Financial.

NOTICE.

NORFOLK AND WESTERN RAILROAD COMPANY.

The Second Annual Meeting of the stockholders of the Norfolk and Western Railroad Company will be held on Wednesday, the tenth day of January, 1883, at 12 o'clock noon, at the office of the company in the City of Norfolk, Virginia, when an election will be held for thirteen directors for the ensuing year, and such other business transacted as may properly come before the meeting. The transfer books will be closed from 3 o'clock p. m., December 31, 1882, until 9 o'clock a. m. January 12, 1883.

GEO. F. TYLER, President.

G. R. W. ARMES, Secretary.

December 21, 1882.

THE NORTH RIVER CONSTRUCTION COMPANY, PRESIDENT'S OFFICE, NEW-YORK, Dec. 23, 1882.

THE STOCKHOLDERS OF THE NORTH RIVER CONSTRUCTION COMPANY are hereby notified that a further instalment of TEN (10) PER CENT on their respective shares (instalment No. 8) has been duly called by the Board of Directors, payable at the company's office, No. 15 Broad st., (Mills Building) New-York City, on Wednesday, January 10, 1883.

The transfer books will be closed from Wednesday, December 27, at 3 p. m., until the morning of Thursday, January 11 next.

E. F. WINSLOW, President.

OFFICES OF THE OREGON IMPROVEMENT COMPANY, MILLS BUILDING, BROAD-ST., NEW-YORK, Dec. 22, 1882.

THE MAJORITY OF THIS COMPANY'S STOCKHOLDERS having assented to the proposed increase of the capital stock by the issue of twenty thousand additional shares, as recited in the resolutions of the Board of Directors, passed December 4, 1882, the holders of the first mortgage bonds of this company are hereby notified that their respective privileges of subscribing to said additional shares upon the terms recited in said resolutions may be exercised from the date hereof until and including January 8, 1883, at the offices of the company in New-York or Portland, upon presentation of the bonds upon which the privilege is claimed. Further information will be furnished upon application at the above address.

T. H. TYNDALE, Secretary.

OFFICE OF CHASE & HIGGINSON, 24 PINE-ST., N. Y.

WE offer to buy or sell Northern Pacific Railroad 6 per cent dividend scrip.

CHASE & HIGGINSON.

TO INVESTORS.

COLUMBUS, HOCKING VALLEY AND TOLEDO RAILWAY COMPANY FIFTY-YEAR 5 PER CENT CONSOLIDATED MORTGAGE BONDS.

ANNUAL REPORT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1881:

EARNINGS	$2,519,794 38
EXPENSES	1,329,137 08
NET EARNINGS	1,190,657 30
INTEREST ON FUNDED DEBT AND RENTALS	655,874 00
SURPLUS	$523,783 80

6 PER CENT CAR TRUST BONDS running from six months to five years, issued by THE RAILROAD EQUIPMENT CO. CAPITAL, $1,500,000. Paid up, $900,000.

Also

SPECIAL CAR TRUST BONDS.

Series A-8 Columbus, Hocking Valley and Toledo Railway, 6 per cent, interest payable semi-annually.

Series A-8 B—Columbus, Hocking Valley and Toledo Railway, 6 per cent, interest payable quarterly.

Series A-10—Minneapolis and St. Louis Railway, 6 per cent, interest payable quarterly.

Louisville and Nashville Railroad, 6 per cent, interest payable semi-annually.

East Tennessee, Virginia and Georgia Railroad, 6 per cent, interest payable semi-annually.

New-York, Chicago and St. Louis Railway, 7 per cent, interest payable semi-annually.

Circulars on application.

For sale by

POST, MARTIN & CO., 34 PINE-ST.

BONDS.

Choice investment, R. R. and Municipal Bonds, netting 5 to 6 per cent. Investment circular for January, mailed on application.

Denslow, Easton & Herts, BANKERS, MILLS BUILDING, Wall and Broad-sts., New-York.

E. H. DENSLOW, (Member N. Y. Stock Exchange.
D. A. EASTON.
H. H. HERTS.
S. H. NICHOLS.
P. O. Box, 1,589.

DANIEL A. MORAN, 27 PINE-ST., N. Y.

OFFERS FOR SALE A CHOICE LINE OF FIRST-CLASS RAILROAD BONDS.

PARTICULARS ON APPLICATION.

TO HOLDERS OF SOUTH CAROLINA BONDS.

The National Park Bank, New-York, will pay on presentation, at maturity, the January, '83, coupons of the Brown Consolidated Bonds of the State of South Carolina.

Banking Houses and Bankers.

TAINTOR & HOLT, BANKERS, NO. 10 WALL-STREET,

TRANSACT A GENERAL BANKING BUSINESS. DEPOSITS RECEIVED AND INTEREST ALLOWED ON BALANCES.

Dividend Notices.

THIRD NATIONAL BANK OF THE CITY OF NEW-YORK, NEW-YORK, Dec. 20, 1882.

A SEMI-ANNUAL DIVIDEND of THREE AND ONE-HALF PER CENT free of tax was this day declared payable January 2, 1883.

G. L. HUTCHINGS, Cashier.

OFFICE OF CHICAGO, ST. PAUL, MINNEAPOLIS AND OMAHA RAILROAD COMPANY, 52 WALL-ST., NEW-YORK, Dec. 18, 1882.

A DIVIDEND of ONE AND THREE-QUARTERS PER CENT on the preferred stock of this company, declared by the Board of Directors on the 16th inst., will be paid at the company's office, at Room 11, No. 52 Wall-st., New-York, on Saturday, January 20 next.

Transfer books of preferred stock will close on Saturday, December 30, and reopen on Wednesday, January 24, 1883.

M. L. SYKES, Treasurer.

THE IMPORTERS AND TRADERS' NATIONAL BANK OF NEW-YORK, NEW-YORK, Dec. 16, 1882.

A DIVIDEND OF SEVEN PER CENT out of the earnings of the last six months has to-day been declared by this bank, payable on the 2d day of January next. The transfer books will remain closed till that date.

EDWARD TOWNSEND, Cashier.

THE MERCANTILE TRUST COMPANY, NEW-YORK, Dec. 20, 1882.

AT THE REGULAR MEETING of the Board of Directors of the Mercantile Trust Company held this day, a dividend of FOUR PER CENT upon the capital stock was declared payable on and after January 2, 1883.

The transfer books of the company will be closed on Tuesday, December 26, and reopened on Wednesday, January 3, 1883.

E. L. MONTGOMERY, Treasurer.

THE SIERRA GRANDE MINING COMPANY OF LAKE VALLEY, NEW-MEXICO, TRANSFER OFFICE, 18 EXCHANGE BUILDING, PHILADELPHIA, Dec. 20, 1882.

DIVIDEND NO. 3.—The Board of Directors have this day declared a dividend (No. 3) of One Hundred Thousand Dollars ($100,000), being 25 cents per share, payable at the transfer office of the company on and after January 2, 1883, to the stockholders of record. Transfer books close on December 26 at 3 p. m., and reopen January 3 at 10 a. m. By order

BENJAMIN H. SHOEMAKER, President.

Attest: GEORGE L. SMEDLEY, Secretary.

FLINT AND PERE MARQUETTE RAILROAD COMPANY, EAST SAGINAW, Mich., Dec. 19, 1882.

DIVIDEND.—The Board of Directors have this day declared a dividend of THREE AND ONE-HALF PER CENT on the preferred capital stock of the company, from the earnings of the first six months of 1882, payable at the Merchants' Exchange National Bank, New-York, on and after January 15, 1883, to stockholders of record at 3 p. m. December 26, 1882.

The transfer books will be closed at 3 p. m., December 26, 1882, and reopen January 16, 1883.

H. C. POTTER, Treasurer.

OFFICE OF THE HOLYOKE MINING COMPANY, No. 58 BROADWAY, NEW-YORK, Dec. 23, 1882.

DIVIDEND NO. 4.—The regular monthly dividend of TWO PER CENT, and an extra dividend of ONE PER CENT was this day declared and made payable at the office of the company, January 9, 1883.

Transfer books close January 3, and open January 10.

J. C. HALL, Secretary and Treasurer.

THE NATIONAL SHOE AND LEATHER BANK, NEW-YORK, Dec. 22, 1882.

FIFTY-EIGHTH DIVIDEND.—The Directors of this Bank have this day declared a SEMI-ANNUAL DIVIDEND of FOUR (4) PER CENT, payable January 2, 1883, until which date the transfer book will be closed.

J. M. CRANE, Cashier.

COPPER QUEEN MINING COMPANY, NEW-YORK, Dec. 23, 1882.

FOURTEENTH DIVIDEND.—The Board of Trustees of this Company have this day declared a quarterly dividend of ONE HUNDRED AND TWENTY-FIVE THOUSAND DOLLARS (50 cents per share), payable at the office of the company, 37 and 39 Wall street, to stockholders of record on and after January 6, 1883. Transfer books close January 3, 1883, and reopen January 8.

W. H. MARTIN, Treasurer.

NEW-YORK, LAKE ERIE AND WESTERN R. R. CO., TREASURER'S OFFICE, 21 COURTLANDT-ST., NEW-YORK, Nov. 28, 1882.

NOTICE.—The Board of Directors have this day declared a dividend of SIX PER CENT, on the preferred stock of this company payable at this office on and after the 16th day of January, 1883, to the preferred stockholders registered as such at the closing of the books; and at the same time will be paid the coupon upon the income bonds of this company due and payable according to the tenor and effect thereof for the year ending November 30, 1882, being coupon number 8.

The books will close for transfers of preferred stock only at 3 p. m. on the 30th day of December, 1882, and reopen on the 17th day of January, 1883.

R. W. SPENCER, Treasurer.

Dividend Notices.

NATIONAL BANK OF COMMERCE IN NEW-YORK.

DIVIDEND.—A semi-annual dividend of four (4) per cent has been declared upon the capital stock of this bank, payable on and after January 8, 1883.

W. W. SHERMAN, Cashier.

NOTICE is hereby given that the interest due January 1st, 1883, on the FUNDED DEBT OF THE STATE OF OHIO, will be paid at the American Exchange National Bank, N. Y., from the 1st to the 10th prox., and thereafter at our office in Columbus. The transfer books will be closed on the 15th inst., and reopened on the 16th of January, 1883.

JOHN F. OGLEVEE, Auditor of State;
CHARLES TOWNSEND, Secretary of State;
GEORGE K. NASH, Attorney-General,
Commissioners of the Sinking Fund.
C. C. WHEELER, Secretary.

Columbus, Ohio, Dec. 11, 1882.

THE CHICAGO AND ALTON RAILROAD COMPANY, SECRETARY AND TREASURER'S OFFICE, CHICAGO, Ill., Dec. 20, 1882.

NOTICE is hereby given to the owners of the income bonds of the CHICAGO AND ALTON RAILROAD COMPANY due January 1, 1882, that the same will be paid upon presentation at the office of Messrs. Jesup, Paton & Co., 52 William-st., New-York, on and after January 2, 1883, and that interest thereon will cease after maturity.

C. H. POSTER, Treasurer.

NATIONAL BROADWAY BANK, NEW-YORK, Dec. 23, 1882.

SIXTY-SIXTH DIVIDEND.—A semi-annual dividend of TEN PER CENT will be paid on the capital of this bank on and after Jan. 2, 1883.

J. L. EVERITT, Cashier.

THE LAKE SHORE AND MICHIGAN SOUTHERN RAILWAY CO., TREASURER'S OFFICE, GRAND CENTRAL DEPOT, NEW-YORK, Dec. 22, 1882.

THE BOARD OF DIRECTORS of this company have this day declared a quarterly dividend of TWO PER CENT upon its capital stock, payable on THURSDAY, the FIRST day of FEBRUARY next, at this office.

The transfer books will be closed at 3 o'clock p. m. on FRIDAY, the 29th inst., and will be reopened on the morning of Monday the 5th day of February next.

F. W. VANDERBILT, Acting Treasurer.

THE MICHIGAN CENTRAL RAILROAD CO., TREASURER'S OFFICE, GRAND CENTRAL DEPOT, NEW-YORK, Dec. 22, 1882.

THE BOARD OF DIRECTORS of this company have this day declared a dividend of TWO PER CENT upon its capital stock, payable on THURSDAY, the FIRST day of FEBRUARY next, at this office.

The transfer books will be closed at 3 o'clock p.m. on Friday, the 29th inst., and will be reopened on the morning of Monday, the 5th day of February next.

C. VANDERBILT, Treasurer.

THE BOWERY NATIONAL BANK, NEW-YORK, Dec. 22, 1882.

THE BOARD OF DIRECTORS have this day declared a dividend of FIVE PER CENT, payable on Jan. 2, 1883.

R. HAMILTON, Cashier.

PHENIX NATIONAL BANK, NEW-YORK, Dec. 23, 1882.

THE directors of this bank have this day declared a dividend of THREE (3) PER CENT, payable on and after January 2, 1883.

JOHN PARKER, Cashier.

THE CHATHAM NATIONAL BANK, 196 BROADWAY, NEW-YORK, Dec. 20, 1882.

THE Board of Directors have this day declared a semi-annual dividend of FIVE PER CENT, from the earnings of the past six months, payable 2d January, 1883. The transfer books will remain closed until the 2d proximo.

H. P. DOREMUS, Cashier.

SAN FRANCISCO, Dec. 15, 1882.

THE FATHER DE SMET CONSOLIDATED GOLD MINING COMPANY has declared Dividend No. 24, of 20 cents per share, payable at the office of Laidlaw & Co., No. 14 Wall-st., New-York, December 30. Transfer books will close the 20th inst.

H. DEAS, Secretary.

OFFICE OF THE MORNING STAR CONSOLIDATED MINING COMPANY, NO. 2 WALL-ST., NEW-YORK, Dec. 21, 1882.

THE Board of Trustees of this company has declared a dividend (No. 15) of TWO AND ONE-HALF PER CENT on the capital stock, payable December 27 at the office of the company, No. 2 Wall-st., Room 19.

The transfer books will be closed on the 23d, and reopened on the 28th.

WM. ADAMS, Treasurer.

THE SIERRA GRANDE MINING CO. OF LAKE VALLEY, N. M., TRANSFER OFFICE, 18 EXCHANGE BUILDING, PHILADELPHIA, Dec. 20, 1882.

THE Board of Directors have this day declared a dividend (No. 3) of one hundred thousand dollars ($100,000), being TWENTY-FIVE (25) CENTS PER SHARE, payable at this office on and after January 2, 1883, to the stockholders then of record.

Transfer books close December 26 at 3 p. m., and reopen January 3 at 10 a. m.

BENJAMIN H. SHOEMAKER, President.

OREGON AND TRANSCONTINENTAL COMPANY, NEW-YORK, Dec. 9, 1882.

THE BOARD OF DIRECTORS of this Company have declared a quarterly dividend of ONE AND ONE-HALF PER CENT (1½ per cent), payable January 10, 1883, at the office of the Farmers' Loan and Trust Company. The transfer books will close December 21, 1882, and reopen January 15, 1883.

C. A. SPOFFORD, Assistant Secretary.

OFFICE OF THE IRON SILVER MINING COMPANY, NO. 12 WALL-ST., NEW-YORK, Dec. 9, 1882.

THE Board of Trustees have this day declared DIVIDEND No. 9 of TWENTY CENTS PER SHARE, payable at this office, Tuesday, December 26, 1882. Transfer books will be closed at 3 o'clock p. m. Saturday, December 16, and reopened on Thursday, December 28.

JACOB HOUGHTON, Secretary.

THE NATIONAL PARK BANK OF NEW-YORK, NEW-YORK, Dec. 19, 1882.

THE Board of Directors have this day declared a dividend of FOUR PER CENT from the earnings of the past six months, payable January 2, 1883. The transfer books will remain closed until the 4th proximo.

E. K. WRIGHT, Cashier.

OFFICE OF WELLS, FARGO & CO., 65 BROADWAY, NEW-YORK, Dec. 15, 1882.

THE regular semi-annual dividend of FOUR PER CENT has been declared by the directors of this company, payable January 15, 1883, at our office as above. The transfer books will close December 30 at 2 p. m. and reopen January 16.

H. B. PARSONS, Assistant Secretary.

THE MERCANTILE TRUST COMPANY, NEW-YORK, Dec. 21, 1882.

THE COUPONS due January 1 upon the new Adjustment Bonds of the City of Elizabeth, N. J., will be paid on and after January 2, 1883, at the office of the Mercantile Trust Company.

E. L. MONTGOMERY, Treasurer.

NEW-YORK, WEST-SHORE AND BUFFALO R'Y CO. PRESIDENT'S OFFICE, MILLS BUILDING, 15 BROAD-ST., NEW-YORK, Dec. 15, 1882.

THE semi-annual interest maturing January 1, 1883, on the first mortgage bonds (registered and coupon) of the NEW-YORK, WEST SHORE AND BUFFALO RAILWAY COMPANY will be paid by said company at its office, No. 15 Broad-st., on and after January 2, next.

HORACE PORTER, President.

OFFICE OF THE IRON STEAMBOAT COMPANY, NEW-YORK, Dec. 15, 1882.

THE COUPONS of the first mortgage bonds of the IRON STEAMBOAT COMPANY due January 1, 1883, will be paid on and after January 2 at the Mercantile Trust Company, No. 120 Broadway. Interest on fractional bond scrip of the Company will be paid at the office of May & King, 33 Broad-st.

LEWIS MAY, Treasurer.

THE MISSOURI PACIFIC RAILWAY COMPANY, 195 BROADWAY, NEW-YORK, Dec. 9, 1882.

A quarterly dividend of ONE AND THREE-QUARTERS PER CENT on the capital stock of this Company will be paid at the office of the Company on and after January 2 next. The transfer books will close on Wednesday, the 20th instant, and reopen Wednesday, January 3 next.

A. H. CALEF, Treasurer.

Business Chances.

A RARE CHANCE FOR CAPITALISTS.—The subscription book of the L. Graf Manufacturing Co., of Newark, N. J. (which will be incorporated under the laws of the State of New-Jersey, staple articles, Boots and Shoes), is now open. Capital stock is divided into 2,500 shares of $100 each: $100,000 to $125,000 will be set aside for a strictly cash working capital; business has a brisk trade all over the country and a large export trade; factory in Newark, N. J.; salesroom in New-York. Dividends on this stock will be about 15 to 20 per cent.

Subscription book open at German National Bank, Newark, N. J., and at Messrs. S. A. & J. J. Dickerson's, 79 Gold-st., New-York.

PARTNER WANTED.—By iron and metal house, holding valuable agencies, to replace retiring partner: capital required, $20,000. Address FERRUM, N. Y. Tribune Office, 154 Nassau-st.

PARTNER WANTED—An active or special partner that will invest $100,000 in an established manufacturing business. Inquire of E. DUNCAN SNIFFEN, No. 3 Park Row, New-York City.

Situations Wanted—Males.

A YOUNG MAN, with 12 years' general business experience, office and outside, desires a situation that will be permanent; can furnish good references and security, character and habits all right. Address C. C., Tribune Office.

COOK or ASSISTANT COOK.—By an Englishman, age 31, that understands his business and can furnish first-class testimonials from former employer. Address JAMES CALVERT, 14 Greenwich-st.

GARDENER.—By a first-class gardener and farmer; wife good butter maker. Address M. S., Box 63, Tribune Uptown Office, 1,238 Broadway.

PORTER, Usefulman in Warehouse or Watchman.—By a married man, sober, honest, handy, willing; Norwegian by birth; security and good reference furnished. THOMAS JOHNSEN, 242 Van Brunt-st., Brooklyn.

SALESMAN.—Dry goods, jobbing or importing house.—By an unmarried man that has had several years' experience and can furnish best of references as to qualifications and character. EXPERIENCE, Tribune Office.

USEFULMAN, HOTEL FIREMAN or PORTER.—By a young American, strong, quick, willing and thoroughly understands the business; can furnish security and good references. Address CHARLES DEWEY, 873 2d-ave.

WATCHMAN, STABLEMAN or DRIVER.—By an honest, sober and willing single man; can furnish good security and references. Address W. WILSON, No. 10 High-st., Elizabeth, N. J.

Help Wanted.

WANTED.—About New-Year, an intelligent, trustworthy domestic (Protestant), healthy, temperate, cleanly, without incumbrance, best of references, to take care of a suit of rooms in first-class apartment house, near Central Park and 7th-ave., and do nice plain cooking and laundrying for an elderly gentleman. Labor light. The relation strictly one of business. Address HOME, Tribune Office, Box 14, in handwriting of applicant, with age, terms, residence or post office address.

WOOD ENGRAVERS WANTED.—Several wood engravers, and also a draughtsman accustomed to draw letter designs and mechanical work on wood, can find steady and well-paying employment. Address proofs and salary wanted to WILLIAM BRAH, 80 Wisconsin-st., Milwaukee, Wis.

Situations Wanted—Females.

A T MLLE. EKSTROM'S Swedish, French and German Employment Office ladies will find capable servants—cooks, laundresses, waitresses, chambermaids and girls for general housework; also male servants, butlers, footmen, &c. MLLE. A. EKSTROM, No. 178 Lexington-ave., cor. 31st., New-York.

A LADY TO DO FAMILY MENDING, $1 a day; highly recommended as companion to invalid or housekeeper; take charge of and instruct youth; $10 a month. Address R. RUSSELL, 92 East 14th-st., Box 135 Tribune Branch Office.

CHAMBERWORK, HOUSEWORK, WAITING, COOKING, &c.—By good Protestant girls, for city and country, for very moderate wages. At the PROTESTANT HOME BUREAU, 138 6th-ave., above 10th-st.

DAY WORK.—By a respectable colored woman. Address STEWART, Tribune Uptown Office, 1,238 Broadway.

FAMILY WASHING.—By day and week. Ladies' and gentlemen's washing; good references can be given for washing; top floor, back room. Mrs. FANNY BROWN, 461 West 24th-st.

NURSE.—By an American lady, as monthly nurse; best medical recommendations. No. 136 Lexington-ave.

NURSERY GOVERNESS.—By an American Protestant accustomed to teach, the care of the children of a family; can mend and sew a little; English, music and French taught correctly and thoroughly; moderate terms; best city references. Address E, box 79, Tribune Uptown Office, 1,238 Broadway.

NURSE, LADY'S-MAID or SEAMSTRESS.—By a Swiss French Protestant, just arrived. Call or address 130 West 20th-st.

NURSERY GOVERNESS.—By an American Protestant of refinement, to take charge of the children of a family; can repair their clothing; moderate terms; best city references. Address M., Box 79, Tribune Uptown Office, 1,238 Broadway.

City Real Estate for Sale.

A.—LENOX HILL, convenient to Lenox Library. Superb, full-size, modern, high stoop, brown stone dwelling; if sold immediately, only $62,500. Terms to suit.

V. K. STEVENSON, JR., 81 Cedar-st., or 661 5th-ave.

A 69TH-ST. HOUSE for sale at a bargain, between Madison and Park-aves. This is worth the attention of anyone wanting a beautiful house at about $50,000.

RIKER, 998 6th-ave.

FIRST-CLASS BUSINESS PROPERTY on streets in this vicinity for sale, paying 10 per cent. RULAND & WHITING, 5 Beekman-st.

FOR SALE—$75,000.—A house, 25x65 feet, cabinet finish, hardwood floors, mirrors, bookcases in library, newly decorated, in perfect order. 15 East 43d-st.

LOTS NEAR 5TH-AVE., $3,500 EACH. A very cheap parcel.

RULAND & WHITING, 5 Beekman-st.

City Property To Let.

BANKING OFFICES TO LET.

All furnished ready for use.

40 BROADWAY.

Apply on the premises or to the CHARTER OAK LIFE INS. CO'Y, 71 Broadway.

FLATS TO LET, with view of Central Park. Thoroughly first-class. Hall-boys in attendance. Rents moderate. Apply to owner on premises, Nos. 35 and 39 West 61st-st.

TO LET.

IN THE "WELLES BUILDING,"

situated on Broadway and Beaver-st., opposite Bowling Green, the best offices in the city of New-York for BANKING, INSURANCE, BROKERS or OTHER BUSINESS.

This entirely new and truly magnificent building is now completed and ready for occupancy. It is built of brick, carbon and pink granite, and is THOROUGHLY FIRE-PROOF. It contains four passenger elevators, pure spring water from an artesian well, and all the LATEST MODERN IMPROVEMENTS.

Choice offices can now be secured by early application to the subscriber at his office in said building, No. 18 Broadway.

M. M. VAIL.

Brooklyn Property For Sale and To Let.

FOR SALE on very easy terms, a four-story brick dwelling on the west side of Columbia Heights, midway between Fulton and Wall Street Ferries, overlooking the bay, and running through to Furman-st., with a four-story store on Furman-st.; lot 25x100; a small amount only of cash required. Address P. LESTER, Tribune Office.

Country Property For Sale and to Let.

BEAUTIFUL RESIDENCE.

Twelve rooms; all improvements; lot 33x157 feet; magnificent location and surroundings; convenient to ferries; $4,000; only $1,000 cash required; balance in easy instalments; other places from $800 upwards. Send stamp for "Record." Open Christmas until 3 p. m. J. M. GIBSON, 47 Montgomery-st. and 219 Pacific-ave., Jersey City.

FACTORY FOR SALE.

IN NEWARK, N. J.,

THE NUGENT MOROCCO FACTORY.

On Halsey-st., is now offered for sale. The buildings consist of the four-story brick building fronting on Halsey-st., formerly used as office and warerooms, contain about five thousand square feet of flooring, with a steam elevator. In the rear of the above are two large four-story brick buildings, about 25x100 each, containing about twenty thousand square feet of flooring; every story well lighted, and the buildings are built in such a manner that the light can never be obstructed.

Besides the above buildings there are two one-story buildings containing about five thousand square feet of flooring; also boiler and engine house, with a new 200-horse power engine built by Watts, Campbell & Co., of Newark. The buildings are comparatively new, substantially built and are in every way fitted for any kind of manufacturing business.

Besides the entrance on Halsey-st. there is an alleyway running in from Washington-st. which affords an entrance in the rear of the Halsey-st. entrance to the rear buildings.

From the fact of this factory property being located in the very centre of the city, convenient to all the railroads and being offered at a very low figure, it should attract the attention of parties contemplating building or extending their business, as this is no doubt the cheapest piece of factory property for sale in the vicinity.

For further particulars apply to or address

JOHN J. DEVINE, 750 Broad-st., Newark, N. J.

FOR SALE.—A complete country residence of 12 acres at Greenwich, Conn., convenient to depot; with suitable outbuildings in good order; will make terms to suit. Apply to owner, 239 West 49th-st.

TO LET.—At Bergen Point, corner of Avenue A and Juliette-st., a very pleasant house of ten rooms, all improvements; heater, gas, bath; rent $361.

Apply to R. HAMILTON, 62 Bowery, N. Y.

Savings Banks.

UNION DIME SAVINGS INSTITUTION.

Broadway, 33d-st., 6th-ave.

NEW-YORK, N. Y., December 23, 1882.

The rate of interest for the past six months has been fixed at FOUR PER CENT PER ANNUM.

It is payable on and after January 17.

JOHN W. ERTSON, President.

GARDNER S. CHAPIN, Treasurer.
CHARLES E. SPRAGUE, Secretary.

Steamboats and Railroads.

FALL RIVER LINE for BOSTON and the EAST.—FARES REDUCED, $3 to Boston, Lowell and Fitchburg, $2 to Newport and Fall River; $2.75 to New-Bedford; corresponding reduction to other points. Steamers NEW-YORK and OLD COLONY leave New-York on alternate days, Sundays included, from Pier 28, North River, foot of Murray-st., at 4.30 p. m. Connection by annex boat from Brooklyn (foot of Fulton-st.), and Jersey City (from foot of Exchange place) at 4 p. m.

BORDEN & LOVELL, Agents.
GEO. L. CONNOR, Gen'l Pass. Agent.

Special Notice—Sunday trips will be discontinued after December 24.

FOR NEW-HAVEN.—Steamers leave Peck Slip at 3 p. m. and 11 p. m. (Sundays excepted). 11 p. m. steamer arrives in time for early trains North and East.

LEHIGH VALLEY RAILROAD.—Passenger trains leave depots foot of Cortlandt and Desbrosses-sts. at 7.50 a. m., 3.40 and 7 p. m. for Easton, Bethlehem, Allentown, Reading, Mauch Chunk, Wilkesbarre, Towanda, Waverly, Ithaca, Geneva, Lyons, Buffalo and the West. Pullman through coaches run daily. Local trains at 3.40 p. m. for Easton, Bethlehem and Coplay.

Trains leaving at 7.50 a. m., 1 and 3.40 p. m. connect for all points in Mahanoy and Hazelton coal regions. Sunday train local for Mauch Chunk, 8.15 a. m. Leave Mauch Chunk at 4 p. m.

General Eastern Office, corner of Church and Cortlandt-sts.

E. B. BYINGTON, G. P. A.

NEW-YORK CENTRAL AND HUDSON RIVER RAILROAD.—Commencing November 6, 1882, through trains will leave Grand Central Depot:

8 a. m., Western and Northern Express to Rochester and Montreal with drawing-room cars, also to Saratoga.

8.40 a. m., special Express for Chicago, daily, stopping only at Albany, Syracuse, Rochester, Buffalo, Erie, Cleveland and Toledo.

10.30 a. m., Chicago Express, drawing-room cars to Canandaigua, Rochester and Buffalo.

11 a. m., to Albany and Troy, with connection to Utica Saratoga, Glens Falls, Lake George and Rutland.

3.30 p. m., Albany and Troy special, Saturdays only.

4 p. m., Accommodation to Albany and Troy.

6 p. m., St. Louis Express, with sleeping cars for St. Louis running through every day in the week, also to Niagara Falls, Buffalo, Toledo and Detroit.

6.30 p. m., Express daily except Sunday, with sleeping cars to Syracuse and to Auburn Road, also to Saratoga and Montreal.

9 p. m., Pacific Express, daily, with sleeping-cars for Rochester, Buffalo, Cleveland, Toledo, Detroit, Chicago and Louisville.

11 p. m., Night Express, with Sleeping-cars to Albany and Troy. Connects with morning trains for the West and North.

Tickets on sale at No. 5 Bowling Green, 252 and 413 Broadway, and at Westcott's Express Offices, 3 Park-place and 785 and 942 Broadway, New-York, and 283 Washington-st., Brooklyn.

C. E. MEEKER, Gen. Passenger Agent.

J. M. TOUCEY, Gen. Sup't.

STARIN'S CITY, RIVER AND HARBOR TRANSPORTATION COMPANY.

Office, Pier 18, N. R., foot of Cortlandt-st.

Consignments of freight forwarded as directed to any part of the world.

UNEQUALLED FACILITIES FOR DISPATCH.

Orders received for delivery of all kinds of freight and merchandise to any part of the city.

SKA AND HARBOR TOWING AND RIVER AND HARBOR LIGHTERAGE.

Freight of every description promptly lightered to any point in the harbor at reasonable rates.

STEAMBOATS, BARGES AND GROVES TO CHARTER FOR EXCURSIONS.

Steamers John H. Starin and Erastus Corning for NEW-HAVEN, leave Pier 18, N. R., at 9 p. m. daily. (Saturdays excepted.)

METROPOLIS EXPRESS CO., between New-York and New-Haven. Care and dispatch guaranteed.

Freight for points on D., L. & W. R. R. received at Pier 19. For New Haven and points East at Pier 18.

NORTH SHORE, STATEN ISLAND.—Eleven Miles for Ten Cents, via Steamers from Iron Pier 1, E. R., foot of Whitehall-st.

CENTRAL SHIPYARD, Communipaw, N. J.—Dry Docks Machine and Boiler Shops, everything appertaining to the construction and repair of vessels.

Steamboats and Railroads.

BALTIMORE AND OHIO RAILROAD. MODEL FAST LINE TO THE WEST. Via Philadelphia, Baltimore and Washington.

On and after November 12, the magnificent passenger trains leave from Pennsylvania Railroad Depot, foot of Cortlandt-st. and Desbrosses-st. as follows:

1 p. m., except Sunday, parlor car attached, arrives Washington 8.10 p. m. Night express leaves Washington at 9.55 p. m., daily. Sleepers and day coaches through to Cincinnati, Chicago and St. Louis.

7 p. m., daily. Fast line arrives Washington 3.55 a. m., Cincinnati 10.30 p. m., Chicago 8.35 a. m., and St. Louis 11.20 a. m. B. and O. palace sleepers and day coaches through to Cincinnati, St. Louis and Chicago.

12 o'clock night, daily, arrives at Washington 8.15 a. m. Day express leaves Washington at 10.15 a. m., daily. Sleepers and day coaches through to Cincinnati and Chicago.

No other lines make faster time to the West. Trains arrive from the West at 6.50 a. m., 3.50 p. m. and 10.50 p. m. Tickets and sleeping berths secured and baggage called for and checked to destination at Company's offices, 315 and 21 Broadway, and at all the offices of the Pennsylvania Railroad Company.

CENTRAL RAILROAD OF NEW-JERSEY.—Station in New-York, foot of Liberty-st. Station in Brooklyn, foot of Fulton-st., Jewell's Wharf.

Commencing October 2, 1882. Leave New-York

6.45 a. m.—For Flemington, Easton, Wind Gap, Mauch Chunk, Tamaqua, Tamaqua, Hazleton, Drifton, Scranton, Upper Lehigh, &c.

9 a. m.—For Flemington, High Bridge Branch, Schooley's Mountain, Budd's Lake, Lake Hopatcong, Easton, Allentown, Reading, Harrisburg, Mauch Chunk, Williamsport, Tamaqua, Nanticoke, Upper Lehigh, Scranton, &c.

1 p. m.—For Flemington, Easton, Allentown, Reading, Harrisburg, Mauch Chunk, Hazleton, Wilkesbarre, &c.

3.45 p. m.—For Easton, Wind Gap, Mauch Chunk, Tamaqua, Drifton, Wilkesbarre, Scranton, Hazleton, &c.

4 p. m.—For Flemington, High Bridge Branch, Schooley's Mountain, Budd's Lake, Lake Hopatcong, Easton, &c.

4.30 p. m.—For Somerville, Flemington, &c.

5.30 p. m.—For Easton, Allentown, Reading, Harrisburg, Mauch Chunk, Wilkesbarre, &c.

Sunday trains leave at 8.45 a. m., 12 p. m., for Bound Brook and intermediate stations, at 5.30 p. m. for Easton, Allentown, Harrisburg and the West.

For Newark at 5, 5.45, 6.15, 6.45, 7.15, 7.30, 8, 8.15, 8.30, 9, 9.15, 9.45, 10.15, 10.45, 11.15 a. m., 12 m., 12.45, 1.15, 2, 2.30, 3, 3.30, 4, 4.30, 5, 5.15, 5.30, 5.45, 6, 6.15, 6.30, 7, 7.30, 8.15, 9, 9.45, 10.30, 11.15, 12 p. m.

For trains to local points see time tables at stations.

PERTH AMBOY BRANCH.

For Sewaren and Perth Amboy at 5, 6, 8.15, 11.45 a. m., 1.45, 4, 4.45, 6 p. m.

For Freehold at 5, 8.15, 11.45 a. m., 4, 6 p. m.

For Keyport at 5, 8.15, 11.45 a. m., 4, 4.45, 6 p. m.

NEW-JERSEY SOUTHERN RAILWAY, VIA SANDY HOOK, STEAMER LEAVES PIER 8, N. R., FOOT RECTOR-ST., Commencing October 2, 1882.

For Highlands, Seabright, Monmouth Beach and Long Branch, 4 p. m.

For Atlantic Highlands, 4 p. m.

Leave foot of Liberty-st., 8.15 a. m., 1.45, 4 p. m. for Lakewood, Manchester, Toms River, Barnegat, &c.

1.45 p. m. for Atlantic City, Vineland, Bridgeton, &c.

8.15 a. m. for stations to Highlands.

1.45, 4.45 p. m. for stations to Seabright.

4 p. m. for stations to Sandy Hook.

NEW-YORK AND PHILADELPHIA. BOUND BROOK ROUTE. For TRENTON and PHILADELPHIA. Leave New-York from Station C. R. R. of N. J.

For Philadelphia Ninth and Green-sts., at 7.45, 9.20, 11.15, a. m., 1.30, 4, 4.30, 5.30, 7.00, 12 p. m. On Sunday at 8.45 a. m., 5.30, 12 p. m. For Third and Berks-sts., at 7.45, 11.15 a. m., 1.30, 4.30, 5.30, 7 p. m. On Sunday at 8.45 a. m.

For Trenton, 7.45, 9.30, 11.15 a. m., 1.30, 4, 4.30, 5.30, 7.00, 12 p. m. On Sunday, 8.45 a. m., 5.30, 12 p. m.

Return trains leave Philadelphia for New-York

From Stations Phila. and Reading R. R., Ninth and Greens-sts., at 7.30, 8.30, 9.30, 11 a. m., 1.15, 3.45, 5.40, 6.45, 12 p. m. On Sunday, at 8.30 a. m., 5.30, 12 p. m.

From Third and Berks-sts., at 5.10, 8.20, 9.15 a. m., 1, 3.30, 5.20, 6.30, 11.30 p. m. Sunday at 8.15 a. m., 4.30 p. m.

From Trenton, 1.25, 6.20, 8.03, 9.05, 10.06, 11.34 a. m.; 2, 4.22, 8.24, 7.28 p. m. Sunday 1.25, 9.18, 8.13, 9.15 p. m.

PULLMAN PARLOR CARS are attached to day trains, and SLEEPING COACHES to midnight trains from New-York and Philadelphia.

Connection is made at Jersey City Station to and from Brooklyn and Erie Depot, Jersey City.

Tickets for sale at foot of Liberty-st., Nos. 239, 261, 401, 944, 957, 1,323 Broadway, and at the principal hotels. Nos. 2 and 4 Court-st. and Annex Office, Jewell's Wharf, Brooklyn.

N. Y. Transfer Company will call for and check baggage from hotels or residence to destination.

H. P. BALDWIN, Gen. Pass. Agent.

W. W. STEARNS, Gen. Sup't.

NEW-YORK AND LONG BRANCH R. R. Stations in New-York { Pennsylvania R. R., foot Cortlandt-st., and Desbrosses-st. / Central R. R. of N. J., foot Liberty-st.

LEAVE NEW-YORK, commencing Oct. 2, 1882.

For South Amboy, via C. R. R. of N. J., 5,