Financial.

AN UNFORTUNATE AFFAIR.—Never since the memorable "crash" of 1857 has the business community been so financially disturbed as they have been during the past four weeks, and the excitement produced by *whispers* of "extensive failures" among our merchants have heightened their fears almost to a panic. First came the unexpected collapse of two prominent mercantile houses—one in Baltimore, and the other in this city—houses whose business reputation has never been questioned, and whose integrity has been above suspicion for the past quarter century. In both of these instances the cause of failure can be traced to the unprecedented decline in the value of manufactured goods handed down to them with the high prices and general inflation caused by the rebellion. The decline in prices has been so steady and constant that the most prompt and faithful reports relatives of our commercial community have not been able to dispose of their stocks without considerable losses, and this is one of the most prominent causes of the difficulties now felt in business circles, and principal reason by which these failures have resulted.

Speculators outside the circles of legitimate business—in gold and fancy stocks—thoughtless "endorsements for friends in their hour of trial," also prove to be prominent rocks upon which the homes of thousands are often dashed and lost forever. I refer more particularly to the case of William R. Storms & Co., of Boston, Mass., whose sudden failure has been the speculative hope among the business men during the past week, and a severe blow, without a moment's warning, upon the young firm of Storms, Thurber & Co., of this city, with which, we are equally connected.

I am greatly pleased however, to know that the temporary embarrassments of the entire jobbing and wholesale houses of Storms, Thurber & Co., dry goods dealers, at 491 Broadway, are now in a fair way for adjustment, they having received notes of confidence from some of their largest creditors, saying "what can we do for you?" and that it is quite sure words of encouraging sympathy, coupled with a few days to indulge in words of sympathy and patience.

[illegible] pleasure which comes upon [illegible] in the very midst of their prosperity, [illegible] owing to the fact that Mr. W. R. [illegible] member of the House of W. R. Storms & Co., [illegible] in an unguarded and unfortunate hour [illegible] for a friend to the amount of some [illegible] which has failed, and the creditors of the Boston concern have swooped down upon the young house [illegible] with a rapacious eagerness unparalleled in the history of commercial transactions.

[illegible] house has been in existence for over twenty years, and during that space of time its commercial "promises to pay" have been unsullied; and still [illegible] in the paper *has never been laid over*; while [illegible] *has on all occasions promptly met* [illegible] obligations. The attachment of Mr. Storms's [illegible] the losses of "Storms, Thurber & Co." has been [illegible] in a publicity, ungenerous and (to use a vulgar phrase) very "shabby" manner toward the young members, whose only misfortune has been in having a partner whose speculative temperament has led to a common mercantile error.

[illegible] everything will be satisfactorily arranged, and the business will in the next week resume its [illegible] tone, there can be no doubt, and if to the [illegible] that they may overcome "[illegible] events, and, like good soldiers, [illegible]

[illegible] UNITED STATES BONDS, [illegible] GOVERNMENT BONDS, [illegible] UNITED STATES BONDS TO RUN, [illegible] for sale on favorable terms,

AT THE OFFICE OF THE UNION PACIFIC RAILROAD COMPANY, NO. 20 NASSAU STREET, NEW YORK.

DRY DOCK SAVINGS BANK, [illegible] and 80 Third avenue. [illegible] of Interest at the rate of Two [illegible] for Six Months, and One per cent. for Three [illegible] will be paid to depositors on the fifth inst. [illegible] JAMES L. STEWART, Secretary. [illegible] 1869.

FOURTH NATIONAL BANK of the City of New York, Dec. 31, 1868.—The Directors of this Bank [illegible] declared a semi-annual dividend of four [illegible] cent. payable to the stockholders or their legal reps. The transfer books will be closed from the 1st inst. until January 21. B. SEAMAN, Cashier.

OFFICE CITIZENS' INSURANCE COMPANY OF NEW YORK, New York, Dec. 23, 1868.—An [illegible] of the Company will be held at the office, 157 Broadway, on Tuesday, the 5th January next. Polls will be open from 12 to 1 P. M. E. A. HOTE, Secretary.

STOCKHOLDERS OF THE SCHREIBER COTTON MANUFACTURING COMPANY are hereby notified that the regular annual meeting of the Stockholders of said Company is to be held at their office, 45 Wall st., New York city, on Wednesday, Jan. 13, at 12 o'clock M. A. S. HILLHOUSE, Secretary.

THE ANNUAL MEETING of the Manhattan Gas Light Company will be held at 41 Broadway, room [illegible], on Monday, Jan. 4, at 12 M. J. PARSONS, Sec.

Insurance.

OFFICE OF THE HAMILTON FIRE INSURANCE CO., 51 Wall st., New York, Dec. 9, 1868.—The Board of Directors have this day declared the usual dividend of five (5) per cent., free of all tax, payable on and after January 11, 1869. JAMES GILMORE, Secretary.

FORTY-THIRD DIVIDEND. NEW YORK FIRE INSURANCE COMPANY. The Board of Directors of this Company have declared a dividend of FIVE (5) PER CENT., free of Government tax, payable on demand at their office. I. RENSEN LANE, Secretary. New York, Jan. 1, 1869.

Clothing.

OPPENHEIMER, BROTHERS & CO., BANKERS, In the National Park Bank Building, 214 BROADWAY. Opposite House: H. GREENEBAUM & CO. DRAFTS FOR $1 AND UPWARDS, ON ENGLAND, IRELAND, SCOTLAND, AND CONTINENTAL EUROPE.

Wanted—Females.

DESIRABLE YOUNG GIRL are received to fill the employment of [illegible] in the Woman's Aid Society, at their Home, 64 Avenue st., Harlem.

WANTED—25 new shirt makers; paid every Friday, and the highest price. 472 West 43d st., near [illegible]

Wanted—Males.

WANTED—Timekeeper for factory, $25 a month; two salesmen and assistants for commission house, $1 to $2 a week; three men for stores, some can to write in an office. Apply at 543 Broadway, up stairs, front room.

AT TAYLOR'S, 61 Broadway, Office 8—Wanted, a young man to pack shoes, $18 a week; porters, assistant salesmen, groom, $12 a week; bartender, waiter, vault.

ASSISTANT BOOKKEEPER. $20 a week; porter, dry goods, insurance, brokers' clerks, $10 a week; porters, watchmen, $14 a week each, at 50 Broadway, office 21.

BLACKSMITH WANTED—A good man and [illegible] trucks and wagons. None but a good [illegible] need apply. Call for three days at GLEASON'S wheelwright and blacksmith's shop, 19 Steuben st., Jersey City.

GILDER WANTED—A first-class one, who understands working on picture frames burnished. [illegible] DELOUSEI & PAILLIEN, 541 Fifth st., corner Forty-[illegible]

TO BOOKBINDERS—Wanted, a finisher; also, a forwarder on job work. Apply to C. H. VOO[illegible] Williamsburgh.

Situations Wanted.

A GOOD GERMAN GIRL wishes a situation as [illegible], and also one to do general housework; are willing and obliging. 183 2d st., between Av. A and B.

Business Chances.

FOR SALE—Provision business, in a first-class [illegible] neighborhood, doing a good cash trade; good reasons given for selling. Inquire in the coal and wood yard, 7 Beaver av., near Flatbush av., Brooklyn.

PLUMBING, gas fitting, tin, and locksmith business for sale; established 12 years. Apply to JOHN BRAUN, Yonkers, N. Y.

Miscellaneous.

DR. BEAL AND MADAME LA ROOP have just arrived from Chicago, and would respectfully announce to the public and to all who are suffering, they will relieve them of all pain with little or no expense. Let all who are afflicted give them a call. Their address will read to past, present, and future; tell you where to find lost or stolen goods; examine and prescribe for all diseases, in the trance state; also, give advice on law or any other business anyone may desire to know. She will heal at a distance by a lock of the patient's hair. Address, Dr. BEAL, 1 Washington place, near Broadway. No letters will be answered without a stamp. 1st Bleecker st. [illegible]

POST OFFICE NOTICE.—The mails for Europe will be despatched on Saturday, closing at this office at 12 o'clock M., and at stations A and B, 12 15; C and O, 12 30; D and E, 12 45; F and G, at 1 30 o'clock A. M. Also, on Saturday, closing at this office at 6 30 A. M., and at the stations on Bleecker st., Avenues A, Fourth st., A and B, 5; C and O, 5 15; D and E, 5 30; F and G, 5 45. JAMES KELLY, Postmaster.

POST OFFICE NOTICE.—The mails for Europe will be despatched on Saturday, closing at this office at 7 30 A. M. JAMES KELLY, Postmaster.

WEBSTER'S PATENT WATERPROOF INNER SOLES.—We have on hand and for sale at wholesale these superior gutta percha inner soles for gentlemen, ladies, and children, received direct from the makers, and sold at their prices. The Bishop Gutta Percha Company, SAM'L BISHOP, General Agent, 215 Liberty st., New York.

Publications.

HEARTH AND HOME.

AN ILLUSTRATED WEEKLY,

FOR THE

FARM, GARDEN AND FIRESIDE.

EDITED BY

DONALD G. MITCHELL

AND

HARRIET BEECHER STOWE.

No. 3 NOW READY.

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N. B.—We shall at once begin a powerful Story, written expressly for HEARTH AND HOME by Mrs. REBECCA HARDING DAVIS, author of "Life in the Iron Mills," entitled, "THE PEMBROKE LEGACY."

FOR SALE BY ALL NEWS DEALERS.

SINGLE NUMBERS 10 CENTS.

TERMS FOR 1869:

Single copies $4, invariably in advance. Three copies, $10; five copies, $15.

PETTENGILL, BATES & CO., Publishers, 37 PARK ROW, N. Y.

THE JEWISH MESSENGER With this week opens its TWENTY FIFTH VOLUME, and thirteenth year of successful publication. It is devoted to general literature, science, and art, while thoroughly Jewish in tone and sentiment on matters pertaining to Judaism at home and abroad. This week's number is full of interesting and valuable reading. Subscription—Five dollars. REV. S. M. ISAACS & SONS, Editors, 343 Broadway, New York.

TO BUSINESS MEN—BURNTON, formerly of the Bowery, now at 97 4th av., one block above Stewart's, has now in stock a large assortment of blank and memorandum books, paper, envelopes, twine, pen-holders, pens, inks, mucilage and postage stamps, &c., which we are selling at very low prices.

Board and Rooms.

BOARD WANTED—By a married lady, for the winter, with a widow lady or a small, respectable family. Address, stating terms, which must be reasonable, BOARDER, Sun office.

ONE BLOCK FROM CITY HALL.—International Hotel, corner Duane and William sts. Single rooms, 50 cts. a day, $1 50 to $3 a week; board and room, $7 to $8.

THE LYING-IN WARDS of the Nursery and Child's Hospital are now open. Women bringing references of former good character can apply between 11 and 12 o'clock, at the ear. of 51st st. and Lexington av.

City Government.

BOARD OF COUNCILMEN—STATED SESSION.

[OFFICIAL.]

TUESDAY, Dec. 29, 1868.—5 o'clock P. M.

The Board met in their chamber, 16 City Hall, pursuant to the following call.

Present—James A. Monaghan, Esq., President, in the chair, and the following members:

Councilmen Jeremiah O'Brien, Stacom, Piggott, Ivans, Culkin, Hampson, Mack, Gibney, Lamb, Daly, Kenny, Hoffman, Welch, Heinrich, Fay, Brucks, Thompson, Scannel, Murphy, John O'Brien, Cunningham, Galligan, Hart, Reynolds, Feltner, and Perley—25.

The minutes of December 23 and 26 were read and approved.

RESOLUTIONS.

By Councilman Kenney—

Resolved, That the Comptroller be and he is hereby authorized to draw his warrant in favor of each of the reporters of the Boards of Aldermen and Councilmen for the sum of two hundred dollars, for reporting their proceedings for the year 1868, and to charge the same to the appropriation for "City Contingencies," or any other appropriate account.

Which was laid over.

MOTIONS.

Councilman Brucks moved that the Committee on Donations be discharged from the further consideration of resolution of the Board of Aldermen, as follows:

Resolved, That the Comptroller be and he is hereby authorized and directed to draw his warrant in favor of John Dillon, Pastor of St. Philip's Protestant Episcopal Church, in Mulberry street, for the sum of two hundred and ninety dollars and forty-six cents, as a donation, to enable him to pay an assessment on their church property for the paving of Mulberry street, between Bleecker and Houston streets, with trap-block pavement, and charge the same to the account of "Donations."

The President put the question whether the Board would agree with the motion to discharge the Committee.

Which was decided in the affirmative.

And the paper was then laid over.

Councilman Brucks moved that the Committee on Department Buildings be discharged from further consideration of report of the Committee on Finance of the Board of Aldermen, with resolution as follows:

Resolved, That the Comptroller be and he is hereby authorized and directed to draw his warrant in favor of James L. Hodges, Pastor of the First Baptist Mariner's Church, situated in Oliver street, for the sum of [illegible] and eighty-two dollars, being the amount of assessment levied against said church for building tower in said street, between Chatham square and Madison street, and that said sum be charged to the account of "Donations."

The President put the question whether the Board would agree with the motion to discharge the Committee.

Which was decided in the affirmative.

And the paper was then laid over.

Councilman Reilly moved that the Committee on Salaries be discharged from further consideration of a resolution of the Board of Aldermen, composition expressing regret toward Board.

The President put the question whether the Board would agree with the motion to discharge the Committee.

Which was decided in the affirmative.

Councilman Brucks moved that the Comptroller be directed to pay the expense of repairing the Corporation vault in Eighth avenue and Harlem River.

Resolved, That the Clerk of the Common Council be and he is hereby directed to have printed five thousand copies of "Hoffman's Digest of the Laws of New York."

The President put the question whether the Board would concur with the Board of Aldermen in adopting said resolutions.

Which was decided in the affirmative by the following vote (three-fourths of all the members elected voting in favor thereof):

Affirmative—Councilmen Reilly, Jeremiah O'Brien, Stacom, Piggott, the President, Councilmen Ivans, Culkin, Hampson, Mack, Gibney, Lamb, Daly, Kenney, Hoffman, Welch, Heinrich, Fay, Brucks, Thompson, Scannel, Murphy, John O'Brien, Cunningham, Galligan, Hart, Reynolds, Feltner, and Perley—28.

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The President put the question whether the Board would concur with the Board of Aldermen in adopting said resolution.

Which was decided in the affirmative by the following vote (three-fourths of all the members elected voting in favor thereof):

Affirmative—Councilmen Reilly, Jeremiah O'Brien, Stacom, Piggott, the President, Councilmen Ivans, Culkin, Hampson, Mack, Gibney, Lamb, Daly, Kenney, Hoffman, Welch, Heinrich, Fay, Brucks, Thompson, Scannel, Murphy, John O'Brien, Cunningham, Galligan, Hart, Reynolds, Feltner, and Perley—28.

Resolved, That the Comptroller be and he is hereby authorized and directed to advertise for bids and to contract for paving Forty-sixth street, from Third avenue to the East River (excepting where now paved with Belgian or wooden pavement, and also excepting the space between railroad tracks), with wooden pavement, known as the improved pavement (McGonegal patent), in accordance with the specifications on file in the office of the Clerk of the Common Council, and that a contract therefor be awarded, provided the expense does not exceed five dollars per square yard, and that an ordinance therefor be adopted.

The President put the question whether the Board would concur with the Board of Aldermen in adopting said resolution and ordinance.

Which was decided in the affirmative by the following vote (three-fourths of all the members elected voting in favor thereof):

Affirmative—Councilmen Reilly, Jeremiah O'Brien, Stacom, Piggott, the President, Councilmen Ivans, Culkin, Hampson, Mack, Gibney, Lamb, Daly, Kenney, Hoffman, Welch, Heinrich, Fay, Brucks, Thompson, Scannel, Murphy, John O'Brien, Cunningham, Galligan, Hart, Reynolds, Feltner, and Perley—28.

Resolved, That the Comptroller be and he is hereby authorized and directed to draw his warrant in favor of James Dillon, Pastor of the Church of the Holy Apostles, for the sum of one hundred and ninety dollars and seventy-nine cents, with interest, as a donation to enable said church to pay assessment against it for the flagging and redagging of Twenty-ninth street, between Sixth and Tenth avenues, and charge the same to its appropriate account.

The President put the question whether the Board would agree with said resolution.

Which was decided in the affirmative by the following vote (three-fourths of all the members elected voting in favor thereof):

Affirmative—Councilmen Reilly, Jeremiah O'Brien, Stacom, Piggott, the President, Councilmen Ivans, Culkin, Hampson, Mack, Gibney, Lamb, Daly, Kenney, Hoffman, Welch, Heinrich, Fay, Brucks, Thompson, Scannel, Murphy, John O'Brien, Cunningham, Galligan, Hart, Reynolds, Feltner, and Perley—28.

Resolved, That the Comptroller be and he is hereby authorized and directed to draw his warrant in favor of Isaac S. Hartley, Pastor of the Union Reformed Church, in 8th avenue, for the sum of eleven hundred and [illegible] dollars and [illegible] cents, as a donation to be applied by the said pastor in payment of taxes (principal and interest), on the property of said church for the years 1865, 1866, and 1867, also including the assessment on said property for the year 1868, and thirty-seven cents for the Church street sewer, the amount to be charged by the Comptroller to the account of "Donations," or any other appropriate account.

The President put the question whether the Board would concur with the Board of Aldermen in adopting said resolution.

Which was decided in the affirmative by the following vote (three-fourths of all the members elected voting in favor thereof):

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Resolved, That the Comptroller be and he is hereby authorized and directed to draw his warrant in favor of Thomas Farrel, Pastor of St. Joseph's Church, in the sum of seven hundred and sixty dollars, as a donation to pay the assessment on the property of said church for the extension of Church street, which must be charged to the account of "Donations," or any other appropriate account.

The President put the question whether the Board would concur with the Board of Aldermen in adopting said resolution.

Which was decided in the affirmative by the following vote (three-fourths of all the members elected voting in favor thereof):

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Resolved, That the Comptroller be and he is hereby authorized and directed to draw his warrant in favor of Isaac S. Hartley, Pastor of the Union Reformed Church, in 8th avenue, for the sum of eleven hundred and [illegible] dollars and [illegible] cents, as a donation to be applied by the said pastor in payment of taxes (principal and interest), on the property of said church for the years 1865, 1866, and 1867, also including the assessment on said property for the year 1868, and thirty-seven cents for the Church street sewer, the amount to be charged by the Comptroller to the account of "Donations," or any other appropriate account.

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Resolved, That the Comptroller be and he is hereby authorized and directed to draw his warrant in favor of Rev. Dr. Ewer, Pastor of the Church of the Ascension, for the sum of eighty-nine dollars and fifty-eight cents, as a donation to enable him to pay a tax levied on said church for the assessment of sewer in Third avenue, between One Hundred and Fifteenth and One Hundred and Eighteenth streets; also to pay a tax levied on said church for the assessment of sixty-nine dollars and fifty-eight cents, for assessment for lower Third avenue sewer, and that an ordinance therefor be adopted.

The President put the question whether the Board would concur with the Board of Aldermen in adopting said resolution and ordinance.

Which was decided in the affirmative by the following vote (three-fourths of all the members elected voting in favor thereof):

Affirmative—Councilmen Reilly, Jeremiah O'Brien, Stacom, Piggott, the President, Councilmen Ivans, Culkin, Hampson, Mack, Gibney, Lamb, Daly, Kenney, Hoffman, Welch, Heinrich, Fay, Brucks, Thompson, Scannel, Murphy, John O'Brien, Cunningham, Galligan, Hart, Reynolds, Feltner, and Perley—28.

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Resolved, That the Comptroller be and he is hereby authorized and directed to draw his warrant in favor of Jeremiah Dillon, Pastor of the Church of the Holy Apostles, for the sum of one hundred and ninety dollars and seventy-nine cents, with interest, as a donation to enable said church to pay assessment against it for the flagging and redagging of Twenty-ninth street, between Sixth and Tenth avenues, and charge the same to its appropriate account.

The President put the question whether the Board would agree with said resolution.

Which was decided in the affirmative by the following vote (three-fourths of all the members elected voting in favor thereof):

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Resolved, That the Comptroller be and he is hereby authorized and directed to draw his warrant in favor of Isaac S. Hartley, Pastor of the Union Reformed Church, in 8th avenue, for the sum of eleven hundred and [illegible] dollars and [illegible] cents, as a donation to be applied by the said pastor in payment of taxes (principal and interest), on the property of said church for the years 1865, 1866, and 1867, also including the assessment on said property for the year 1868, and thirty-seven cents for the Church street sewer, the amount to be charged by the Comptroller to the account of "Donations," or any other appropriate account.

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Affirmative—Councilmen Reilly, Jeremiah O'Brien, Stacom, Piggott, the President, Councilmen Ivans, Culkin, Hampson, Mack, Gibney, Lamb, Daly, Kenney, Hoffman, Welch, Heinrich, Fay, Brucks, Thompson, Scannel, Murphy, John O'Brien, Cunningham, Galligan, Hart, Reynolds, Feltner, and Perley—28.

Resolved, That the Comptroller be and he is hereby authorized and directed to draw his warrant in favor of Isaac S. Hartley, Pastor of the Union Reformed Church, in 8th avenue, for the sum of eleven hundred and [illegible] dollars and [illegible] cents, as a donation to be applied by the said pastor in payment of taxes (principal and interest), on the property of said church for the years 1865, 1866, and 1867, also including the assessment on said property for the year 1868, and thirty-seven cents for the Church street sewer, the amount to be charged by the Comptroller to the account of "Donations," or any other appropriate account.

The President put the question whether the Board would concur with the Board of Aldermen in adopting said resolution.

Which was decided in the affirmative by the following vote (three-fourths of all the members elected voting in favor thereof):

Affirmative—Councilmen Reilly, Jeremiah O'Brien, Stacom, Piggott, the President, Councilmen Ivans, Culkin, Hampson, Mack, Gibney, Lamb, Daly, Kenney, Hoffman, Welch, Heinrich, Fay, Brucks, Thompson, Scannel, Murphy, John O'Brien, Cunningham, Galligan, Hart, Reynolds, Feltner, and Perley—28.

Resolved, That the Comptroller be and he is hereby authorized and directed to draw his warrant in favor of Jeremiah Dillon, Pastor of the Church of the Holy Apostles, for the sum of one hundred and ninety dollars and seventy-nine cents, with interest, as a donation to enable said church to pay assessment against it for the flagging and redagging of Twenty-ninth street, between Sixth and Tenth avenues, and charge the same to its appropriate account.

The President put the question whether the Board would agree with said resolution and ordinance