REAL ESTATE.

BUSINESS AT THE EXCHANGE.

The trouble at the County Clerk's office seems not altogether at an end. It is stated that the officials decline to return a search under twenty days. The completion of several important purchases was adjourned yesterday on this account. As the officials are now paid entirely by salary and not by fees they seem inclined to do all they can to prove that the change of system has some disadvantages. John V. Dudley, of No. 171 Broadway, has been posted for membership in the Real Estate Exchange, proposed by John Davidson and Nathaniel Niles, also John M. Gibson, of No. 137 Broadway, proposed by John R. Foley and Jere Johnson, also T. Oliver Carter, No. 39 Nassau-st., proposed by Hale J. How and James Carr.

At the brokers' call yesterday John G. Folsom wanted a building for factory purpose, on the east side below Twenty-third-st., to cost about $35,000 and a private house near Washington Square for about $15,000. William Crutkshank called for a tenement-house or dwelling in the Seventh Ward to cost about $10,000, and a store and dwelling in the Seventh Ward to rent for $50 or $60 a month. Thomas Crawford wanted a dwelling in Thirtieth-st, between Eighth and Ninth aves., also a private dwelling in Twenty-first-st. between Sixth and Seventh aves. Alden & Sterne called for a private dwelling between Tenth and Thirty-fourth sts and Fifth and Eighth aves., to cost between $12,000 and $22,000. Barton & Whitemore called for a private house west of Eighth-ave., between Sixtieth and Ninetieth sts., or west of Sixth-ave., between One-hundred-and-twentieth and One-hundred-and-thirty-fifth sts., not to exceed $15,000. J. S. de Spaulding called for a loan of $20,000 at 4 per cent, on Canal-st. property valued at $60,000. H. S. Ely offered for sale the building No. 460 West Twenty-third-st., for $19,000; also to lease the building No. 175 Broadway, for a term of years. John G. Folsom offered the three-story brick building No. 186 East Houston-st. for $19,000, a four-story brownstone, No. 233 East Fourteenth-st., for $33,000; a three-story brownstone in Eleventh-st., near Third-ave., for $17,000; Nos. 634 to 640 East Sixteenth-st., being five-story double brick tenement-houses renting for $8,500, for $9,000; and a five-story brick tenement, No. 402 West Twenty-eighth-st., for $10,500. J. S. de Spalding offered a three-story brownstone house in Classon-ave., near Gates-ave., Brooklyn, for $10,500; lots on Washington-ave., near Green-ave., for $35,000; a dwelling and store with stable in rear, on St. Marks-ave., for $75,000. Edgar Tucker offered hotel property on Long Island for $90,000, or to lease for $4,000 per annum. Alden & Sterne offered a three-story brick dwelling, No. 62 East One-hundred-and-tenth-st., for $8,000. Burgess & Beaman adjourned the sale of the twelve lots in East One-hundred-and-first-st. until next Tuesday. R. V. Harnett & Co. adjourned the sale of the frame dwelling, No. 108 East Eighty-third-st., until next Thursday. The three-story stone front dwelling, No. 163 West Forty-seventh-st., sold to the plaintiff, Seth Caldwell, jr., for $20,153 33.

To-day J. T. Boyd will sell under foreclosure David Coleman, referee, 1 lot, 25.2x90.8x25.3x88.1, e s 9th-ave. 75.6 ft w of 95th-st. R. V. Harnett & Co. will hold a partition sale, F. A. Paddock, referee, 1 lot, 24.2x47.6, and 4-story building No 134 Water-st, n w cor of Pine-st; 2 lots, 25x116.6 each, n s 151st-st, 400 ft w of Court land-ave; 4 lots 25x100 each on 165th-st, s e cor of Washington-ave, and plot of land 46x193x200x irreg, on 169th-st, s e cor of 7th-ave.

NEW-YORK, Thursday, Jan. 7, 1886.

The following sales were held at the Exchange and Auction Room today:

By Richard V. Harnett & Co.

1 3-story dwelling with lot, No 168 West 47th-st, n s, 100 ft e of 7th ave, lot 25x100.5; S Caldwell	$20,153
1 2-story dwelling with lot, No 108 East 83d-st, s s, 100 ft e of 4th-ave, adjourned to Jan 14.	

By Burgess & Beaman.

12 lots, n s East 101st-st, 100 ft w of 1st-ave, adjourned to Jan 12.	

RECORDED REAL ESTATE TRANSFERS—N.Y. CITY

The following shows the real estate transactions recorded yesterday:

125th-st, n s, 140 ft e of 4th-ave, 25x100.11; Charles A Hess and wife to E C Bell	$4,500
Ave A, s e cor of 110th-st, 50.5x84; Chas Kessel and wife to R Latkers	15,500
Same property, S G Adams et al to C Kessel	15,500
44th-st, n s, 100 ft e of 10th-ave, 25x100.4, G Thomsen and another to J M Calhoun	12,120
Forrest-ave, e s, 21 ft n of Cliff-st, 26x90; F Doell to H Trust	4,060
Hester-st, No 167, S Isaah and wife to P Rafo	17,000
75d-st, No 110 East, 18x102.2, D Hennessy to M Isaacs	30,000
126th-st, ss, 112 ft e of 7th-ave, 18x99.11, C Batchelor and wife to M U Martin	25,000
Horatio-st, No 44, 20x60.6x20.1x60.3; H Toujes and wife to H H W Heslane	8,800
124th-st, s s, 100 ft e of 9th-ave, 25x100.11, Olin e S Schultz and wife to S Lindenberger	12,800
Grand-st, n w cor of Wooster-st, 50x64; M Weber to M S Herzmann	34,500
Ave B, e s, 23.3 ft s of 10th-st, 23x71; assignee of J Wangler to H Adler	3,700
123d-st, s s, 250 ft w of 1st-ave, 16.8x100.11; S A Fanning and another to P F Griffin	6,850
Eldridge-st, w s, 275.9 ft s of Cana-st, 25.6x75; C Grotrian and wife to J Stern	24,000
84th-st, Nos 234 to 238 East, 50.10x102.2; W S Shriver and wife to C Gulden	30,000
79th-st, s s, 200 ft e of 10th-ave, 25x102.2; I Meyer and wife to M Steinfeld	10,000
Same property, Morris Steinfeld and wife to Homer Wolfe	12,000
156th-st, n s, 150 ft e of 10th-ave, 25x99.11; C H Holland and wife to E Satre	6,000
121st-st, s s, 450 ft e of 2d-ave, 20x23.9x—; Mary E Brady and another to J Flynn, ½ interest	3,650
Livingston-ave, e s, 80.11 ft n of 110th-st, 20x70; Jas Murphy to W J Dodds	11,000
113th-st, n s, 100 ft e of 8th-ave, 25x100.11; John D Crimmins and wife to W O Sargent	50,000
39th-st, s s, 80 ft w of 4th-ave, 75x98.9, also s s 39th-st, 80 ft w of 4th-ave, 20x98.9; executors for R Colegate to G Colegate	100,000
12th-st, s s, 450 ft e of 2d-ave, 20x23.9x—; F W Kelly to J Flynn	3,650
Same property: John Flynn and wife to Bernard McQuade	3,950
82d-st, n s, 350 ft w of 8th-ave, 12x102.2; I Meyer and wife to J B Squier	51,250
71st-st, n s, 210.6 ft e of 9th-ave, 18x102.2, O Donohue and wife to R C de Rivera	28,500
106th-st, n s, 288 ft e of 1st-ave, 25x100.11; Wm A Juch and another to L Hefter and another	15,000
130th-st, n s, 214 ft e of 5th-ave, 16x99.11; D Samelson and another to A Troy	13,000
Ave B, s w cor of 84th-st, 102.2x123; D G Crosby to L Brandt, et al	27,500
140th-st, n s, 375 ft w of Morris-ave, 25x100; Samuel McKinley and wife to M E Pollion	700
123d-st, n s, 250 ft w of 6th-ave, 18.9x100.4; J Gibson to A Keller	11,000

Real Estate Agents.

J. ROMAINE BROWN,
62 West 33d-st.,
NEAR BROADWAY.
REAL ESTATE AGENT AND BROKER.
Special attention given to care and management of property for owners, including renting, selling, collecting and appraising. Loans negotiated.

Business Property for Sale and to Let

BUILDINGS, STORES, LOFTS and OFFICES in this vicinity, some very desirable, to let. RULAND & WHITING, 5 Beekman-st.

LARGE or small blocks of crib bulkheaded waterfronts for all kinds of manufactories. Also dwellings for operatives, &c. Terms to suit. R. A. YOUNG, Civil Engineer, 20 Exchange Place.

TEMPLE COURT.—A few desirable offices to let in this elegant fire-proof building. RULAND & WHITING, 5 Beekman-st.

City Property Wanted.

WILL exchange for residence on Fifth, Park or Madison aves, near Central Park, a handsome property at Mountain Station, Orange, N. J., free of encumbrance. EDWARD P. HAMILTON & CO., 96 Broadway.

City Property for Sale.

A VERY HANDSOME 23-foot house for sale, the last one of five built during the past summer, tastefully decorated and ready for immediate occupancy. No. 43 East 80th-st. E. KILPATRICK, Builder, 53 East 80th-st.

FOR SALE.—A thoroughly well built four-story and basement brownstone dwelling for sale; well rented on a lease at $1,800 per annum; No. 482 Lexington-ave.; a good investment; no trade. E. KILPATRICK, Owner, 53 East 80th-st.

City Property to Let.

SPLENDID OPPORTUNITY for housekeeping.—A gentleman about leaving the city will rent his house and dispose of carpet and all or part of furniture of the best makers and nearly new at a sacrifice; location, 64th-st., between Madison and Park aves. Possession at once. For further particulars apply 132 Nassau-st., Room 57.

Brooklyn Property For Sale and To Let

LOTS FOR SALE along Brooklyn Elevated Railroad. NOW is the best time to buy. RULAND & WHITING, 5 Beekman-st.

Country Property For Sale and To Let

ALL COUNTRY PROPERTY our specialty; farms, residences, cottages everywhere. Lists free. PHILLIPS & WELLS, Tribune Building.

AT LONG BRANCH.—To let or for sale; 200 cottages; all prices, all locations; also hotels and farms for sale. WM. LANE, Long Branch.

FOR SALE AT GREAT NECK, L. I.—Two beautiful residences situated on Manhasset Bay, 15 minutes from cars or boat. No. 1 contains 22 acres of choice land (worth $1,000 per acre); the house cost to build $15,000; abundantly supplied with hot and cold water; barns in first-class condition; box stalls, &c., fishing, boating and bathing; price $20,000. No. 2, adjoining the above, is a large and beautiful house, hot and cold water, good barn, 8½ acres of land, and is in every respect a very desirable home; price $16,000. Inquire of CHARLES W. ROGERS, Great Neck, L. I.

FOR SALE.
Oceanic House at Coney Island, with nearly three acres of land. By far the longest established, best paying and most desirable property on the Island for hotel purposes. Contains seventy rooms. The whole establishment is completely furnished and in perfect working order, no outlay required, offered for sale to close an estate; terms easy. Apply to LEWIS HURST, Attorney, etc., 132 Nassau-st., N. Y.

ORANGE, N. J., (vicinity specialty) real estate; NEAR ALL STATIONS; sale and rent. EDWARD P. HAMILTON & CO., 96 Broadway.

SUMMIT, N. J.—Real estate improved and unimproved, for sale or to let. E. G. POTTER, opposite station.

Dry Goods.

$3. Elegant for hearth rugs. Special offering velvet, brussels and ingrain carpets. Black and white sleigh robes. ANDREW LESTER & CO., 739-741 Broadway.

Business Chances.

AN ARCHITECT, whose health is poor, wishes a younger man of practical experience, who is a good designer, to take charge of his work. Situation permanent, if mutually satisfactory. Address, stating age and experience, G. S., Tribune Office.

Bankers and Brokers.

P. W. GALLAUDET & CO.,
BANKERS,
COMMERCIAL PAPER, STOCKS AND BONDS,
UNITED BANK BUILDING,
WALL-ST., CORNER BROADWAY
H. FITCH, Jr., NEW-YORK.
Member N. Y. Stock Exchange.

Vermilye & Co.,
BANKERS AND BROKERS,
16 AND 18 NASSAU-ST., NEW-YORK CITY,
Dealers in Investment Securities,
BUY AND SELL ON COMMISSION FOR CASH OR ON MARGIN ALL SECURITIES LISTED AT NEW YORK STOCK EXCHANGE.
DEPOSITS RECEIVED AND INTEREST ALLOWED ON BALANCES SUBJECT TO DRAFT AT SIGHT.

W. S. LAWSON & Co.
(formerly)
LAWSON, DOUGLAS & CO.,
BANKERS AND BROKERS,
40 EXCHANGE PLACE, NEW-YORK,
14 EXCHANGE PLACE, BOSTON.

Financial.

TO THE HOLDERS OF STOCKS AND BONDS OF THE DENVER AND RIO GRANDE WESTERN RAILWAY COMPANY:

The undersigned Committee of Reorganization of the Denver and Rio Grande Western Railway Company have entered into an arrangement with the Committee of Reorganization of the Denver and Rio Grande Railway Company for an exchange of your securities upon the following basis:

For each first mortgage 6 per cent bond of the Denver and Rio Grande Western Railway Company, with all its unpaid coupons, a first mortgage consolidated gold bond of the reorganized Denver and Rio Grande Railway Company for an equal amount, bearing interest at the rate of 4 per cent per annum, with coupons commencing to bear interest from the 1st day of July, 1886, and at the rate of $300 in the preferred stock of the said new company for each $1,000 bond.

For each share of stock of the Denver and Rio Grande Western Railway Company on which the assessment of $6 per share shall have been paid, a share of common stock of the new company and $12 in the preferred stock of the new company.

Above holders are requested to deposit their securities in accordance with the above agreement against negotiable receipts, with the United States Trust Company of New-York, No. 49 Wall-st., on or before the 15th day of January, 1886, after which date the securities will be returned to their respective owners, unless sufficient bonds have acceded to the plan to make the agreement operative.

For full information as to terms and conditions of the arrangement, reference is made to the agreement, of which copies may obtained upon application at the offices of

The United States Trust Company of New-York, No. 49 Wall-st., and of A. Marcus, Secretary of the committee, Room 17, No. 52 Exchange-place.

GEORGE COPPELL,
JNO. LOWDER WELSH, THEO. GILMAN,
WILLIAM A. DICK, R. C. MARTIN,
Committee.

UNION TRUST CO. OF NEW-YORK,
73 Broadway.

CAPITAL	$1,000,000
SURPLUS	2,000,000

Authorized to act as Executor, Administrator, Guardian, Receiver or Trustee, and is

A Legal Depository for Money.

Accepts the transfer agency and registry of stocks, and acts as Trustee of mortgages of corporations.

Allows interest on deposits, which may be made at any time and withdrawn on five days' notice, with interest for the whole time they remain with the company.

For the convenience of depositors this company also opens current accounts subject, in accordance with its rules, to check at sight, and allows interest upon the resulting daily balances. Such checks pass through the Clearing-House.

TRUSTEES.

Wm. Whitewright,	James McLean,
Henry A. Kent,	Ambrose C. Kingsland,
E. I. Wilson,	James H. Ogilvie,
Wm. F. Russell,	S. T. Fairchild,
C. D. Wood,	I. H. Frothingham,
James S. Platt,	George A. Jarvis,
D. C. Hays,	C. Vanderbilt,
James Forsyth,	A. A. Low,
George Cabot Ward,	G. G. Williams,
Edward King,	R. G. Rossson,
E. R. Wesley,	J. R. Johnston,
D. H. McAlpin,	Edward Schell,
George H. Carhart,	Amasa J. Parker,
Henry Stokes,	Samuel F. Barger.
Robert Lenor Kennedy,	

EXECUTIVE COMMITTEE.

Wm. Whitewright,	George Cabot Ward,
G. G. Williams,	C. N. Wood,
James M. McLean,	D. C. Hays.
E. R. Wesley,	

EDWARD KING, Pres.; JAMES M. McLEAN, JAMES H. OGILVIE, Vice-Pres'ts; A. G. RONALDSON, Secy.

DENVER AND RIO GRANDE WESTERN RAILWAY COMPANY.

Bondholders should consider the following comparative statements:

COPPELL FORECLOSURE PLAN.

A 4 per cent bond of a new company bearing no interest until after July 1, 1886, and secured by a mortgage not a first lien on the entire property (part of $12,000,000 proposed to be issued on 1,684 miles).

$500 preferred stock per bond (part of $28,000,000), to compensate for surrendering $140 of accrued interest, and for difference of 2 per cent annually for over 25 years.

Surrender of your claims against the Denver Company, or any successor, for the guaranteed principal and interest.

As this plan is believed, for various reasons, to be neither feasible nor legal, there is no certainty of your ever receiving the 4 per cent bonds on the promise of which you must now surrender unlimited control over your present bonds with power to the Coppell Committee to borrow money against them to test the experiment.

BONDHOLDERS' RESUMPTION PLAN.

A first mortgage 6 per cent bond, part of $6,900,000 on 369 miles. After March, 1889, the full 6 per cent, and from September, 1885, until then a yearly average of 3 per cent to be paid in cash as it matures; payment of the remainder may be delayed for ten years unless earnings warrant earlier payments in whole or part.

Interest at 5 per cent on delayed interest payments. Debts remain secured by the coupons themselves, which are kept alive.

Preserving your claim on the Denver Company, or its successor, by virtue of the guarantee which will have preference over ANY preferred or common stock.

The plan furnishes a peaceful, speedy and inexpensive solution of the question, and has the merit of being in the interests of this company and its stockholders, instead of aiding another corporation largely indebted to it to get rid of that debt without compensation.

W. J. PALMER, President.

THE BONDHOLDERS' COMMITTEE FOR THE REORGANIZATION OF THE DENVER AND RIO GRANDE RAILWAY COMPANY:

Notice is hereby given that the time within which the stockholders of the Denver and Rio Grande Railway Company may become parties to the reorganization agreement dated June 10, 1885, as amended, is extended to JANUARY 6, 1886. After that date the stock will only be received at the United States Trust Company, of New-York, upon the payment of 1 per cent of its face value.

New York, December 19, 1885.

By order of the Committee,
A. MARCUS, Secretary.

WE OFFER A DESIRABLE LINE OF
6% RAILROAD BONDS
ON MOST FAVORABLE TERMS.
A. W. BEASLEY & CO.,
No. 25 Nassau-st., N. Y.

A.—MONEY Loaned on Life, Endowment and Tontine Policies; same bought. LOUIS BAUER, 120 Broadway, New-York.

HOLDERS OF LAND GRANT SCRIP CERTIFICATES issued by the State of Texas to the Gulf, Colorado and Santa Fe Railroad will learn information to their advantage by addressing W. BRENTON WELLING, No. 18 Wall-st.

THE BUFFALO, NEW-YORK AND PHILADELPHIA R. R. CO., OFFICE NO. 242 SOUTH THIRD-ST., PHILADELPHIA, PHILADELPHIA, Dec. 26, 1885.

THE ANNUAL MEETING of the stockholders of the Buffalo, New-York and Philadelphia Railroad Company for the election of a President and Directors to serve for the ensuing year, and for such other business as may be brought before it, will be held at this office on Monday, January 11, 1886, at 12 o'clock m. The transfer books will be closed on Wednesday, December 30, 1885, at 3 o'clock p. m., and remain closed until January 12, 1886.

J. E. TIMBLE, Secretary.

THE IMPORTERS AND TRADERS' NATIONAL BANK OF NEW-YORK, NEW-YORK, December 23, 1885.

THE ANNUAL ELECTION for directors of this bank will be held at its banking rooms, corner of Broadway and Murray-st., Tuesday, January 12th, 1886. The poll will be open from 12 m. to 1 p. m.

EDWARD TOWNSEND, Cashier.

THE BANK OF NEW-YORK, NEW-YORK, December 22, 1885.

THE ANNUAL election for directors of this bank will be held at the banking house, on Tuesday, January 12, 1886, between the hours of 12 and 1 p. m.

A. GILBERT, Cashier.

WANTED.—By a competent, skilful correspondent and accountant of twenty-five years' experience, a position of trust and responsibility with some mercantile firm, or as secretary to private parties or corporation. The best social and business references. Address M. P., care Tribune Office.

Financial.

AMERICAN FINANCE COMPANY,
6 PINE-ST., NEW-YORK.

JOHN C. SHORT	President.
FRANCIS A. WHITE	1st Vice-President.
JAMES S. NEGLEY	2d Vice-President.
THEO. B. TALBOT	3d Vice-President.
WM. P. WATSON	Sec'y and Treas.

Authorized Capital Stock, $1,000,000.
Paid In, $500,000.

SOUND INVESTMENT BONDS furnished to Savings Banks, Insurance Companies, Executors and Trustees of Estates and individual investors.

UNITED STATES BONDS, State Bonds, Municipal Bonds, Railroad Bonds bought and sold.

DEFAULTED BONDS of States, Municipalities and Railroad Companies negotiated or collected.

CALL AND TIME LOANS made on United States Bonds and good Municipal and Railroad Bonds.

FINANCIAL AGENCY for railroad companies and other corporations. Will also conduct the reorganization of railroad companies and other corporations whose bonds are in default or whose property is in the hands of Receivers or Trustees.

RAILROAD LOANS negotiated.

CIRCULARS ON APPLICATION.

CHESAPEAKE AND OHIO
6 Per Cent Mortgage Gold Bonds of 1911.

SECURED BY FIRST MORTGAGE ON THE PENINSULAR EXTENSION OF THE CHESAPEAKE AND OHIO RAILWAY FROM RICHMOND TO NEWPORT NEWS, AND VALUABLE TERMINAL PROPERTY AT NEWPORT NEWS.

INTEREST 6 PER CENT, PAYABLE APRIL AND OCTOBER. PRINCIPAL AND INTEREST PAYABLE IN GOLD COIN.

WE OFFER FOR SALE A LIMITED AMOUNT OF THE ABOVE BONDS.

FOR PARTICULARS APPLY TO OR ADDRESS

A. S. HATCH & CO.,
5 NASSAU-ST.
Post Office Box 380.

NEW-YORK CENTRAL
5 Per Cent Debenture Bonds,
With Mortgage Reservation,
Principal Due 1904.
CHARLES UNGER & CO.,
54 WALL STREET.

OFFICE OF LOUIS H. MEYER, TRUSTEE.
DENVER & R. G. WESTERN R'Y, MORTGAGE.
NO. 21 NASSAU-ST., NEW-YORK, DEC. 7, 1885.

TO THE BONDHOLDERS:

ENGRAVED CERTIFICATES will hereafter be delivered, and interest up to September 1, 1885, paid on past due coupons of Denver and Rio Grande Western Railway Company, upon deposit with me of ten (10) consecutive Nos. 6 to 15, inclusive, from each bond, in accordance with the plan of August 27 for the adjustment of interest and assignment of coupons on said bonds, there having been placed in my hands signatures to this plan representing more than one-half of the outstanding bonds of said company.

LOUIS H. MEYER, Trustee.

7 PER CENT. FARM MORTGAGES.

THE CORBIN BANKING CO., 115 BROADWAY.

again calls attention to these investments. There are no safer securities in the market than these first mortgage loans on improved farms at one-third their value, when negotiations are conducted by reliable and experienced parties.

Record evidence of more than 40,000 transactions representing investments in excess of $15,000,000, and covering a third of a century, are hereby subject to examination.

To such as cannot make personal examination we will send full descriptive pamphlets, with names and addresses of investors to whom we refer—our customers for a long series of years.

GUARANTEED FARM MORTGAGES FOR SALE.
GOOD AS GOVERNMENT BONDS.
Call upon or address the
NEW-ENGLAND LOAN AND TRUST COMPANY,
100 Broadway, New-York.

"STOCKS, BONDS, GRAIN, AND PETROLEUM."
ON MARGIN OR FOR INVESTMENT.
Orders executed on all the Exchanges.
HENRY CLEWS & CO.,
13 and 15 Broad-st., New-York.

OFFICE OF THE MUTUAL FIRE INSURANCE COMPANY, 155 BROADWAY, NEW-YORK, Jan. 7, 1886.

THE annual election for trustees of this company and for inspectors of Elections will be held at the office of the Company, 155 Broadway, New-York, on Tuesday, the 19th inst., commencing at 12 o'clock m. and closing at 1 p. m.

F. B. ARMSTRONG, Secretary.

OFFICE OF THE BLEECKER STREET AND FULTON FERRY RAILROAD COMPANY, 621 WEST 23d-ST., NEW-YORK, Jan. 6, 1886.

THE Annual Election for Thirteen Directors and Three Inspectors of Election to serve during the ensuing year will be held on THURSDAY, January 21, 1886, at the office of the company. Polls will be open from 4 to 5 p. m.

THOMAS H. McLEAN, Secretary.

THE CENTRAL NATIONAL BANK OF THE CITY OF NEW-YORK, NEW-YORK, Dec. 9, 1885.

THE ANNUAL ELECTION for DIRECTORS of this Bank will be held at the banking house, 529 Broadway, on Tuesday, January 12, 1886. Polls open from 12 m. to 1 p. m.

EDW'D SKILLIN, Cashier.

UNION TRUST COMPANY OF NEW-YORK, 73 BROADWAY, COR. RECTOR-ST., NEW-YORK, Jan. 7, 1886.

THE ANNUAL MEETING OF STOCKHOLDERS for the election of trustees of the UNION TRUST COMPANY of NEW-YORK will take place at the office of the company, No. 73 Broadway, New-York, on Tuesday, January 19, 1886, at 12 o'clock m.

Polls open at 12 and close at 1 o'clock. The transfer books will close January 18 and reopen January 20.

A. G. RONALDSON, Secretary.

OFFICE CONTINENTAL INSURANCE CO., NO. 100 BROADWAY, NEW-YORK, Dec. 26, 1885.

THE ANNUAL ELECTION FOR DIRECTORS of this company will be held on MONDAY, the 11th day of January next, at this office. The poll will open at 12 noon, and remain open one hour.

CYRUS PECK, Secretary.

FOR SALE.—Seaboard National Bank stock. Price, $1 55. Address BANK STOCK, Tribune Uptown Office, 1,238 Broadway.

WELLS, FARGO & CO., NO. 65 B'WAY.
Buy and sell Mining Stocks and other Pacific Coast securities; sell Exchange, Telegraphic Transfers and Credits available throughout the West and Europe and forward Freight Packages and Valuables to all parts of the World.

Dividend Notices.

THE MARKET NATIONAL BANK, NEW-YORK, Dec. 22, 1885.

A DIVIDEND of four (4) per cent, free from tax, will be paid to shareholders from the earnings of the current six months on and after January 2, 1886. The transfer books will remain closed until that date.

A. GILBERT, Cashier.

UNION TRUST COMPANY OF NEW-YORK, 73 BROADWAY, COR. RECTOR-ST., NEW-YORK, January 7, 1886.

A REGULAR QUARTERLY DIVIDEND of THREE PER CENT (3 per cent) on the capital stock of the UNION TRUST COMPANY of NEW-YORK will be paid at the office of the company on and after Saturday, the 9th day of January, 1886. The transfer books will close on Thursday, January 7, and reopen on Monday, January 11, 1886.

A. G. RONALDSON, Secretary.

CINCINNATI AND MUSKINGUM VALLEY RAILWAY COMPANY.

COUPONS for interest due July 1, 1885, on the bonds of this Company will be paid at the office of Winslow, Lanier & Co., New-York City, on presentation, on and after the 5th inst.

JNO. E. DAVIDSON, Treasurer.

OFFICE OF THE GLOBE FIRE INSURANCE COMPANY, No. 161 BROADWAY, NEW-YORK, Jan. 4, 1886.

DIVIDEND.—The semi-annual dividend of five (5) per cent has been declared payable on demand.

EDGAR E. HOLLEY, Secretary.

SIXTY-SEVENTH DIVIDEND,
PACIFIC FIRE INSURANCE COMPANY.
A semi-annual dividend of six (6) per cent is payable on demand at the office of the company, No. 470 Broadway, New-York, January 5, 1886.

FRANK T. STINSON, Secretary.

THE ORIENTAL BANK, NEW-YORK, Dec. 18, 1885.

SIXTY-FIFTH CONSECUTIVE DIVIDEND.—A Dividend of FIVE PER CENT (5 per cent) has this day been declared from the earnings of the last six months, payable January proximo. Transfer books will remain closed until that date.

NELSON G. AYRES, Cashier.

NEW-YORK CENTRAL & HUDSON RIVER RAILROAD CO. OFFICE OF THE TREASURER, NEW-YORK, Dec. 31, 1885.

THE Board of Directors have, at a meeting held this day, declared a dividend of one per cent payable at this office on the 15th day of January next, to stock holders of record at the closing of the transfer books this p. m.

E. V. W. ROSSITER, Treasurer.

IRVING SAVINGS INSTITUTION, 96 WARREN-ST., NEW-YORK, Dec. 30, 1885.

THE TRUSTEES of this institution have declared interest for the six months ending December 31, 1885, at the rate of 4 per cent per annum, on all sums of $5,000 and under, payable on and after January 18, 1886.

JOHN CASTREE, President.

C. D. HEATON, Secretary.

THE SEAMEN'S BANK FOR SAVINGS, 74 AND 76 WALL-ST.

THE TRUSTEES have ordered that interest be paid to depositors entitled thereto, under the by-laws and in accordance with the Savings Bank laws, for the six months ending 31st ultimo, as follows:

On accounts not exceeding One Thousand Dollars, at the rate of FOUR PER CENT per annum.

On accounts larger than One Thousand Dollars, but not exceeding Three Thousand Dollars, at the rate of THREE PER CENT per annum.

On accounts larger than Three Thousand Dollars, at the rate of TWO PER CENT per annum, payable on and after Monday, 18th inst.

WILLIAM H. MACY, President.
HENRY P. MARSHALL, Cashier.
New-York, Jan. 7, 1886.

Dividend Notices.

EIGHTY-NINTH DIVIDEND.
OFFICE OF THE NEW-YORK EQUITABLE INSURANCE COMPANY, NO. 58 WALL-ST.—NEW-YORK, JAN. 6, 1885.

THE BOARD OF DIRECTORS HAVE THIS day declared a semi-annual dividend of SIX PER CENT, payable on and after the 15th inst.

CHAS. L. GUNN, Secretary.

THE EXCELSIOR SAVINGS BANK (No. 118 West 23d-st., near 6th-ave.) has declared a dividend on deposits for the six months ending December 31, 1885, at the rate of FOUR PER CENT PER ANNUM on sums of $5, and not exceeding $3,000.

Deposits made not later than January 10 will draw interest from January 1.

GEORGE C. WALDO, President.
JAMES C. GULICK, First Vice-President.
EDWARD L. MERRIFIELD, Second Vice-President.
HENRY KONIG, JR., Secretary.

UNION DIME SAVINGS INSTITUTE,
Broadway, 32d-st. and 6th-ave., New-York, N. Y.
December 16, 1885.

The Trustees have declared the dividend for the present half year as follows:

Up to $1,000, at 4 per cent per annum on all sums.

On accounts of more than $1,000, at 4 per cent per annum on $1,000 and 3 on the excess.

It will be credited in pass books on and after Jan. 20, and may then be drawn, or if allowed to remain will draw interest as a deposit of Jan. 1.

Deposits may be made without coming in person. Blanks and instructions on application.

Money deposited on or before the 19th of January draws interest from the first.

JNO. W. BRITTON, President.
GARDNER S. CHAPIN, Treasurer.
CHARLES E. SPRAGUE, Secretary.

101ST DIVIDEND.
OFFICE OF THE UNITED STATES FIRE INSURANCE CO., No. 115 BROADWAY, January 5, 1886.

The directors have this day, from the earnings of the past six months, declared a dividend of FIVE PER CENT, payable on demand.

GEORGE E. COCK, Secretary.

Copartnership Notices.

CARTER, HAWLEY & CO.—The copartnership heretofore existing between HENRY E. HAWLEY and GEORGE H. MACY, under the firm name of CARTER, HAWLEY & CO., is this day dissolved by limitation. Either partner will sign the firm name in liquidation.

New-York, Dec. 31, 1885. HENRY E. HAWLEY, GEORGE H. MACY.

CARTER, HAWLEY & CO.

The business of CARTER, HAWLEY & CO. will be continued under the same firm name, with Messrs. F. GILLEWOLD, HENRY S. RICHARDS, EVERS and EDWARD W. PACKARD, who have an interest from this date.

New-York, Jan. 1, 1886. HENRY E. HAWLEY.

MR. OLIVER S. CARTER, who retired from the firm of CARTER, HAWLEY & COMPANY, March 31, 1884, resumes business this day with the undersigned, having formed with them a copartnership under the firm name of

CARTER, MACY & CO.,

for the purpose of importing and jobbing Tea, Coffee and other East India goods.

New-York, January 2, 1886.

OLIVER S. CARTER,
GEORGE H. MACY,
GEORGE S. CLAPP,
ARTHUR C. KING.

Mr. WILLIAM H. TWEEDDELL will have charge of a similar department in our business as he had while with the late firm of CARTER, HAWLEY & CO.

And

Mr. T. WALLIS LEWIS will superintend the Coffee Department.

CARTER MACY & CO.

HENRY & MESEROLE, STOCK AND BOND BROKERS, 16 and 18 Broad-st., New-York, Jan. 2, 1886, Room 52.

THE UNDERSIGNED have this day formed a copartnership under the firm name of HENRY & MESEROLE for the purpose of transacting a general stock and bond brokerage business.

DOUGLAS HENRY, Member N. Y. Stock Exchange.
JERE. S. MESEROLE.

MR. EDWARD E. CHASE has become a general partner in our firm.

CHASE & HIGGINSON.

LONDON, December 31, 1885.

WE BEG to give notice that our firm of Blake Brothers & Co., heretofore carried on by us at 62 Gresham House, E.C., has this day terminated by effluxion of time. Messrs. Emil Heinemann and Mr. F. B. Blake alone are authorized to sign the firm's name in liquidation and settle all outstanding business.

EMIL HEINEMANN,
F. B. BLAKE,
BLAKE BROTHERS & CO., of Boston and New-York.

11 COPTHALL COURT, LONDON, E. C., January 1, 1886.

Referring to the circular of Messrs. Blake Brothers & Co., London, dated 31st December, 1885, announcing the termination of this firm, we beg to inform you that we have this day formed a copartnership, to conduct a general banking and commission business at the above named address, under the style of Blake, Hotsessen & Co.

STANTON BLAKE,
ADOLPH A. H. HOUSSUVAIN,
FRANCIS BARRON BLAKE.

THE COPARTNERSHIP heretofore existing between the subscribers, under the name of KNOWLTON & CO., is this day dissolved by mutual consent. Either partner will sign in liquidation.

New-York, Jan. 5, 1886. DANFORD KNOWLTON, MIRANDA R. KNOWLTON, By D. Henry Knowlton, Atty.

The undersigned have this day formed a copartnership under the firm name of KNOWLTON & CO., for the transaction of a General Banking and Commission Business in all securities dealt in upon the New-York Stock Exchange.

New-York, Jan. 5, 1886.

D. HENRY KNOWLTON,
J. SEWELL TAPPAN,
CHAS. H. HAWKS.

Situations Wanted—Female.

MALE AND FEMALE HELP AT THE PROTECTIVE EMPLOYMENT ASSOCIATION. Established in 1852. Incorporated 1884.
S. ODELL, President. E. V. ODELL, Treasurer.
W. H. PROSSER, Secretary. M. A. KELLOGG, Attorney.
Main Office, 1,317 Broadway, and 109 West 34th-st., N. Y.
Brooklyn, 451 and 320 Fulton-st., near Pierrepont.
Jersey City, 540 Sussex-st., near Vanderbilt-ave.
The references of all applicants for situations are investigated.

SEAMSTRESS.—Private family; very convenient. No. Z 20, at 1,317 Broadway.

LAUNDRESS.—First-class; private family or hotel. No. A 11, at 1,317 Broadway.

NURSE.—Neat, young and competent. No. B 62, at 1,317 Broadway.

LAUNDRESS, or LAUNDRY and CHAMBERWORK.—No. C 65, at 1,317 Broadway.

COOK.—Private family; thoroughly competent. No. D 64, at 1,317 Broadway.

GENERAL HOUSEWORK.—Neat young colored girl. No. F 66, at 1,317 Broadway.

COOK and ASSIST WASH.—Is an excellent family cook. No. G 67, at 1,317 Broadway.

WAITER.—Well recommended. At 109 West 34th-st.

WATCHMAN.—Kitchen or Usefulman. At 109 West 34th-st.

COACHMAN.—Thoroughly competent. No. 109 West 34th-st. M. K.

A.—A.—A.—A.
MRS. L. SEELY,
(Formerly Miss L. Campbell.)
Has taken the offices known as the WORLD EMPLOYMENT BUREAU, 17 WEST 28TH-ST., bet. 5th-ave. and Broadway, as a BRANCH OF 68 WEST 22D-ST.

Parties having subscription tickets can have the use of both offices.

All references strictly investigated and are on file for inspection.

Servants disappointing families will be excluded from my offices.

MRS. L. SEELY, 65 West 22d-st.

CHAMBERMAID or PARLOR MAID.—By a respectable young girl; in a private family; can be seen at present employer's 23 West 38th-st.

COOK.—By a neat looking, first-class young German as cook, with first-class references; understands her business thoroughly; all desserts; good baker, &c. 99 3d-ave., near 13th-st.

COOK.—By a respectable German girl; two years' reference; excellent economical family cook; soups, pastry, poultry, game, desserts, &c.; first-class laundress; city or country. Wages moderate. 201 East 58th-st.

COOK.—By a German; first-class; in an American family; thoroughly competent; good references. No cook. Inquire No. 3 3