ADVERTISEMENTS RENEWED EVERY DAY.

SALES AT AUCTION.

ALBERT H. NICOLAY, AUCTIONEER—WILL SELL, this day, February 14 at 12½ o'clock, at the Merchants' Exchange, for account—
$6,000 Chicago and Mississippi Railroad first mortgage bonds.....$1,000
$10,000 Great Western (Ill) first mortgage bonds.....$1,000
$5,000 Terre Haute and Alton Railroad, second mortgage bonds.....$1,000
$10,000 Lake Erie, Wabash and St. Louis Railroad first mortgage bonds.....$1,000
$5,000 bonds of the Winslrode Mining and Manufacturing Company of Virginia.....$1,000
$6,000 Toledo and Illinois railroad 2d mortgage bonds.... $500
50 shares Sixth Avenue Railroad.....$100
30 do. Green Bay, Milwaukie and Chicago Railroad. 100
100 do. Cleveland and Toledo Railroad..... 50
20 do. Grocers' Bank..... 50
30 do. Bowery Fire Insurance Company..... 25
31 do. Union India Rubber Company..... 100
40 do. Enterprise Fire Insurance Company..... 25
Terms of sale—Ten per cent this day, and the balance before 2 o'clock to morrow. The accrued interest on all the bonds will be charged to the purchaser.
Next regular sale on Monday, February 18.
ALBERT H. NICOLAY, Auctioneer and Banker, No. 4 Broad street.

A. C. TUTTLE, AUCTIONEER—OFFICE 94 BROADway.—Assignee's sale of Tilton's patent improved guitars and violins. A. C. TUTTLE will sell on Friday, at 10½ o'clock, at 18 Beekman street, up stairs, about 100 Tilton's patent improved guitars, varying in cost from $25 to $150; also, 50 improved violins, amongst which will be found a few Cremonas, costing $175 the whole to be sold by order of the assignee, in lots to suit amateurs and dealers, for cash. Also, work benches, tools, office furniture, &c. Catalogues on the morning of sale.

AUCTION NOTICE.—FIREARMS, HARDWARE, CUTlery, &c.—JOHN S. VAN ANTWERP will sell, on Thursday, Feb. 14, at 10 o'clock at 205 Broadway, by order of trustees, the entire remaining stock of the Marston Firearms Company, to close the concern, consisting in part of guns, pistols, rifles, gun cases, powder flasks, percussion caps, fine cutlery, &c. Catalogues now ready. Terms, six months.

AUCTION NOTICE.—S. D. BURRAS, AUCTIONEER.—By R. PENN & CO., at 91 Myrtle avenue, Brooklyn, Thursday, February 14, at 2 o'clock, the stock of a dry goods and fancy store. Also, a lot of china and glass ware, table cutlery, &c. Sale positive.

AUCTION NOTICE.—THOS. BELL, AUCTIONEER, BY BELL & BUSH.—This day at 10½ o'clock in the salesrooms 12 North William street a fine lot of good furniture—rosewood and mahogany bedsteads, beds, 20 pair of blankets, mattresses, bureaus, parlor and bar chairs, mahogany wardrobe, sofa beds, cradles, bookstands, 12 quartette tables, cooking stoves, carpenter's bench, turning lathe, pictures, &c.; also, to satisfy a judgment, and from a hotel, 5 chests and 20 packages tea, 12 cases London dock brandy, 2 trunks of clothing, 1 do. dry goods, 7 silver watches, &c.

AUCTION NOTICE.—ATTRACTIVE OPENING SPRING sale of household furniture, piano, &c.—RUSSELL & DAY, auctioneers, will sell at auction this morning, (Thursday,) at 10½ o'clock, at their extensive salerooms No. 55 Nassau street, two doors from Fulton a superior stock of rosewood parlor suites, rich enamelled and other chamber furniture, sofas, chairs, rockers, wardrobes, bookcases, gilt frame mirrors and oil paintings, fine hair mattresses, centre tables, extension tables, sideboards, etageres, card tables, china and glass ware; also, a lot of second hand furniture, one second hand pianoforte, sale positively without reserve. Full particulars in catalogues.

AUCTION SALE OF FURNITURE, HOUSEKEEPING articles, &c.—GEO. COOK, auctioneer, will sell at 10½ o'clock, to-morrow, at 100 Broadway, opposite Trinity church, a general assortment of new and elegant rosewood and mahogany wardrobes, bookcases, parlor suits, sofas, chairs, bedsteads, bureaus, washstands, centre, side and sofa tables; extension dining tables, mirrors, &c. Sale positive, to pay advances.

ASSIGNEE'S SALE—W. T. BOYD & CO., AUCTIONeers. Store 197 William street. W. T. BOYD & CO. will sell on Friday, Feb. 15, at 10½ o'clock, on the premises, the buildings, together with the lease for seven years of the lots and dock at the foot of Forty-eighth street, North river, now occupied as a lime and plaster yard. Also about 100 barrels of lime and plaster, and a lot of sand; also the office furniture, iron safe, desks, chairs, &c.; also carts, harness, lumber, &c.
NATHAN NISBET, Esq., Attorney for Assignees, 265 Broadway.

A CONTINUATION OF MORTGAGE SALE OF ELEGANT household furniture, this Thursday at 10½ o'clock, at 76 Franklin street, west of Broadway, all the furniture of that first class private house, consisting in part of one elaborately carved rosewood parlor suit, covered in rich satin brocade; good Brussels, three ply and ingrain carpets; rosewood centre, side and sofa tables, marble top, rosewood and mahogany Elizabethan bedsteads, pure hair mattresses, palliasses, rosewood marble top bureaus and washstands, etageres, mirrors front and back. Also oil paintings, large gilt French plate oval mirrors, silver plated ware, cutlery, &c.; also one costly rosewood hall stand. Deposit required.

B. A. CHILTON, AUCTIONEER—TWO VACANT LOTS of ground on Canal (late Walker) street, adjoining the northwest corner of Allen street. COLE & CHILTON will sell at auction on Wednesday, Feb. 20 1856, at 12 o'clock, at the Merchants' Exchange, the above two valuable lots, well calculated for business or manufacturing purposes, or for building tenement houses thereon, having a five foot alleyway leading from Allen street. For terms and maps apply to the auctioneers 45 Nassau street. This property can be bought at private sale on application as above.

BY EDWARD SCHENCK, NO. 16 WALL STREET.—ON Thursday, February 14, at 11 o'clock, precisely, superior wines, brandies, sardines, tea, chocolate, &c., from an importing house who never store sent goods to auction; old Q. B. O. P. Madeira; Martel & Co.'s brandies, in cases. Otard and Hennessey in demijohns and casks; Amontillado and Pontilla sherries, Page & Co. and Forrester's ports, Pheipe' maderia, Holland gin, Jamaica rum, scotch, Irish, and Bourbon and Monongahela whiskeys; Havana segars, &c. We receive the goods from first hands. Attendance solicited from those buying for private use, as well as the trade.

D. D. NASH, AUCTIONEER, NO. 298 BROADWAY.—Mortgage sale of street sweeping machines, on Monday, Feb. 18, at 11 A. M., in Eighteenth street, between Seventh and Eighth avenues, consisting of 11 pairs wheels, 26 carts, 27 machine carts 17 sweeping machines, 3 dirt carts 3 water carts, 23 cart boxes, 14 cart box covers, 32 sets cart harness, 9 horse collars, a lot of shovels and forks 4 brooms, 4 pair hames, and a lot of blacksmith tools, consisting of anvils bellows, stocks and dies, vices and benches drilling machines, portable forge, and a large quantity of old iron.

D. D. NASH, AUCTIONEER, 298 BROADWAY.—MORTgage sale of street sweeping machines on Monday, Feb. 18, 1856, at 11 A. M., at 135 and 137 Eighteenth street, between Seventh and Eighth avenues, consisting of several street sweeping machines, some fifty or more carts suitable for dirt, snow, water, timber, stone or sewer carts; several sets of cart harness, cart wheels, cart boxes, axles blacksmith tools, old iron, &c. A rare opportunity for contractors, wheelwrights, or any one wanting carts.

D. S. BOUGH, AUCTIONEER—ELEGANT FURNIture.—Auction sale of durable and elegant rosewood and mahogany and walnut furniture, costly oil oil paintings, rosewood pianoforte, velvet carpets, silver ware, &c., &c., this (Thursday) morning, at 10½ o'clock A. M., at 70 Murray street. The sale will commence with a lot of basement and kitchen furniture after which the parlors containing an elegant rosewood 7 octave round cornered pianoforte, of a very superior tone; one rich and costly rosewood parlor suite, in green and gold French satin damask; also one do. in crimson brocatel, French brocatel, both suites being upholstered and finished throughout in the most perfect manner; costly rosewood etagere, finished in plate glass; beautifully covered ladies' parlor reception chairs, lady's rosewood escritoire and cabinet combined, in rosewood inlaid; rosewood work tables, rosewood do pearl inlaid, with secret drawers; inlaid papier mache and rosewood stands; heavily carved rosewood centre tables with statuary tops; rosewood book and card stands for ornaments or music; elegant French plate pier and mantel mirrors, a number of large and very fine oil paintings, embracing a great variety of subjects; fine lace window drapery, pearl and blue brocatel co., upwards of 300 yards of elegant velvet tapestry ingrain carpets; also stair do., English oil cloth, &c.; antique Gothic inlaid timepieces, run one year; elegant china vases, bea tifully painted and decorated; also bisque and Parian figures. Dining rooms and bedrooms—Very fine and heavy mahogany extensible tables; also dining and tea tables, linen covers; costly china dinner set, perfect; also several china tea sets plain and decorated; cut glass tumblers, wines, lemonades, goblets, preserves, salts carafes, Parian pitchers, &c. fine silver plate castors, tea services, salvers, spoons and forks, cake baskets, &c., ivory cutlery, common crockery, &c., &c.; and in bedrooms, elegant heavily carved rosewood and mah gany bedsteads, of modern and antique styles; also marble top dressing bureaus and washstands, to match; china toilet sets, pure hair mattresses, bolsters, pillows, counterpanes, and mahogany sofas and chairs, cane seat do., &c., &c. Sale positive.

EUGENE B. FRANKLIN, AUCTIONEER—BY FRANKLIN & NICHOLS, on Friday morning, 15th instant, at 10½ o'clock, at store 79 Nassau street, near John, a quantity of second hand furniture belonging to a party declining housekeeping, consisting in part of carpets, oilcloth, stoves, parlor and bedroom furniture; also, to pay advances, a general assortment of cabinet made furniture, comprising rosewood parlor suites, bookcases, wardrobes, extension, dining tables, centre, card, sofa and ladies' worktables, fancy in said tables, bureaus, washstands, bedsteads, paintings, engravings, French plate mirrors, china and glassware, hair mattresses, palliasses, clocks, sofas, tete a tetes, parlor, arm and rocking chairs; cane seat chairs, &c., &c. Also, rosewood piano fortes and piano stools. N. B.—Goods carefully packed on the premises.

EXECUTION SALE.—JOHN W. SOMERINDYKE, AUCtioneer, will sell, this day, at store No. 20 North William street, near Chatham street, at 10 o'clock, by virtue of an execution, one gold watch.
AUGUSTUS JOHNSON, Constable.

FARM AT AUCTION—WILL BE SOLD AT PUBLIC AUCtion, at the United States Hotel, in the village of Newburg, on Wednesday, February 20, 1856, at 12 o'clock M., the farm formerly occupied by James Darrach, on the road leading to Wades, about nine miles west of Newburg. The farm contains about seventy acres of excellent land, on which are good buildings, and upwards of 600 choice fruit trees. For terms and further particulars apply to James Darrach, at New York Hospital, 319 Broadway, or to E. A. Brewster, at Newburg.
P. SEARS, Auctioneer.

GROCERIES, IRON SAFES, LIQUORS, SEGARS.—On Friday, February 15, at 10½ o'clock, at 57 Dey street, corner of Greenwich, tea, coffee, spices, raisins, figs, herring, mackerel, brandy, gin, rum, knives, forks, scissors, spoons, files, chisels, saws, combs, collars.
W. A. CARTER, Auctioneer.

HERBERT T. LEEDS & CO., AUCTIONEERS.—LARGE sale of elegant rich and costly household furniture of family declining housekeeping—splendid French mantel and pier mirrors, rosewood pianoforte, elegant parlor suits in oro ones, oil paintings, rich velvet and tapestry carpets, elegant bronze and ormolu clocks, gilt band china dinner set, rich silver ware and pearl cutlery, &c., continued in the first class house 67½ West Twenty ninth street. HERBERT T. LEEDS & CO. will sell this day, Feb. 14, at 10½ o'clock the entire elegant furniture, as without reserve of the above house, which was made to order and has been in use but a short time, consisting in part of large rosewood stairpiers, marble tops with splashboards doors and back; elegant rosewood secretary bookcases, costly parlor suites, carved rosewood centre sofa and side tables; rosewood French and Voisinee chairs, elegant gold window cornices and shades, lady's escritoire, valuable oil paintings and parlor ornaments, bronze and marble clocks, costly decorated china vases &c., dining room—mahogany extension table, oak chairs, elegant gold band china dinner set of 130 pieces, decorated china tea and coffee sets, glass ware, rich silver ware, ivory and pearl cutlery, with an elegant variety of rosewood and mahogany chamber furniture, carved rosewood bedsteads, elegant rosewood bureaus with marble tops, washstands to match, elegant decorated china toilet sets, ten superior hair mattresses, outer beds and bedding, French sofas, spring seat couches, lounges, rocking and easy chairs, rosewood hat stand, oilcloth, stair carpets, &c.

J. McELRATY, AUCTIONEER, WILL SELL THIS DAY, at 10 o'clock, at 173 Chatham square, a general assortment of second hand furniture; also, feather beds, carpets, stoves, dry goods, jewelry, 200 boxes sardines, linen bosom shirts, &c., &c. Sale positive.

PAWNBROKERS' SALE OF WATCHES AND JEWELry.—A. M. CHESTALAS, auctioneer, 27 Howery, will sell, on Friday, 15th inst., at 10½ o'clock in large assortment of fine gold pins and earrings, enamel gold bracelets diamond rings and pins, gold and silver watches, lever, spine and long ish verge watches; gold and silver chains, Masonic emblems, silver ware, dishes, spoons, ladles, large lot of opera glasses and seven and a large lot of other articles. By order of S. D. Ross, 24 Catharine street.

TERENCE BOYLE AUCTIONEER, STORE NO. 46 CENtre street. Groceries, this day, at half o'clock at no 149 Chrystie street near the Bowery, consisting of the usual assortment kept in a retail store, as wines, liquors, segars, tea, nature, fine groceries, soaps, &c., together with the lease of four years unexpired, from May next of the premises and fixtures, at the very low rent of $400 per annum.

SALES AT AUCTION.

LARGE SALE OF VALUABLE GROUND AND WATER rights on the East river.—ANTHONY J. BLEECKER & CO. will sell, without reserve, to the highest bidder, on Feb. 20, at the Merchants' Exchange, the following property:—The two blocks of ground lying between Third and First avenues and Ninety seventh and Ninety eighth streets, making in all 100 lots, carrying with them the very valuable water rights. This presents to capitalists an opportunity for profitable investment rarely met with. The ground can, with a little improvement, be made to pay a good present interest, as it is well calculated for ship, lime, brick and coal yards. The water privilege carries with it the right for the formation of lots to the line laid by the commissioners. The water in front is of sufficient depth to accommodate the largest sized vessel or lifting dock. The assessment for the Central Park will be paid by the present owner. Terms—Ten per cent on day of sale, 40 per cent at the expiration of thirty days; balance can remain on bond and mortgage from three to five years. For maps, &c., apply to auctioneers, No. 7 Broad street.

WILLIAM IRVING, AUCTIONEER.—EXECUTOR'S sale of household furniture.—WILLIAM IRVING & CO. will sell at auction, on Thursday, Feb. 14, at 10 o'clock, at No. 8 Allen street, a general assortment of mahogany parlor, bedroom and dining room furniture, Brussels and ingrain carpets feather beds, hair mattresses, counterpanes, blankets, bedding, &c.; china, crockery and glass ware, mirrors, paintings and engravings, together with a general assortment of kitchen furniture. Sold by order.
H. OSTRANDER, Executor.

WILLIAM IRVING, AUCTIONEER.—MORTGAGE sale of handsome household furniture.—WILLIAM IRVING & CO. will sell, at auction, on Friday, February 15, at 10½ o'clock, at 12 Neilson place, Mercer street, near Waverley place, the entire furniture contained in the above house, consisting, in part, of Brussels and ingrain carpets, suite of rosewood parlor furniture, French plate pier and mantel mirrors; rosewood and mahogany marble top pier and centre tables; rosewood octave piano, made by Boyle; window curtains and shades, mantel clocks and ornaments; etageres mahogany French bedsteads; marble top dressing bureaus and washstands; mahogany wardrobes, black walnut and maple bedroom furniture; china toilet sets, hair mattresses, feather beds, bolsters and pillows, bedding, blankets and counterpanes; mahogany extension dining tables; china dinner and tea sets, crockery and glass ware, silver plated ware; mahogany tea tables, sideboards, mahogany sofas and chairs in hair cloth; oilcloth, black walnut and maple cane seat chairs, &c., together with a large and general assortment of kitchen furniture. Sold by order. J. B. BENSEL, Attorney for Mortgagee.

W. S. MELLOR, AUCTIONEER.—BY HOUGHTON & MELLOR.—This day, Thursday, at 10½ o'clock, at 113 Nassau street, elegant cabinet furniture, oil paintings French plate pier and oval mirrors, new style frames; rich and costly suites of parlor furniture, covered in brocade, brocatel and plush; carved oak beaufets and extension dining tables of the most approved patterns; carved oak dining room chairs in plush; mirror door and back etageres; walnut side boards marble tops; richly carved rosewood centre tables; side, pier and fancy do.; card tables, chamber furniture in great variety; rich enamelled chamber suits; landscape, painted; solid rosewood bedsteads, bureaus and washstands to match; walnut and mahogany do.; carved rose wood and mahogany wardrobes mahogany extension dining tables, eight, ten and fourteen feet long, with dining room chairs; carved oak, mahogany and walnut hatstands; carved rosewood, walnut and mahogany bookcases and secretaries; mirror doors, rich cane and rocking chairs; corner stands, spring seat parlor chairs, china tea sets, mantel vases. Goods can be packed for shipping. Also, at 12 o'clock, five rosewood 6½ and 7 octave pianofortes of rich tone and finish.

FINANCIAL.

$600,000.—MONEY TO LOAN ON DIAMONDS, watches, jewelry, dry goods, segars, &c., or bought for cash; stocks, notes, mortgages, &c., negotiated; business confidential and prompt. By THOMPSON & CO., brokers and commission merchants, 192 Nassau street corner of Ann, room 2, second floor.

$557,000 TO LOAN—ON WATCHES, DIAMONDS, jewelry, segars, and every description of valuable property, or bought for cash, by JOS. S. ISAAC basement office, 11 Chambers street, from 9 till 6. Business prompt and confidential. Old gold and silver bought. N. B.—No business transacted on Saturday.

$4,000 WANTED—FOR ONE OR MORE YEARS, on a house and lot in this city, worth $10,000. Apply to J. T. Mills, 167 Broadway.

{A}—TO PERSONS WISHING MONEY—NEW OFFICE, (proprietors Americans) No. 2 Appletons Building, 346 Broadway. Money advanced at easy rates on diamonds, watches, jewelry or valuables. Advantages for ladies. Business confidential. Business paper and loans negotiated. Merchants and manufacturers accommodated to any amount.
IRVINE & CO.

ANY AMOUNT OF MONEY TO LOAN ON SHORT terms, on diamonds, watches, rich jewelry, plate, valuable personal property, or purchased for cash prices. S. WOOD 69 Fulton street, second floor, front room, from 8 A. M. to 4 P. M. A few valuable oil paintings to be sold at a bargain or exchanged for merchandise.

FOR SALE—A FEW FIRST CLASS TEN PER CENT bonds of $1,000 each, due in 1870. Coupons payable in New York on the 10th January and July. These bonds will bear a thorough investigation, and are very desirable for the investment of trust funds, as they pay a large interest and are very secure.
BENNETT, GRIGGS & LOTHROP, 35 Wall street.

FOR SALE—A SECOND MORTGAGE FOR SIX HUNdred dollars, prior mortgage $500, on property worth $1,800 cash, will be sold for $500 cash, or $500 will be borrowed on it, for the use of which, for six months, $50 will be paid; the mortgage has thirteen months to run. Address M. W. D., box 1,180 Post office.

MONEY LIBERALLY ADVANCED (FOR LONG OR short periods, on satisfactory terms), on household furniture, pianos, watches jewelry, firearms, surgical, musical and nautical instruments; horses, wagons, harness, dry goods, hardware, liquors, groceries, and personal property of every description, or same bought for cash, by McCARTHY & WALTERS, 26 Catharine street.

MONEY TO LOAN—ON DIAMONDS, WATCHES, JEWelry, pianos, dry goods, segars, and every description of valuable property, or bought for cash. Stocks notes, mortgages, &c., negotiated. E. THAYER, 334 Broadway, room No. 4, second story.

MONEY TO LOAN ON WATCHES, JEWELRY, DIAmonds, dry goods, pianos, furniture, firearms, wagons, harness, and every description of personal property, by J. A. SILVER, 129 Spring street.

MONEY.—CASH LIBERALLY ADVANCED ON, (OR bought out at sight) watches, jewelry, diamonds, piano fortes, furniture, dry goods, or any other property, at the old and responsible office, 41 Howard street, corner of Broadway, where the strictest confidence and honor may be relied upon.

OFFICE NIAGARA FIRE INSURANCE COMPANY, 67 Wall street.—Dividend.—New York, February 13, 1856. The Board of Directors have this day declared a semi-annual dividend of ten per cent, payable 18th inst.
L. G. IRVING, Secretary.

HORSES, CARRIAGES, &C.

$60,000.—LINE OF OMNIBUSES FOR SALE.—One of the best lines in the city, comprising 120 horses, 24 omnibuses, 7 sleighs, good stables, and all other appointments. The whole in perfect order and doing an excellent business. Will be sold at a bargain. Apply to
M. L. SHELDON, 85 Nassau street.

FOR SALE—A GOOD, SOUND HORSE, ABOUT EIGHT years old, a good traveller in single or double harness, and excellent under the saddle. To be seen before 12 o'clock, at the private stable, No. 3 East Twenty-eighth street.

FOR SALE—A CHANCE FOR A CARMAN—HORSES, harness, truck, cart and sleigh; also the good will of the work of a wholesale store. Apply at 76 John street.
Mr. FAIRWEATHER.

FOR SALE—SIX DRAUGHT HORSES, YOUNG, SOUND and kind; also one road horse; also one team of mules. Will be sold cheap, if applied for immediately, at 99 West Eighteenth street.

FOR SALE—AN ELEGANT CHESNUT MORGAN horse, eight years old, very fine both under the saddle and in the harness. Also, a handsome dapple gray, seven years old, and very fast. Both are sound, kind and gentle, and sold for no fault. May be seen on application at H. Jones' riding school, 137 Mercer street.

FOR SALE—A BAY HORSE, NINE YEARS OLD, FIFteen hands high, sound and kind, and free driver, will stand without tying. Suitable for a doctor. Can be seen at A. & P. Dorion's, 11 and 12 Fulton Market.

FOR SALE—AN ELEGANT COUPE, MADE BY WOOD & Tomlinson, but little used, and in perfect order. Will be sold a reasonable price, if applied for at once, at W. H. Miles' stables, 54 and 56 West Nineteenth street.

LADY'S SADDLE HORSE WANTED.—THE ANIMAL must have been regularly trained for a lady's use; his gait must be a smooth, square trot; a horse that has been accustomed to being used in a riding school would be preferred, if sound, kind and gentle. Address box 264 Post office.

STORAGE FOR FIFTY SINGLE SLEIGHS, AT FIVE dollars a year, can be had by applying to A. & G. POLHEMUS, No. 27 Grand street, Brooklyn, E. D.

WANTED—A BAY HORSE, FIFTEEN AND A HALF hands high, sound and gentle, with black legs and long, full tail. Apply at 127 Grand street.

INSTRUCTION.

$10.—BOOKKEEPING, WRITING, ARITHMETIC.—Students can receive instruction in the above essential branches, at any hour, day or evening, at PARKE'S academies, 223 Grand, corner Bowery; 166 Fulton street, Brooklyn. Ladies' writing class, only $1 50 for ten lessons, or sixteen for $2, including stationery. Now is the time. Apply early.

$10 ONLY FOR BOOKKEEPING AND WRITING—full course. Must apply immediately, at the subscriber's office 773 Broadway, between Ninth and Tenth streets, from 3 to 9 o'clock P. M. Lessons in elocution, English grammar and composition, the French, Spanish and German languages.
C. ROBBINS ELLENWOOD.

BOOKKEEPING.—THE SUBSCRIBER WILL RECEIVE new pupils daily this month for double entry bookkeeping, at $10 to $15 for a thorough course of instruction. Pupils will have until the 1st of May to complete their studies. OLIVER B. GOLDSMITH, 362 Broadway, corner Franklin street.

CHEAP AND RAPID IMPROVEMENT IN WRITING of bookkeeping and arithmetic by H. C. ROWE, 541 Broadway.—Ladies or gentlemen (it matters not how deficient) taught a fine, delicate or bold mercantile system of penmanship, in twelve lessons. Wedding, visiting cards and ornamental writing neatly executed. Pupils instructed at their residences, as usual.

FRENCH LANGUAGE.—PROF. D. LAGROIX, NO. 289 Broadway, continues to receive new pupils for thorough instruction in the French language, imparting to them, by an easy and efficient manner, a practical knowledge of it by a new plan the conjugation of verbs is so simplified as to be readily understood and acquired. Terms reasonable.

SELECT CLASS FOR INSTRUCTION IN FRENCH, Italian and music—number of pupils limited to ten, a Mrs. McGEE'S, 188 West Twenty-first street, New York. The system pursued in teaching the above named languages will enable the pupils to write and speak them correctly in an unusually short time. A knowledge of the thorough bass, and facility in playing music at first sight, will also be successfully imparted. Terms, fifteen dollars per quarter, embracing all.

WANTED.—A YOUNG MAN DESIRES TO MEET WITH a Spaniard who could give him a few lessons in the Spanish language and converse with him. One who is not a professional teacher preferred. Address J. B., Herald office.

EDUCATION.

STATE AND NATIONAL LAW SCHOOL, POUGHkeepsie, New York. A new system training in the practice of courts, witnesses, juries, &c., extemporaneous speaking daily; professional business taught. Western examinations on the 8th of May. Hon. Henry Booth, an eminent lawyer has accepted a professorship. J. W. Fowler, esq., associate professor. Testimonials: "Mr. Fowler is the most accomplished orator north of Mason & Dixon's line."—Henry Clay. "The trials and arguments and general speaking of his pupils are truly wonderful!"—Boston Journal. System improved. Degree of Bachelor of Laws conferred. Send for catalogue to J. W. Follett.

WATCHES, JEWELRY, &C.

CHRONOMETER FOR SALE. A RARE CHANCE.—A superior English chronometer, for which the owner has no further use, will be sold at a great sacrifice. Inquire at the store of Messrs. OBEDIATON & BLACK, 42 Canal street.

BOARDING AND LODGING.

754 BROADWAY, CORNER OF EIGHTH STREET.—A parlor and bedrooms, also a suit of rooms front, to let with full board. Dinner at 6. Spanish spoken by the lady of the house.

280 SECOND AVENUE.—GENTLEMEN AND THEIR wives, or single gentlemen, can be accommodated with board, on the second floor. The house is new and newly furnished, containing all the modern improvements and pleasantly located, near Stuyvesant park. References exchanged.

156 WAVERLEY PLACE.—SUITS OF PLEASANT rooms and single rooms for gentlemen and wives and single gentlemen; house has all the modern improvements; dinner at six o'clock.

105 WEST FOURTEENTH STREET.—TWO FAMILIES, and a single gentleman, can find rooms, in suit or single, in a first class house, 105 West Fourteenth street, opposite the Annunciation church. Reference required.

81 MADISON AVENUE—PERSONS WISHING PLEASant rooms, with board, can be accommodated with the entire second floor. Also two rooms on the first floor. Stages pass every five minutes. References exchanged.

80 EAST BROADWAY.—A LARGE ROOM ON SECOND floor, furnished or unfurnished, to let, with board, to a gentleman and wife or two or three single gentlemen. Bath, gas, &c., in the house.

68 WEST FOURTEENTH STREET.—THIS HOUSE, beautifully located, and newly furnished, is now in readiness to receive permanent and transient boarders. Suits of rooms for families, and rooms for single gentlemen, may be secured.

25 GREENE STREET.—A GENTLEMAN AND HIS wife, or two single gentlemen, can be accommodated with handsomely furnished rooms with full or partial board; hot and cold baths; good table; terms moderate. References exchanged.

14 GREENE STREET.—FOUR SINGLE GENTLEMEN or two gentlemen and their wives, can be accommodated with board and pleasant front rooms, closets, Croton and gas. Terms low, and but few boarders.

A FACT FOR BOARD SEEKERS.—200 PERSONS SEEKing accommodations are monthly sent from the boards' exchange to desirable houses. All information gratis. Parties having first class accommodations (and no others) can be furnished with desirable occupants by applying at No. 2 Appleton's Building, 346 Broadway. G. H. SMITH & CO.

A FAMILY, HAVING MORE ROOM THAN THEY REquire, in an elegant house, are desirous of obtaining a few single gentlemen to board, who will occupy the vacancy location in the vicinity of Union square, between Fifth and Sixth avenues. For particulars please address K. X., Herald office.

A SINGLE GENTLEMAN CAN BE ACCOMMODATED with a pleasant room and board, at 74 East Twenty third street.

A GENTLEMAN AND HIS WIFE, OR ONE OR TWO single gentlemen, may be accommodated with partial board, at 131 Clinton street, Brooklyn, near Atlantic.

A GENTLEMAN AND LADY WANT FURNISHED rooms or board, where there are no other boarders. Full board for the lady only. Address Wm. Peck, Broadway Post office, stating terms.

BOARD.—A GENTLEMAN, ABOUT LEAVING TOWN for the next few months, wishes to secure board for his wife and child, four years of age, in a private family; situation between Fourth and Thirtieth streets and Fourth and eighth avenues. None but a private family need answer, and references given and required. Address B. P. W., Herald office.

BOARD IN BROOKLYN.—FAMILIES AND SINGLE gentlemen, requiring board, with rooms furnished or unfurnished, reasonable charges. Board for gentlemen without rooms, $4 per week. For full particulars apply to Thomas Toynbee, Toynbee's Hotel, Montague place, Brooklyn.

BOARD IN A PRIVATE FAMILY—TWO OR THREE single gentlemen can be accommodated with partial board, at 20 Cottage place, between Houston and Bleecker streets. None but single gentlemen need apply.

BOARD WANTED—BY A YOUNG GENTLEMAN AND his wife, a parlor and bedroom, or one large room, well furnished, between Fourth and Twenty third streets, and Sixth and Second avenues. Terms must be moderate. Address, stating particulars and price, box 2,502 Post office.

BOARD WANTED.—A GENTLEMAN AND HIS WIFE desire board in a private family, or where there are but few boarders. Location between Eighteenth and Twenty-sixth streets, and Sixth and Ninth avenues. References exchanged. Address M., box 1,209 Post office, stating terms.

BOARD WANTED—BY A GENTLEMAN AND LADY, with board for the lady only. Terms must be moderate. Address, stating particulars and price, A. M. L., Broadway Post office.

BOARD WANTED—BY A GENTLEMAN AND HIS wife, in a respectable private family. Please state terms, location, &c. Address Carlton, Herald office.

BOARD (PARTIAL) WANTED—ON BROOKLYN Heights, in a pleasant, respectable family, or where there are but few boarders, by a young gentleman. A place having a view of the river preferred. References exchanged. Please address Edwards, Herald office.

BOARDING.—DO YOU WANT A PLEASANT HOME FOR family, friend or self? You'll find a kind welcome at 133 East Twelfth street.

BOARDING.—AN UNFURNISHED FRONT ROOM AND pantry, in third story, in house No. 61 East Broadway, suitable for a gentleman and his wife. No moving in May. References exchanged.

BOARDING DOWN TOWN.—FURNISHED ROOM, FOR single gentlemen or a gentleman and his wife. Partial board, if required. Also board for one young lady. Apply at 186 Franklin street, near Hudson.

BOARDING HOUSEKEEPERS IN BROOKLYN WILL find it greatly to their advantage by registering their names in my books; also, persons wishing board can procure suitable rooms, &c., by calling at 132 Atlantic street, front office, up stairs.

FURNISHED ROOMS TO LET—TO SINGLE GENTLEmen, at No. 14 East Eleventh street. None need apply but those who can give good city reference.

GENTLEMEN CAN OBTAIN ROOMS, WITH BREAKfast and tea, in a private family, at 101 Spring street, first block west of Broadway.

GOVERNESS.—A LADY, WHO TEACHES FRENCH, English and music, wishes board and home, for which she would give instruction as remuneration; references can be given. Address O. B., teacher, box 193 Herald office.

ROOMS, WITH BOARD IN A HOUSE CONTAINING all the modern improvements, in a pleasant part of the city in suite or otherwise. Apply at 63 West 21st st., corner of 6th avenue.

TO SINGLE GENTLEMEN.—PLEASANT ROOMS AND partial board can be had, on moderate terms, by addressing L. H. J., Herald office. Location Nineteenth street, near Fourth avenue.

TWO OR THREE GENTLEMEN CAN BE ACCOMModated with handsomely furnished rooms at 18 Lispenard street.

WANTED, IN A PRIVATE FAMILY—BOARD FOR A gentleman and his wife, with neat unfurnished bedroom and sitting room. Terms, eight dollars a week for both. Unexceptionable references required and exchanged. Address M. D., Herald office.

WANTED—AN UNFURNISHED ROOM, WITH BREAKfast and tea, by a music teacher of acknowledged reputation; a family where his professional services will be taken as part payment preferred. Much attention will be paid to the comforts of a home. Address Pianist, Herald office.

WANTED—BY A YOUNG MAN, (A GERMAN,) A furnished room, with breakfast and tea, in a private family, residing between Sixth and Twelfth streets, north of Broadway. Please address, with particulars, Schiller, Herald office.

MUSICAL.

A. W. LADD & CO'S PARIS FIRST PREMIUM PIAnos.—These pianos received the first premium, over all other square pianos, both European and American, at the Paris Industrial Exhibition of 1855. CARHART NEEDHAM & CO'S melodeons, 348 Broadway, St. Nicholas hotel.
JUDSON & MUNGER.

A BEAUTIFUL NEW 6½ OCTAVE ROSEWOOD PIAnoforte, has iron frame and round corners; made and warranted by one of the best European and American, at the low cost price, if applied for immediately, as the owner has to leave the city. Apply at 75 Vandam street.

BANJO.—FRANK SPEED, OF 80 HUDSON STREET the banjo teacher, can play that instrument in any key, whether flat, sharp or major; and he says if there is any man in this city who can do the same he will give him his hat and wear the Sebastopol. The banjo taught in every style. Banjos of all prices. Terms reasonable.

FOR PIANOS, MELODEONS AND MUSIC, CALL ON HORACE WATERS, 333 Broadway, agent for the best Boston and New York instruments, who is now selling an entire new stock of superior pianos, melodeons, and all kinds of musical merchandise, at greatly reduced prices. New music, choice music by popular composers, at a large discount from old rates.

JOHN J. FRAZER, (TENOR OF GRACE CHURCH choir, formerly of the Sanglin and Thil on opera company,) professor and teacher of singing, 106 East sixteenth street, Stuyvesant square.

INSURANCE.

ANNUAL STATEMENT OF THE BUSINESS AND CONdition of the Manhattan Life Insurance Company, of New York, January 1, 1856:—

Capital stock.....		$100,000 00
Reserve of January, 1854.....		82,548 25
Balance of business of 1855.....		108,298 58
Amount of premiums received during the year.....	$155,271 03	
" interest and discount.....	31,624 75	
" dividend, annuities, &c.....	7,185 02	—$194,030 80
Balances due sundries, for dividend of 1854, agents' balances, &c.....		10,392 88
Total.....		$495,270 51
DISBURSEMENTS.		
Claims by death.....	$72,618 00	
Expenses, taxes, salaries commission, &c.....	25,536 21	
Re insurance and purchased policies	9,049 63	
Dividends on capital.....	7,500 00	
Total.....		$114,703 84
ASSETS.		
Bond and mortgages on property in the city of New York and Brooklyn, with double the sum insured	$168,800 00	
Premium loans at 7 per cent interest	156,602 88	
Agent's accounts for premiums in course of collection & transmission.	30,420 42	
Cash in bank and on hand.....	5,339 68	
City bonds and stocks.....	4,850,00	
Deferred premiums, accrued interest and furniture.....	14,762 69	—$495,270 51

The directors have after appropriating a provisional fund of two hundred and seventy one thousand one hundred and ninety three 71-100 dollars ($271,193 87-100) over and above the capital stock of one hundred thousand dollars, declared a dividend of six per cent on the scrip for profits declared Jan 1, 1854, of interest payable to the holders thereof, on the adjustment of the premiums for the current year.
C. S. WESTON, Secretary. N. D. MORGAN, President.

ST. NICHOLAS FIRE INSURANCE COMPANY.—CASH capital $150,000. Offices Eighth avenue, corner of Fourteenth street, and 12 Wall street (U. S. Life Insurance agency). Insurance against loss or damage by fire.
W. S. SLOCUM, Secy. WILLIAM WINSLOW, Prest.

DIRECTORS.

William Winslow	George S. Howell,	Elijah Ward
Anson C. Kingsland,	Charles H. White,	Israel Minor,
Stewart Haight	Andrew Ward	Wm. J. Shirley
Edward A. Cook,	B. F. Manierre,	Wm. W. Todd
John Pedersen,	Richard Storrs,	Stephen F. Jones
John C. Dumont,	George Dubois,	Isaac Hendrix
James Harris	James C. Hallock	Henry Chase
C. D. Wolfe	William A. Wheeler,	David Green
James Harper	John S. Meser	Jas. A. Stevens
Matthew K. Sut