 cents.

Westchester County Real Estate for Sale

TO MANUFACTURERS.—Several ACRES near the depot, Tarrytown, bounded by railroad and Hudson River, with WATER-GRANT, for SALE or LEASE in parcels to suit. Terms reasonable. C. S. BUCHANAN, Tarrytown.

THE TRIBUNE ALMANAC for 1872. Now ready. Price 20 cents.

Long Island Real Estate for Sale.

LARGE, HANDSOME, COUNTRY RESIDENCE, with 70 acres, situated on the water, near Railroad Depot, on Long Island, for SALE or EXCHANGE for Brooklyn or New-York property. RULAND & WHITING, 5 Beekman-st.

FOR SALE on EASY TERMS at Smithtown, L. I., a valuable FARM of 600 acres; large double house, barn, carriage-house, &c.; will be within one mile of Smithtown and Port Jefferson Railroad (now building). TWO-THIRDS of the purchase money may remain on bond and mortgage. Apply to MULLER, WILKINS & Co., No. 7 Pine-st. (o 1 026)

THE TRIBUNE ALMANAC for 1872. Now ready. Price 20 cents.

New-Jersey Real Estate for Sale.

A VALUABLE FARM of 90 Acres at Woodbridge, N. J., underlaid with the finest quality fire brick and white stone clay. Banks now open and yield largely. To be sold to close up the estate of Wm. Thompson, deceased. Send for circulars, or inquire of CHARLES DRAKE, on the premises.

FOR SALE, at Roselle, N. J., 45 minutes from N. Y., and 5 minutes from Elizabeth, on the line of the Central Railroad of N. J., a very desirable BRICK DWELLING, with good garden and fruit; plenty of shade; grounds well laid out, containing 24 city lots, one block from the depot, with or without carriage-house and stable. Roselle is 75 feet higher than Elizabeth, and very desirable as a residence. Also, for sale, 3 other beautiful Residences. Photographs of all the dwellings can be seen at this Office. A. D. HOPE, 119 Liberty-st., N. Y., or W. W. DILTS, Roselle, N. J.

FOR SALE—At Newark, N. J., the three-story and basement HOUSE No. 606 High-st., near Court; lot 25x147; stable on rear. For particulars inquire at No. 154 Clinton-ave., Newark.

FOR SALE, at Morristown, N. J., a beautiful French-roof COTTAGE, with Carriage-House, &c., complete; eight minutes' walk from depot. Location and surroundings first-class. Price low. Easy terms. Possession. S. EDDY & Co., No. 1 Park-place.

JOHN T. JENKINS & SON, DEALERS IN REAL ESTATE. Offices, Nos. 159 Nelson and 136 George-sts., and opposite Railroad depot. NEW-BRUNSWICK, N. J.

MENLO PARK LAND Co. have REMOVED their Office to 194 BROADWAY, Room 6. LOTS for SALE, 50 feet by 150 feet for $200 to $400. Easy terms. Full particulars can be obtained at Company's Office.

MORRISTOWN REAL ESTATE AGENCY.—Property of all kinds for Sale and Rent. Address THEODORE AYERS, Morristown, N. J.

PLAINFIELD, N. J.—For SALE COTTAGES from $3,000 to $9,500; HOUSES from $9,000 to $12,000; COUNTRY SEATS from $7,500 to $35,000. To RENT, COUNTRY SEATS, HOUSES, and COTTAGES, from $300 to $1,000 per year; convenient to depot; on very easy terms; for particulars, inquire of A. D. MELLICK, jr., & BRO., 6 Pine-st., New-York, or GEO. A. MARSH, opposite depot.

THE TRIBUNE ALMANAC for 1872. Now ready. Price 20 cents.

Country Real Estate for Sale.

A FARM for SALE at great sacrifice—One of the finest dairy and stock-raising FARMS in Dutchess Co., N. Y., 75 miles from New-York, on the Harlem R. R.; 220 acres upland, yet nearly level; well watered; in vicinity of Dutchess Co. Fair Grounds; good farm-house, carriage and milk-houses, and large barns; will sustain a dairy of 50 cows. Terms exceedingly low and easy. Address or apply to H. M. PIERCE, jr., No. 11 Pine-st.

A SPLENDID FARM on Chesapeake Bay, near the State Capital, and a fine Dairy Farm on Harlem Railroad, at a great bargain for cash or unincumbered city property. Address OWNER, Box 59 Mt. Vernon, N. Y.

ATTENTION.—116 FARMS, mostly in Jersey; full particulars; strictly truthful descriptions. J. STANLEY FERGUSON, 132 Broadway, Room 6, N. Y.

FARM and splendid COUNTRY RESIDENCE near Washington for SALE—A farm of 600 acres in Orange County, Va., on the Orange and Alexandria Railroad, one mile from Orange Court-House, equi-distant from Washington and Richmond. The location is unsurpassed by any in the State for salubrity of climate and beauty of scenery, commanding an extensive view of the Blue Ridge Mountains and surrounding country. The improvements consist of a beautiful and commodious mansion in complete repair, a new large barn and corn crib, and outbuildings of every description necessary to a well appointed farm; well timbered and watered, thoroughly fenced, fruit in great variety. The soil is unsurpassed by any upland in the State, and is admirably adapted for grazing. The above property, including the stock, implements, and furniture (nearly new), can be bought at advantageous for farming and a delightful residence that can be equaled by few in any part of the State is offered at a great sacrifice, the owner being desirous to engage in other business. Address HOWARD PLACE, Orange C. H., Va.

FOR SALE CHEAP—The late RESIDENCE of C. W. Whitney, esq., situated on Chatterton's Hill, about one-quarter mile from the White Plains depot, overlooking the entire village and surrounding country for miles. The house, stable, cottage, and all outbuildings are in good order and have all the modern improvements; suitable for either Winter or Summer residence. The grounds, containing about six acres, are handsomely laid out, well stocked with fruit and other trees. It will be sold low; 60 per cent of the purchase money can remain on bond and mortgage for three years. Photographs of the place can be seen at the office of the undersigned, where further particulars can be had. If not sold at private sale it will be offered at auction Feb. 23. Apply to HUGH N. CAMP, 166 Broadway. (P 214)

FOR SALE—A fine COUNTRY SEAT at Newburgh. Price, $12,000. For maps and particulars apply to A. P. SMITH, 12 Pine-st., Room 7.

MANUFACTURING PROPERTY FOR SALE. The best distributing point in the country; six railroad outlets; coal and iron cheap. Address, STARK ARMS WORKS, Binghamton, N. Y.

TO STOCK RAISERS.—The advertiser has a large TRACT OF LAND, well watered and timbered, situated three miles from a railroad, in Missouri.

Also, a large RANCHE in Kansas, on a railroad. He has a large herd of COMMON STOCK, and several SHORT-