REAL ESTATE.

BUSINESS AT THE EXCHANGE.

The weather somewhat interfered with business at the Real Estate Exchange yesterday. John F. B. Smyth offered, under foreclosure, two five-story brick tenements, 25x80x100 each, with three families on a floor, being Nos. 309 and 311 East One-hundred-and-twelfth-st. The bidding for No. 309 started in at $12,000, and ran up to $14,050, at which price Michael Paledino was the buyer. The bidding for No. 311 ran from $10,000 to $14,025; the plaintiff was the buyer. D. P. Ingraham & Co. sold, also under foreclosure, Nos. 302 and 304 West One-hundred-and-thirty-seventh-st., west of Third-ave., two three-story brick dwellings, with lots 16x99 each. They sold to the plaintiffs for $8,500 and $9,000 respectively.

There was great competition at the stand of A. H. Muller & Son for the Chemical Bank stock, which started at $4,000 per share, and ran up to $4,195. Two bidders held on pertinaciously long after the rest had fallen out of the race. The result of the contest was received with considerable applause. The stock of the Real Estate Exchange sold yesterday at Muller's sale at 120 1-2, or $1,205 per seat, and at the same sale a Produce Exchange seat sold for $1,200. The prices of the two exchanges have thus changed places, the Real Estate having risen steadily from par, and the Produce declined from over $4,000.

At the Exchange yesterday No. 129 West Seventy-fourth-st., a four-story, twenty-foot house, built by Joshua Jones, was offered to rent at $1,700.

New-York, Wednesday, Jan. 9.

The following sales were made at the Exchange and Auction Room to-day:

By John F. B. Smyth.

1 five-story flat, with lot, No 309 East 112th-st, n s, 125 ft e of 2d-ave, lot 25x100.11, M Paledino, $14,050.

1 similar building, with lot, No 311, adjoining above, lot 25x100.11, John Benke, $14,025.

By D. P. Ingraham & Co.

1 3-story dwelling, with plot of land, Nos 302 and 304 West 137th-st, s s, 101 ft w of 8th-ave, plot 31x99.11, D B Arnold, $17,500.

RECORDED REAL ESTATE TRANSFERS—N. Y. CITY.

Attorney-st, e s, 100 ft s Rivington-st, 25x75; Abraham L Stone to Mayer Nachtigale . . . $24,300
185th-st, n s, 275 ft e 8th-ave, 25x99.11; Patrick H McManus and wife to Philip Bohnet . . . 42,000
Arthur-st, e s, 218 s Arthur-st, 175x87.6; also w cor Bayard-st and Frederic-st, 87.6x250; Nathan S Grimes to Franklin A Wilcox . . . 11,732
11th-ave, sw cor 172d-st, 99x100; Leopold Sinsheimer and wife to John W Fleck . . . 7,000
119th-st, s s, 300 ft e 2d-ave, 100.11x45, Philip Bohnet to Falk H Mellamus . . . 13,000
148th-st, s s, 110.10 ft e Terrace Place, 25x100; Felix Murphy to Marie Reinhardt . . . 1,200
Madison-st, No 49; Charles P Daly, trustee, to H M Hoyt . . . 2,250
Same property; Charles P Daly and wife to same . . . 5
Madison-st, No 50; Eugene Langley to Harlow M Hoyt . . . 2,000
136th-st, n s, 97.6 ft e of 6th-ave, 37.6x199.6 to 139th-st; James B Vredenburgh and wife to William H Vredenburgh . . . 70,000
1st-ave, e s, 26 ft s of 84th-st, 25.1x74; Jacob Stritmatter and wife to Hugo Cohn . . . 22,000
129th-st, s s, 335 ft w of 3d-ave, 50x99.11; Albert C Newkirk and wife to Richard G Green . . . 8,000
8th-ave, w cor of 15th-st, 34.4x75; Thomas C Husted to Peter Doelger . . . 38,000
92d-st, No 41 West; executors Sidney C Genin to Augusta Bell . . . 1
Same property; James M Hartshorn to same . . . 16,000
Weehawken-st, w s, 52.6 ft n of Christopher-st, 28.3x28.10; Margaret Annim, et al, heirs to Benjamin P and John Annim . . . 1
Reade-st, No 168; same to B F and John Annim . . . 1
Sheriff-st, Nos 67 and 69; Robert B Merritt and wife to Benedict A Klein . . . 23,500
Same property; Benedict A Klein and wife to Jonas Weil and Bernhard Mayer . . . 23,500
35th-st, s s, 159.1 ft e of 9th-ave, 19.10x98.9; Albert Peck and wife to Albert Hunter . . . 12,000
3d-ave, s s cor of 102d-st, 25.11x100; Daniel Schoonmaker and wife to executors of C Cram . . . 1
Centre-st, Nos 21 and 23; Board of Foreign Mission of the Presbyterian Church to Board of Foreign Missions, Presbyterian Church of U S . . . 1
Same property; Meyer L Sire to George Munro . . . 10&c
Macdougal-st, No 62; Alice and Peter McCormick to August Finke . . . 27,500

RECORDED MORTGAGES.

Allen, Theodore and wife to Joseph J Kittel, s e cor 4th and Macdougal sts; also n s 8th-st, w of 5th-ave, 2 years, $5,000.

Bauer, Moritz and wife to James McMahon, s e cor of 9th-ave and 77th-st, 1 year, $12,000.

Same to the Mutual Life Insurance Company of New-York, same property, 1 year, $18,000.

Bock, Isaac and wife to John Kopp, n s of 3d-st, e of 2d-ave, 5 years, $12,000.

Same to Joseph W Hamburger, same property, 2 1-4 years, $2,000.

Corredy, Edward and wife to John Bohnet, e s of Jackson-st, 100 ft n of Cherry-st; also e s of Jackson-st, 125 ft s of Cherry-st, 5 years, $7,000.

Same to Emigrant Industrial Savings Bank, same property, 1 year, $15,000.

Conolly, Edward D and wife to the Mutual Life Insurance Company of New-York, s s of 96th-st, e of 2d-ave, 1 year, $40,000.

Cochrane, Thomas, and wife, to the Seamen's Bank for Savings, New-York, n s of 83d-st, e of 9th-ave, 3 years, $22,000.

Cutting, Robert L and another, executors, etc., Robert L Cutting, deceased, to J Warren Greene, referee, n w cor of 1st-ave and 41st-st, 3 years (10 mortgages), $52,100.

Day, Lyman H to Atlantic Trust Company, e s of 134th-st, w of Willow-ave, 2 years, $3,000.

Dicken, Martin and wife to Charles Frazier, n s cor of Lexington-ave and 47th-st, 3 months, $10,000.

Donnellon, John, to the Bradley & Currier Company, n w cor 8th-ave and 144th-st, 6 months, $3,900.

Same to same; n s 53d-st, w of 9th-ave, 6 months, $8,500.

Same to Martin J Earley, trustee, same property, 6 months, $16,089.

Fleck, John W, to Leopold Sinsheimer, sw cor 11th-ave and 172d-st, 10 years, $5,000.

Green, Richard G and wife, to Julia A Newkirk, s s 129th-st, w of 3d-ave, 1 year, $5,000.

Hunter, Albert and wife, to George W Walker, s s 35th-st, e of 9th-ave, instalments, $3,300.

Klein, Benedict A, to Frederick Baker, No. 67 Sheriff-st, 1 1-2 years, $2,000.

Same to same, No. 69 Sheriff-st, 1 1-2 years, $2,000.

Lester, Andrew and wife, to George R Fearing and one, trustees of Charlotte T Taylor, se cor Madison-ave and 57th-st, 3 years, $120,000.

Same to same, ne cor Madison-ave and 56th-st, 3 years, $30,000.

Litzinger, Charles, to Philip Maisenhelder, s s 6th-st, e of 2d-ave, 4 years, $5,000.

Levinsky, Daniel, to Antony Wallach, No. 195 East Broadway, instalments, $15,000.

Moeller, John and wife, to Harlem Savings Bank, nw cor Fifth-st and Washington-ave, 1 year, $4,000.

McCabe, Rose, to James McCabe, s s 52d-st, w of 11th-ave, 3 years, $1,000.

McNulty, Edward J, to Joseph E Austin, No. 26 Downing-st; also No. 28 Downing-st, 1 year, $1,000.

McNulty, Edward J, to the Emigrant Indus. Sav. Bank, Nos. 26 and 28 Downing-st, 1 year, $1,000.

McInerny, Thomas and wife, to William H Johnson, s s 134th-st, e 8th-ave, 1 year, $1,875.

Noble, William and wife, to William A Darling, president of the Murray Hill Bank, s s 72d-st, w 8th-ave, notes, loans.

Nachtigall, Mayer, to Abraham L Stone, s s Attorney-st, s Rivington-st, 2 years, $3,800.

Russ, Horace B, to Ninth Avenue Bank, n s 95th-st, w 9th-ave, 6 months, $6,000.

Reinhardt Marie, to Felix Murphy, s s 148th-st, e Terrace Place, 5 years, $800.

Rosenthal, Charles, Abraham and Isaac and wives, to Dry Dock Sav. Inst, n s 73d-st, w 1st-ave, 1 year, $18,000.

Schaslin, Simon and wife, to Hermann Pottebaum, n s Division-st, e Allen-st, 5 years, $5,000.

Schillin John H and wife, to Jacob Weiss, w s Brookes, s 144th-st, 2 years, $1,800.

Snyder, George and wife, to Mary Backheus and others, s s 121st-st, e 4th-ave, demand, $3,000.

Weil, Gertie, to Joseph M Lichtenauer, n s 71st-st, w 9th-ave, 2 years, $12,000.

Wright, Isaac E, to Reuben Ross, s s 131st-st, e 7th-ave, 6 months, $12,000.

City Property To Let.

A SIX-STORY, substantial, new building, 25x110, 438 East 23d-st, to let, with immediate possession; power of steam-hoist. RULAND & WHITING, 5 Beekman-st.

A CORNER building, near the Post Office, to lease for a term of years. RULAND & WHITING, 5 Beekman-st.

City Property For Sale.

A LARGE AMOUNT OF TRUST FUNDS TO LOAN AT 4 1-2 PER CENT; VERY MODERATE CHARGES.
GEO. H. READ, 9 PINE-ST.

AT A BARGAIN.
Wooster-st., between Spring and Prince sts., 4 lots, front 100x100; terms to suit builder. By order of executor.
RICHARD V. HARNETT & CO., 73 Liberty-st.

Business Property For Sale and To Let.

BUILDINGS, STORES, LOFTS AND OFFICES TO LET, on Beekman, Ann, Fulton, John, Pearl, William, Hanover and streets in the vicinity. RULAND & WHITING, 5 Beekman-st.

Brooklyn Property For Sale and To Let.

LOW PRICED LOTS along L road, in Brooklyn, in plots to suit builders or investors; streets sewered and paved; values rapidly enhancing.
RULAND & WHITING, 5 Beekman-st.

Country Property For Sale and To Let.

AGENCY FOR MONTCLAIR.—Handsome residences and building sites for sale; houses to let, season or year. CLARENCE B. TUTTLE, 5 Beekman-st., N. Y.

MONTCLAIR REAL ESTATE AGENCY.—Houses to let; handsome residences for sale at moderate prices.
PARSONS & TAYLOR, 79 Cedar-st., N. Y.

Legal Notices.

IN PURSUANCE of an order made by the Hon. Henry W. Rookstaver, a Judge of the Court of Common Pleas for the City and County of New-York, on the 23d day of November, 1888, notice is hereby given to all the creditors and persons having claims against Richard E. Palmer and John B. Miley, individually and as copartners composing the firm of Palmer & Miley, doing a wholesale business in such copartnership in the City of New-York, that they are required to present their claims, with the vouchers thereof, duly verified, to the undersigned, the duly appointed assignee of said Richard E. Palmer and John B. Miley, individually and as copartners composing said firm of Palmer & Miley, for the benefit of creditors, at the office of said assignee, No. 3 Pine-st., William-st., New-York City, New-York, on or before the 25th day of February, 1889.
Dated New-York City, November 27th, 1888.
SIMON M. SAUNDERS, Assignee.
GEORGE BARNES BOYD, Attorney for Assignee, No. 34 Pine-st., New-York City.

Musical Instruments.

A NUMBER of slightly used upright and square pianos, at one price, which were specially selected and used by artists of the Metropolitan Opera House Company during the past opera season, will be sold at a liberal discount from our regular prices.
WM. KNABE & CO., 112 5th-ave., above 16th-st.

Winter Resorts.

PARK HOUSE,
SUMMIT, N. J.
Fall and Winter Resort.
Nearly 800 feet above tide-water.
Within 1 hour from New-York.
800 feet of piazza inclosed with glass.
New system of steam heat.
Perfect plumbing and sewerage system.
Superior water supply.
JOHN A. HICKS, Proprietor.

HOTEL AMPERSAND,
SARANAC LAKE, N. Y.
This new Adirondack resort for invalids seeking relief from throat and pulmonary diseases, as well as those in search of recreation and winter sports, is now open. Only seventeen hours from New-York. Steam heat, open fireplaces, excellent table, piazza enclosed in glass and beautiful forest drives.
For terms and information address
EATON & HARDING, Managers.

HOT SPRINGS, N. C.
MOUNTAIN PARK HOTEL.
First-class. Steam heat, open fires, porches enclosed in glass. Superb Location. Ideal Climate for the debilitated. Baths in Marble Pools. Finest in America; waters unexcelled anywhere in curative power or luxury.
G. K. LANSING, (late of Astor House, N. Y.), Man.
Exc. Tickets, Piedmont Air Line, 229 Broadway, N. Y.

THE OGLETHORPE,
BRUNSWICK, GEORGIA.
Entirely new; built of brick; having all modern improvements. Accommodates 300 guests.
NOW OPEN.
For circular and other information address
H. KING, Manager, Brunswick, Ga.

THE "TREMONT,"
LAKELAND, POLK CO., FLORIDA.
Opens Jan. 10th. HIGHEST GROUND ON THE PEN. INSULA. GREATEST SANITARIUM IN THE SOUTH. Descriptive Circulars can be had of HALBERT & MILLARD, BENNETT BUILDING, 99 Nassau St. N.Y. MILLER & Co.

SEA SIDE HOUSE,
ATLANTIC CITY, N.J.
OPEN THE ENTIRE YEAR. PASSENGER ELEVATOR. STEAM HEAT, OPEN GRATE FIRES, AND ALL CONVENIENCES, INCLUDING HOT AND COLD SEA WATER BATHS. CHARLES EVANS.

THE IRVINGTON,
ATLANTIC CITY, N. J.
New hotel on the beach; steam heat, elevator, sun parlor, smoking-room, and every comfort.
Send for illustrated circular.
CHAMBERS & HOOPES.

HOTEL TRAYMORE,
ATLANTIC CITY, N. J.
This popular hotel having greatly enlarged,
WILL OPEN FOR GUESTS JANUARY 19, 1889.
W. W. GREEN & CO.

PERSONS seeking a mild, dry, piney-wood climate, professionally indorsed, where yellow fever has never been known, and desiring the creature comforts of a warm, well-appointed house and good cooking, should address THE HOBKIRK INN, Camden, S. C. Northern management. 7th season. Circulars.

PUTNAM HOUSE, Palatka, Fla.
Open Jan. 7. This large new hotel, built on the site of the old Putnam House, will be opened January 7, 1889, by Oscar G. Barron, of the White Mountain hotels; the Crawford, Fabyan, Twin Mountain, Summit, and Mount Pleasant Houses; it has accommodations for five hundred guests; contains elevator and all modern improvements. It is first-class in every respect. Tourists and invalids will find no more delightful region in the South than Palatka and vicinity. Palatka is the starting point for all places of interest in Florida.
Address OSCAR G. BARRON, Palatka, Fla.

Savings Banks.

EXCELSIOR SAVINGS BANK,
118 West 23d-st., near 6th-ave.
The Trustees have declared, out of the earnings of the six months ending Dec. 31, 1888, a semi-annual Interest Dividend to Depositors entitled thereto, at the rate of THREE AND ONE-HALF PER CENT per annum, on all sums of $5 and upward to $3,000, payable on and after Jan. 21, 1889. Deposits made on or before Jan. 10 draw interest from Jan. 1. Open daily from 10 a. m. to 3 p. m., and Saturday evenings from 6 to 8 o'clock.
GEORGE C. WALDO, President.
HENRY KONIG, Jr., Secretary.

UNION DIME SAVINGS INSTITUTION.
BROADWAY, 32D-ST. AND 6TH-AVE.,
NEW-YORK, Dec. 19, 1888.
INTEREST at the usual rate, namely FOUR per cent per annum up to $1,000 and THREE per cent on any excess over $1,000, has been voted for the present half-year by the Board of Trustees, payable on and after January 10, or, if not withdrawn, bearing interest from January 1.
Open daily (including Saturdays) till 3; Mondays till 7. Money deposited on or before Jan. 10 draws interest from January 1. S. B. DUTCHER, President.
GARDNER S. CHAPIN, Treasurer.
CHARLES E. SPRAGUE, Secretary.

MANHATTAN SAVINGS INSTITUTION,
NEW-YORK, December 24, 1888.
75TH SEMI-ANNUAL DIVIDEND.
THE Trustees of this institution have declared interest on all sums not exceeding $5,000 remaining on deposit during the three or six months ending on the 31st instant, at the rate of three and one-half per cent per annum, payable on and after the third Monday in January next. EDWARD SCHELL, President.
* C. P. Alvord, Secretary. R. S. Hayward, Asst. Sec'y.

Financial.

S. V. WHITE & CO.,
BANKERS,
5 AND 7 WALL STREET, NEW-YORK.
WE OFFER, SUBJECT TO PRIOR SALE, THE FOLLOWING INVESTMENT BONDS, WHICH COMBINE SAFETY AND A REMUNERATIVE RATE OF INTEREST:

Cleveland and Canton Railway Co.
OF OHIO
1ST MORTGAGE 5 PER CENT 30-YEAR BONDS,
DUE 1917,
INTEREST JANUARY AND JULY.
TOTAL ISSUE $2,000,000,
AT RATE OF $12,500 PER MILE.

Grand Rapids, Lansing & Detroit Railway Co.
OF MICHIGAN
1ST MORTGAGE 5 PER CENT 40-YEAR BONDS,
DUE 1927,
INTEREST MARCH AND SEPTEMBER. PRINCIPAL AND INTEREST GUARANTEED ON EACH BOND BY DETROIT, LANSING AND NORTHERN RAILWAY CO.

Housatonic Railway Company
OF CONNECTICUT
FIRST CONSOLIDATED 5 PER CENT 50-YEAR BONDS,
DUE 1937,
INTEREST MAY AND NOVEMBER.
TOTAL ISSUE, $3,000,000;
NON-TAXABLE IN CONNECTICUT.

Newcastle and Shenango Valley Railway Co.
OF PENNSYLVANIA
FIRST MORTGAGE 6 PER CENT 30-YEAR BONDS,
DUE 1917,
INTEREST JANUARY AND JULY.
TOTAL ISSUE, $250,000,
AT RATE OF $11,700 PER MILE.
FURTHER PARTICULARS ON APPLICATION.

Guaranty Investment Co.,
CAPITAL, $250,000.00.
7 Per Cent Guaranteed Farm Mortgages.
The company offers for sale mortgages on well-improved farms in the choicest parts of Kansas and Nebraska, and calls the special attention of investors to the following points:
I. Unusual fulness of information about the security.
II. Many hundred Mortgages taken and not a SINGLE FORECLOSURE.
III. Interest DOUBLE the rate of Savings Banks and payable the day it is due in New-York.
IV. A COMMITTEE OF INVESTORS visits Kansas and Nebraska each year, and reports upon the business of the company.
V. Monthly Bulletins giving full information about all Mortgages offered for sale.
Address for Monthly Bulletin and Investors' Committee Report for 1888.
HENRY A. RILEY, General Eastern Manager, 191 Broadway, New-York.

NATIONAL BROADWAY BANK,
NEW-YORK, January 9, 1889.
AT THE ANNUAL MEETING of the stockholders of this bank, held on the 8th inst., the following-named gentlemen were duly elected Directors for the ensuing year, viz.:

Andrew Mills,	
Francis A. Palmer,	Joel E. Fisher,
Francis P. Furnald,	John F. Talmage,
Henry L. Horquet,	David S. Walton,
John Lawrence,	James Talcott,
Hudson Hoagland,	James T. Swift,
Henry O. Havemeyer,	Samuel A. Sawyer,
George L. Whitman,	A. T. J. Rice.
George F. Gantz,	

George C. Clarke,
and Peter Cummings, Eugene Britton and Francis P. Furnald, jr., were elected Inspectors of the next ensuing election.
At a subsequent meeting of the Board, held this day, Mr. Francis A. Palmer was unanimously re-elected President and Mr. Hudson Hoagland Vice-President.
A. T. J. RICE, Cashier.

THE CENTRAL NATIONAL BANK OF THE CITY OF NEW-YORK.
New-York, January 8, 1889.
AT THE ANNUAL MEETING of the stockholders of this bank, held this day at the banking rooms, the following named gentlemen were unanimously elected directors for the ensuing year:

WILLIAM A. WHEELOCK,	WILLIAM L. STRONG,
WILLIAM M. BLISS,	EDWARD C. SAMPSON,
SIMON BERNHEIMER,	W. H. BEERS,
ELIAS S. HIGGINS,	EUGENE HIGGINS,
JAMES W. SMITH,	JAMES H. DUNHAM,

EDWIN LANGDON.
At a subsequent meeting of the board, Mr. William L. Strong was re-elected President and Mr. Edwin Langdon elected Vice-President, both unanimously.
EDW'D SKILLIN, Cashier.

Financial.

KINGS COUNTY ELEVATED RAILWAY COMPANY OF BROOKLYN,
First Mortgage 5 Per Cent Bonds,
DUE 1925.
Principal and Interest Payable in Gold Coin.
COUPON BONDS OF $1,000 EACH, WITH PROVISION FOR REGISTRATION.
Coupons payable January 1 and July 1 at the American Exchange National Bank.

Subscriptions will be received by the undersigned in New-York and by Messrs. BLAKE BROS. & COMPANY in BOSTON at PAR AND ACCRUED INTEREST, for $1,500,000 of the above bonds; the unsold balance of a total issue of $3,300,000.

The bonds are a first mortgage on the six miles of road, now completed and operating, and on the rights, franchises, rolling stock, and real and personal property of the Company, of every nature and description, now owned or hereafter to be acquired.

The road runs from Fulton Ferry, which is the busiest ferry between the two cities, and from the Bridge, all the way through Fulton-st., the principal business street of Brooklyn, to East New-York.

It has just been completed, and is already doing a business more than sufficient to pay its expenses and the interest on these bonds.

From the nature of its location the business is bound to increase very rapidly.

The structure has been built and equipped in the best manner

The mortgage is at the rate of $550,000 per mile, as against $800,000 to $900,000 per mile of bonds on the New-York roads.

The validity of the charter and franchise and the form of the bond and mortgage have been approved by our counsel.

Subscriptions will be opened at 10 o'clock on Tuesday, January 8, and will close at 3 o'clock on Thursday, January 10, or earlier.

We consider the bonds safe and desirable for investment and likely to increase in value.

AUGUST BELMONT & CO.,
36 Wall-st.

VERMILYE & CO.,
16 and 18 Nassau-st.

ATLANTIC TRUST CO.
39 William-st., New-York.

ASSETS, DEC. 6, 1888	$7,250,000
DUE TO DEPOSITORS	6,074,500
CAPITAL AND SURPLUS	$1,175,500

Depository for money ordered to be paid into Court.
Interest on daily balances at current rates.
Acts as Executor, Administrator, Guardian, Trustee, Registrar for Companies or Municipalities, or as Trustee for Railroad or other Corporation mortgages.
WILLIAM H. MALE, President.
JOHN L. RIKER, 1st Vice-Pres.
THOS. HITCHCOCK, 2d Vice-Pres.
JAMES S. SUYDAM, Secretary.
JAMES D. FOWLER, Asst. Secretary.

THE EDISON ELECTRIC ILLUMINATING CO. OF NEW-YORK.
Are now prepared to furnish electric current for light and power from their two new central stations, one being located on West Twenty-sixth-st., between Broadway and Sixth-ave., and the other on West Thirty-ninth-st., between Broadway and Sixth-ave.
The Edison System of Incandescent Electric Lighting is perfectly harmless, it being absolutely impossible to receive personal injury from any of the wires of this company.
The amount of current consumed is measured by an Edison Electric Meter placed in the premises of customers, who pay only for the amount actually used, every light being under control of the customer, to be turned on or off at their pleasure.
All the lines of this company are underground, and as the stations never shut down customers are assured of constant and regular service at all hours of the day or night.
The company at their own expense run the underground service connections from their underground mains to the inside of the buildings of customers; supply and set the meter, and also supply and renew all lamps as they burn out without cost to consumers, after their premises and fixtures are wired ready for the current to be turned on.
Parties contracting for wiring or fixtures for the use of our light should make it a condition that the work shall be done subject to the inspection and approval of this company before being paid for.
For full information, and to make application for light or power address or call at the General Office of
THE EDISON ELECTRIC ILLUMINATING CO. OF NEW-YORK,
432 Fifth Avenue.

$60,000,000
OF DIVIDENDS AND INTEREST WILL BE DISBURSED IN JANUARY, 1889.
$12,000,000
INVESTED DURING THE LAST THIRTEEN YEARS WITHOUT LOSS, SHOULD COMMEND OUR DEBENTURES AND MORTGAGES AS SAFE INVESTMENTS FOR PART OF THESE FUNDS. THESE SECURITIES ARE ENTIRELY FREE FROM ANY SPECULATIVE ELEMENT, AND YIELD 6 PER CENT INTEREST.
NEW-ENGLAND LOAN & TRUST CO.,
160 BROADWAY, NEW-YORK.

Choice Six Per Cent. Investments.
FIRST-CLASS WATER WORKS BONDS, GUARANTEED BY THE NATIONAL WATER WORKS INVESTMENT COMPANY.
POST, MARTIN & CO.,
34 PINE-ST., NEW-YORK.

$200,000
JEFFERSON R. R. CO.
First Mortgage 5% Gold Bonds,
principal and interest guaranteed by the
ERIE RAILROAD CO.,
INTEREST APRIL AND OCTOBER.
FOR SALE BY
SAMUEL D. DAVIS & CO.,
42 WALL ST.

ANY ONE wishing to loan $30,000 first mortgage on Cotton Plantation in Arkansas, worth $100,000, with an annual rental value of $10,000, for from five to ten years, will please correspond with the undersigned. J. C. YANCEY, Batesville, Arkansas. A low rate of interest desired.

AT A MEETING of the Directors of the SUNDAY CREEK COAL CO. held Dec. 13, 1888, a dividend of FIVE (5) per cent was declared on the preferred stock of the company, payable Jan. 15, 1889, at the New-York office of the company, Room 17, No. 2 Wall-st. Transfer books to be closed Dec. 31, 1888, to Jan. 15, 1889.
J. DERTHICK, Secretary.

UNION TRUST COMPANY OF NEW-YORK,
73 BROADWAY, COR. RECTOR-ST.
New-York, January 3, 1889.
THE ANNUAL MEETING of stockholders for the election of ten (10) trustees of the Union Trust Company of New-York, of the class of 1892, will take place at the office of the company, No. 73 Broadway, New-York, on Tuesday, January 15, 1889, at 12 o'clock m. Polls open at 12 and close at 1 o'clock, p. m. The transfer books will close January 12th and reopen January 16th.
UNION TRUST COMPANY OF NEW-YORK.

Financial.

LOMBARD INVESTMENT COMPANY,
150 Broadway, New-York.
GUARANTEES FIRST MORTGAGES AT 6 PER CENT.
Capital and Surplus.....$1,750,000
Guaranty Fund.....$3,000,000
Each bond is secured by above Guaranty and also by a First Mortgage on Real Estate worth three dollars for every dollar loaned. This company is one of the oldest, strongest and best, and courts the fullest investigation. New-York references of the highest character and full information can be had on application. Fifty-five Savings Banks and over two hundred Institutions hold the securities of this company.

HOLLAND TRUST CO.
NO. 7 WALL-ST., NEW-YORK.
Allows interest on deposits. The longer the time the higher the rate. Also interest on balances of active accounts of merchants and others, subject to check as in any bank; lends money on promissory notes without indorser, and accepts New-York City or Brooklyn appraised first mortgages with title guaranteed as collateral security.
Acts as executor, trustee and guardian, under wills, for the fixed statutory charges; also as registrar, trustee, transfer and financial agent for States, cities, towns, railroads and other corporations, and for real estate mortgages with coupon bonds in New-York, Brooklyn and elsewhere. Collects rents, coupons and dividends.
TRUSTEES.

Garrett A. Van Allen,	John D. Vermeule,
Warner Van Norden,	John Van Voorhis,
Hooper C. Van Vorst,	W. W. Van Voorhis,
James B. Van Voorst,	Geo. W. Van Siclen,
G. Van Nostrand,	James Roosevelt,
John R. Planten,	Augustus Van Wyck,
Henry W. Bookstaver,	J. W. Vanderhorst Kuyt,
Robert B. Roosevelt,	Henry W. O. Edye,
Geo. M. Van Hoesen,	Jotham Goodnow,
Wm. Dowd,	George F. Hodgman,
William Romsen,	Peter Wyckoff.

ROBERT B. ROOSEVELT, President.
JOHN D. VERMEULE, Vice-President.
GEO. W. VAN SICLEN, Secretary.

Knickerbocker Trust Co.,
No. 234 5th-ave., corner 27th-st.
ESTABLISHED FOR UPTOWN RESIDENTS.

Authorized Capital	$1,000,000
Paid-up Capital	500,000
Surplus	104,000

Safe Deposit Department.
Boxes to rent at $10 per annum and upward in
FIRE AND BURGLAR-PROOF VAULT.
INTEREST ALLOWED ON DEPOSITS; ALSO DEPOSITS RECEIVED SUBJECT TO DEMAND CHECK.
DESIGNATED COURT AND CITY DEPOSITORY.
Trust funds, estates, etc., managed on moderate terms, and income promptly collected and remitted. Authorized to act as trustee, fiscal or transfer agent of corporations, States and municipalities.
Special Banking and Coupon Rooms for Ladies.
BUSINESS AND PERSONAL ACCOUNTS SOLICITED.
FREDK G. ELDRIDGE, President.
CHARLES T. BARNEY, Vice-President.
JOSEPH T. BROWN, Secretary.
DIRECTORS.

Wm. L. Andrews,	Wm. A. Duer,	Gen. G. J. Magee,
Jos. S. Auerbach,	F. G. Eldridge,	Henry W. T. Mali,
Chas. T. Barney,	Jacob Hays,	Rob't G. Remsen,
James H. Breslin,	A. Foster Higgins,	Andrew H. Sands,
J. T. Burden,	Harry B. Hollins,	John S. Tilney,
Hon. I. Davenport,	Alfred M. Hoyt,	J. M. Waterbury,
Henry F. Dimock,	Hon. E. V. Loew,	Chas. H. Welling.

BANKING HOUSE OF
HENRY CLEWS & CO.,
13 AND 15 BROAD ST., N. Y.
MEMBERS OF THE
NEW-YORK STOCK EXCHANGE.
NEW-YORK PRODUCE EXCHANGE.
NEW-YORK COTTON EXCHANGE.
NEW-YORK COFFEE EXCHANGE.
CHICAGO BOARD OF TRADE.
Transactions made at any of the above Exchanges and carried on margin for customers when desired.
Interest allowed on deposit accounts.

THE MIDDLESEX BANKING COMPANY,
MIDDLETOWN, CONN.
Capital Paid in, $600,000.
Offers 6 per cent DEBENTURES and GUARANTEED MORTGAGE NOTES.
UNION TRUST COMPANY of New-York, and SECURITY COMPANY, Hartford, Trustees for Debentures. Chartered 1872, and HAS ALWAYS BEEN under the supervision of CONNECTICUT BANK COMMISSIONERS.
The amount of bonds which this Company can issue or guarantee is LIMITED BY LAW.
Insurance Companies, Banks, other Corporations, and Trustees have invested largely in these securities.
Robert N. Jackson, President, Middletown, Conn.; Graves & Vinton Co., Western Mgrs., St. Paul, Minn.
FRANK R. JOHNSON, NEW-YORK AGENT, WITH GILDER & FARR, 31-33 BROAD-ST.

AT AN ANNUAL MEETING of the stockholders of the Third National Bank, held January 8, the following gentlemen were elected directors for the ensuing year:
WM. A. BOOTH, President.
CHAS. LANIER, of Winslow, Lanier & Co.
JNO. W. STERLING, of Sherman & Sterling.
H. A. V. POST, of Post, Martin & Co.
EDW. SCHELL, Pres. Manhattan Savings Institution.
ROSWELL P. FLOWER, of R. P. Flower & Co.
JAY O. MOSS, Treas. American Cotton Oil Trust.
JAS. M. WATERBURY, of J. Waterbury & Co.
CHAS. H. PINE, President Ansonia National Bank.
JOHN B. WOODWARD, merchant.
JOHN H. WATSON, President Weehawken Docks.
CALEB B. KNEVALS, merchant.
HENRY GRIFFIN, of Van Horne & Griffin.
HENRY BUCKHOUT.
G. L. HUTCHINGS, Cashier.
At the meeting of the Directors-elect for organization, held this day, MR. WM. A. BOOTH was unanimously re-elected PRESIDENT and MR. HENRY BUCKHOUT unanimously elected VICE-PRESIDENT for the ensuing year. G. L. HUTCHINGS, Cashier.
Jan. 9, 1889.

THE LINCOLN NATIONAL BANK OF THE CITY OF NEW-YORK,
32 TO 38 EAST 42D-ST.,
NEW-YORK, Jan. 8, 1889.
AT A MEETING of shareholders held this day the following named were elected directors for the ensuing year:

Thomas L. James,	Frederick Kuhne,
Alfred Van Santvoord,	Noah Davis,
H. Walter Webb,	Matthew C. D. Borden,
John Stratton,	Charles C. Clarke,
William R. Grace,	William D. Sloane.

And for Inspectors of Election:
Isaac P. Chambers, Henry G. Pearson.
At a subsequent meeting of the Board Thomas L. James was re-elected President and Alfred Van Santvoord Vice-President. W. T. CORNELL, Cashier.

MERCHANTS' EXCHANGE NATIONAL BANK OF THE CITY OF NEW-YORK,
January 9, 1889.
AT THE ANNUAL MEETING of the stockholders of this bank, held on the 8th inst., the following named gentlemen were elected Directors for the ensuing year—viz.:

William A. Thomson,	Phineas C. Lounsbury,
John G. Davis,	James G. Powers,
Robert Seaman,	Alfred J. Taylor,
Jesse W. Powers,	E. Christian Korner,
Allen S. Apgar,	Lucius H. Biglow,
Joseph Thomson,	John H. Hanan,
Alfred M. Hoyt,	John M. Phillips,

Isaac G. Johnson.
At a meeting of the Board of Directors, held this day, Hon. Phineas C. Lounsbury was unanimously re-elected President and William A. Thomson Vice-President.
A. S. APGAR, Cashier.

NINTH NATIONAL BANK,
NEW-YORK, January 8, 1889.
AT THE ANNUAL ELECTION held this day, the following named gentlemen were elected Directors of this Bank for the ensuing year:
John Q. Preble,
Gardner R. Colby,
John T. Hill,
C. Henry Garden,
Hiram R. Negro,
Albert C. Hall,
John H. Parsons,
Haskell A. Searle,*
William E. Tefft.
At a subsequent meeting of the board, Mr. John T. Hill was unanimously re-elected President and Mr. Gardner R. Colby was unanimously re-elected Vice-President. H. H. NAZRO, Cashier.

GALLATIN NATIONAL BANK,
NEW-YORK, January 9, 1889.
AT THE ANNUAL ELECTION held on the 8th inst. the following named gentlemen were elected Directors of this bank for the ensuing year:
FREDERICK D. TAPPEN, WM. W. ASTOR, ADRIAN ISELIN, JR., THOMAS DENNY, FREDERICK W. STEVENS, ALEX. H. STEVENS, ALFRED ROOSEVELT and HENRY I. BARBEY.
At a subsequent meeting of the Board held this day, Mr. FREDERICK D. TAPPEN was unanimously re-elected President, and Mr. ALEX. H. STEVENS Vice-President. ARTHUR W. SHERMAN, Cashier.

DENVER, SOUTH PARK AND PACIFIC R. R. CO.—The bondholders are requested to meet at the Farmers' Loan and Trust Company on Tuesday, the 8th inst., at 3 o'clock p. m., to receive a report from the Committee.
F. D. TAPPEN, Chairman.

THE NATIONAL PARK BANK OF NEW-YORK, 8th January, 1889.—At the annual meeting of the Stockholders of this Bank, held to-day, the following named Directors were duly elected for the ensuing year:

ARTHUR LEARY,	EUGENE KELLY,
EBENEZER K. WRIGHT,	FRANCIS H. LEGGETT,
JOSEPH T. MOORE,	RICHARD MOORE,
STUYVESANT FISH	GEORGE S. HART,
JAMES H. PARKER	CHARLES STERNBACH,
CHARLES SCRIBNER,	EDWARD C. HOYT,
EDWARD E. POOR	W. ROCKHILL POTTS,

DAVID L. WALLACE.
And as Inspectors of Election:
WILSON G. HUNT, CLASS S. HIGGINS,
JOHN M. CORNELL,
GEORGE S. HICKOK, Cashier.

OFFICE OF THE MERGENTHALER PRINTING COMPANY, NEW-YORK, December 27, 1888.
THE ANNUAL MEETING of the stockholders of the MERGENTHALER PRINTING COMPANY will be held at Rooms 115 and 116, Tribune Building, in this city, at 12 o'clock noon, on the third Saturday of January, 1889,