FINANCIAL AND COMMERCIAL.

Business in the Stock Market Dull and Prices Unsteady.

GOLD FIRMER AT 112 1-8 A 111 7-8.

Money Abundant on Call Loans at 3 and 3 1-2 Per Cent.

Railroad and Government Bonds Firm.

WALL STREET, SATURDAY, Dec. 26—6 P. M.

After a holiday business in Wall street is generally without interest. To-day was not an exception to the rule. Business was dull and the changes made in prices were without importance. Some rumors obtained and one or two "points" were circulated which under livelier circumstances might add to the force of speculation; but, in the absence of any strong sustaining power or of the work of cliques, prices generally maintained steadiness and left nothing to be predicted. There was some talk about a meeting in Lake Shore which would show a 3½ per cent dividend, and of a possible movement in Western Union, but it is scarcely worth while to base calculations upon a future that is so likely to be unsettled or upon stocks that are notoriously the subject of sudden manipulation. In point of activity Lake Shore was the leading feature; Northwestern common followed, and then Western Union and Rock Island. New York Central was steady at 100¾ a 101, Erie at 26⅞ a 27¼ a 27⅛. Lake Shore advanced from 79¾ to 80⅜, and closed at 80⅜. Wabash opened at 23⅜, and, after touching 23½, ended at 23. Pacific Mail opened at 36⅜, advanced to 36⅞ and ended at 36⅝. Northwestern preferred commenced at 59⅞ and sold up to 60⅝. Rock Island opened at 101⅛ and advanced to 101¾. Union Pacific sold at 34⅞ a 35⅜ a 35½, Northwestern common at 45½ a 46⅜ a 46¼, Ohio and Mississippi at 30⅜ a 31 a 30¾. St. Paul at 35⅞ a 36⅞ a 36⅝, Wabash at 23⅜ a 23½ a 22¾ a 23⅜ a 23, C., C. and I. C. at 9⅞. New Jersey Central, in small lots, sold at 107¾ a 107½.

ADVANCE AND DECLINE.

Compared with the closing prices of Saturday those of to-day show the following changes:—

ADVANCE—C., C. and I. C., ⅛; Erie, ¼; Lake Shore, ⅜; Northwestern, ¾; Pacific Mail, ½; Rock Island, ⅜; St. Paul, ⅜; Union Pacific, ⅜; Western Union Telegraph, ¼; gold, ⅜.

DECLINE—Wabash, ⅜. The stocks that remained steady were:—Atlantic and Pacific preferred, New York Central, Delaware and Lackawanna, Hannibal and St. Joseph, Harlem, Ohio and Mississippi, Panama, Quicksilver, Atlantic and Pacific Telegraph, Canton, Northwestern preferred.

HIGHEST AND LOWEST PRICES.

The following table shows the opening, highest and lowest prices of the day:—

	Opening.	Highest.	Lowest.
New York Central	100¾	101	100¾
Erie	26⅞	27¼	26⅞
Lake Shore	79¾	80½	79¾
Wabash	23⅜	23½	22¾
Northwestern	45½	46⅜	45½
Northwestern preferred	59⅞	60⅝	59⅞
Rock Island	101½	101¾	101¼
Milwaukee and St. Paul	35⅞	36⅜	35⅞
Ohio and Mississippi	30⅜	31	30⅜
New Jersey Central	107⅛	107½	107⅛
Union Pacific	34⅞	35⅜	34⅞
C., C. and I. C.	9⅞	9⅞	9⅞
Western Union	78½	78⅞	78½
Pacific Mail	36⅝	36⅞	36¼
Panama	114½	114¾	114½

THE BANK STATEMENT.

Notwithstanding the large shipments of gold almost daily recorded, we have an exhibit of specie loss to the banks this week amounting to only $222,400. Why a larger sum is not reported is a question that has been asked in vain. It is frequently asked, without answer, where the millions have come from that have gone abroad. As the bank officers are careful in their calculations it is not to be presumed that the coin has come from their vaults; but it is certainly strange that so much practical wealth is daily and weekly unearthed without a record somewhere out of steamship records and newspaper reports. The legal tender average shows a decrease larger than was expected, for it is known that the return of currency has been large, four out of five of the largest banks reporting receipts in excess of shipments. The loss in total reserve is $990,700, and an net reserve, or that in excess of legal requirement, $536,150. The following are the figures:—

	Dec. 19.	Dec. 26.	Differences.
Loans	$285,409,800	$283,665,300	Dec. $1,744,500
Specie	13,619,500	13,397,100	Dec. 222,400
Legal tend's	47,931,700	47,163,400	Dec. 768,300
Deposits	215,707,800	213,889,600	Dec. 1,818,200
Circulation	24,731,600	24,610,100	Dec. 124,500

The following shows the relations between the total reserve and the total liabilities:—

	Dec. 19.	Dec. 26.	Differences.
Specie	$13,619,500	$13,397,100	Dec. $222,400
Legal tend's	47,931,700	47,163,400	Dec. 768,300
Tot. reserve	$61,551,200	$60,560,500	Dec. $990,700
Reserve required ag'st deposits	53,926,950	53,472,400	—
Exc's of reserve abv legal requirements	7,624,250	7,088,100	Dec. 536,150

THE MONEY MARKET.

Money was without feature, loans on call being made at 3 to 4 per cent. The range of prime mercantile paper was from 5½ to 7 per cent. Money is said to be somewhat firmer at the West, but offers made at this point have not found acceptance. This would seem to indicate an ample supply in that section. Foreign exchange is quoted as follows:—

	Sixty Days.	Three Days.
Prime bankers' sterling bills on London.	4.85½ a 4.86	4.90 a 4.90½
Good bankers' do	4.85 a 4.85½	4.89½ a 4.90
Prime com. sterling do.	4.84 a 4.85	4.88½ a 4.89½
Paris (francs)	5.17½ a 5.16¼	5.13¾ a 5.12½
Antwerp (francs)	5.17½ a 5.16¼	5.13¾ a 5.12½
Swiss (francs)	5.17½ a 5.16¼	5.13¾ a 5.12½
Amsterdam (guilders)	41½ a 41¼	41½ a 41¼
Hamburg (reichmarks)	94¾ a 95	95½ a 95½
Frankfort (reichmarks)	94¾ a 95	95⅞ a 96⅛
Bremen (reichmarks)	94¾ a 95	95⅞ a 96⅛
Berlin (reichmarks)	94¾ a 95	95⅞ a 96⅛

GOLD.

This market was firmer. The price opened and closed at 111⅞, with figures meanwhile at 111¾ a 112⅛. The rates paid for carrying ranged from 2½ per cent to flat. A decidedly stronger feeling is being shown in this department, and if a sympathetic will was well supported by men of wealth the result would be quickly and strongly manifest.

OPERATIONS OF THE GOLD EXCHANGE BANK.

Gold balances	$1,560,065
Currency balances	1,757,697
Gross clearances	30,475,000

CLEARING HOUSE STATEMENT.

Currency exchanges	$82,952,773
Currency balances	3,843,220
Gold exchanges	10,752,698
Gold balances	1,334,245

The specie shipments to Europe to-day were $923,000, of which $650,000 was gold coin and the remainder silver.

THE FOREIGN MARKET.

No information was received from foreign sources concerning markets on account of the interruption of the holidays.

GOVERNMENT BONDS.

Government bonds were in moderate demand and closed firm at the following quotations:—United States currency sixes, 117¾ a 118; do. do. sixes, registered, 1881, 118¾ a 118⅝; do. do. sixes, 1881, 121¼ a 122¼; do. do. five-twenties, registered, 1862, 114 a 114⅜; do. do. do., coupon, 1862, 114½ a 114¾; do. do. do., registered, 1864, 115¾ a 116; do. do. do., coupon, 1864, 116 a 116¼; do. do. do., registered, 1865, 117¾ a 118¼; do. do. do., coupon, 1865, 118 a 118¾; do. do. do., new, registered, 1865, 117⅝ a 117¾; do. do. do., coupon, 120⅞ a 121; do. do. do., registered, 1867, 118¾ a 118¾; do. do. do., coupon, 1867, 121¾ a 122; do. do. do., registered, 1868, 118¾ a 118¾; do. do. do., coupon, 1868, 121½ a 122; do. do. ten-forties, registered, 114½ a 115; do. do. do., coupon, 114¾ a 115; do. do. fives, registered, 1881, 113½ a 113¾; do. do. do., coupon, 1881, 113½ a 113¾.

THE UNITED STATES TREASURY.

The receipts of fractional currency for the week ending to-day were $465,500; shipments of United States notes, $2,413,610; national bank notes received for redemption during the week, $3,010,802; bonds held by the Treasurer as security for the national bank circulation, $385,349,750; and for public deposits, $16,387,200; outstanding national bank notes, $347,106,221. Eight millions called bonds have been received for redemption since December 1, leaving $9,000,000 still outstanding. The Assistant Treasurer to-day paid out $1,003,000 for interest and $75,000 in redemption of five-twenty bonds. The customs receipts were $220,000. The receipts for internal revenue to-day were $625,129. Amount of national bank notes received for redemption, $647,500.

Railroad bonds were firm on a small business. The market was without important feature. Toledo and Wabash securities were firm, with sales of St. Louis division at 69, consolidated convertible at 50 and second at 65. The following were the latest bids:—

Alb & Susq 1st bds	107¾	Buff & Erie new	100¼
Alb & Susq 2d bds	102¼	Buff & State L 7's	100
Alb & Susq 3d bds	99	Kalamazoo & Wd P 1st	85
Bos H & E 1st m	24	Lake Shore div bds	99
Bos H & E, guarant'd	30	Lake Shore con 1st, c	102
Bur, C R & M 1st, 7's, gt	45	Lake Shore 1st, con r	94¾
Ches & Ohio 6's, 1st m	47	Marietta & Cin 1st	103½
Chi & Alton 1st m	108½	Mich Cen con 7's, 1902	101½
Chi & Alton income	100½	Mich Cen 1st 8's, 82	111½
Joliet & Chi 1st m	108	N J South 1st m, 7's	30
Louisiana & Mo 1st, gtd	89	N Y & N H 6's	100½
St L, Jack & Chi 1st m	97	New York Cen 6's, '83	97⅞
Chi, Bur & Q 8 p c, 1st	113¾	New York Cen 6's, '87	97⅞
Chi, Bur & Q con 7's	116	N Y Cen 7's, '76	102⅛
Chi, Rock Island & Pac	107¾	New York Cen 1st m, c	114¾
N J Cen 1st con	102¼	New York Cen 1st m, r	112
N J Central, convert	103¼	Hud R 7's, 2d m, s f, '85	105½
Am Dock & Imp bonds	102	Hud R 7's 3d m '75	101¾
M & St P 1st, I & M D	82	Harlem 7's, 1st m, c	107⅞
Mil & St P 1st, I & D	75	Harlem 7's, 1st m, r	110⅞
Mil & St P 1st, H & D	75	North Missouri 1st m	86⅞
Mil & St P 1st m, C & M	82½	Ohio & Miss con s f	98
Mil & St P 2d m, C & M	76½	Ohio & Miss consol	97¼
Chi & N W s f	103	Cen Pac g bonds	96½
Chi & N W int bds	99	Cen Pac, San Joq Br	82½
Chi & N W con bonds	88½	Cen Pac, C & O 1st	84¾
Chi & N W cons bds	81½	Cen Pac State aid bds	107
Galena & Chi 2d	101½	Western Pacific bonds	87
Winona & St P 1st	75	Union Pac 1st	92⅞
Winona & St P 2d	65	Union Pac 4 P ct	93½
C, C, C & I 1st, 7's, s f	104	Union Pacific s f	78½
Del, Lack & W 1st m	101	Pac RR of Mo, 1st	90
Del, Lack & W 2d m	106	Pac RR of Mo, 2d	81½
Del, Lack & W 7's, con	105⅝	Pac RR 7's, gtd by Mo	102½
Morris & Essex 2d m	104	Pitts, Ft W & Chi 3d m	98
Morris & Essex 7's, '71	99¾	Clev & Pitts con s f	102½
Erie 1st, extended	125	Clev & Pitts 6 m	101
Erie 2d m, 7's, '79	104	Clev & Pitts 4th m	96
Erie 3d m, 7's, '83	99	Col, Chi & Ind 1st	68⅝
Erie 4th m, 7's, '80	96½	Col, Chi & Ind 2d	27
Erie 5th m, 7's, '88	95	Rome, Wat & Og c 1st	90
Long Dock bonds	100	St Louis & I M 1st m	93
Han & St Jo, 1g	104	St Louis & I M 2d m	53
Han & St Jo con	98	Alton & T H 1st	105
Ill Cen 7 per cent, '75	101½	Alton & T H 2d pf	90
Dub & Sioux City 1st m	100	Alton & T H 2d in	73
Cedar F & Minn 1st m	85	Bel & So Ill 1st m, 8's	95
Ind, Bloom & West 1st	45	Tol, Peoria & War, WD	69¾
Mich South 7 p c, 2d m	100¾	Tol & Wab 1st m ex	89
Mich So & N I 8 7 p c	104¾	Tol & Wab 1st m, St L D	68
Clev & Tol s f	104¾	Tol & Wab 2d m	64¼
Clev & Tol new bds	100	Toledo & Wab con c	49¾
Clev, P & A old bds	100	Great West 1st, '88	80½
Clev, P & A new bds	98¾	Great West 2d m, '93	63
Det, Mon & Tol	40½		

NEW YORK STOCK EXCHANGE SALES

SATURDAY, Dec. 26, 1874.

BEFORE CALL—10 A. M.

400 shs West Un Tel	78½	300 shs L S & M S RR	79¾
1600 do	78¾	200 Erie Railway	26⅞
800 do	78¼	100 do	27
600 do	78¼	400 do	27⅛
700 do	78⅜	300 Un Pacific RR	34⅞
600 do	78⅝	100 do	35
200 do	78⅞	600 Chi & N W RR	45⅝
1700 do	78¾	100 do	45½
100 do	78¾	200 do	45⅝
100 do	78⅝	500 do	45½
100 Pacific Mail SS	36⅝	600 do	45⅝
400 do	36¼	100 do	45¾
100 do	36⅜	100 Ohio & Miss	30⅝
100 do	36⅜	100 do	30⅜
100 Chi & NW pf	59⅞	200 do	30½
200 L S & M S RR	79¾	100 do	30½
500 do	79⅝	100 Mil & St P RR	35⅞
1500 do	79¾	100 do	36¼
300 do	79⅞	100 Tol & Wab RR	23⅞
200 do	79¾	100 do	23¾
300 do	79⅞	400 do	23⅝

10:15 AND 11:30 A. M.

$13000 U S 6's, r, '81	118	$1000 US 5-20, c, '67	121⅝
20000 U S 5-20, c '65 n	121½	18 0 do	121⅝
10000 US 5-20, c '65 n bc	120½	3500 do bc	121⅝
5000 U S 5-20, r, '65 n	117¾	1000 U S 5's, 10-40 c	114⅞
1000 U S 5-20, c, '67	121⅝	4000 do	114¾

FIRST BOARD—10:30 A. M.

$1000 Lou & Mo 1st b c	89	900 shs L S & M S	80¼
10000 Chi, Bur & Q c 7's	105	100 do b3	80⅜
5000 Chi & NW in b	99	1300 do	80⅝
1000 Chi & N W con	89	100 do	80⅞
1000 do	89¾	100 NY C & HRR bc s3	100¾
8000 C & Tol new bds	100	50 do	101
2000 Mich South 2d	100¼	700 do	100⅞
10000 L S con 1st, c	103	200 do	100¾
2000 Del, L & W con	125	50 do	100⅞
1000 N Y Cen 1st, c	114¾	300 do	100¾
10000 Ohio & M con	97½	500 Union Pac RR bc	35⅛
5000 Cen Pac g bds	96	100 do b3	35⅛
5000 do	96⅛	300 do s3	35
3000 Un Pac 1st	93	700 do	35⅛
800 Pac R of Mo 2d	82	200 do	35⅜
4000 T & W 1st, s f	83	1000 do	35¼
1000 Tol & Wab con c	50	100 Mil & St P RR bc	36⅜
2000 Tol & Wab 2d	65	300 do	36
2000 Can S 1st, c on	65	100 do	36½
9 shs Farmers' L & T	185	200 do s3	36⅜
100 Canton Co bc	60	200 do	36⅜
10 Mich Cen R bc	82⅝	100 do b3	36⅞
100 Ill Cen RR bc	98⅝	100 do	36⅞
100 N J Cent RR bc	107⅝	50 Chi, B & Q bc	107⅛
200 West U Tel bc s3	78⅝	100 Chi & NW RR bc	45⅝
900 do	78⅝	100 do c	45¾
300 do b3	78⅝	300 do	45⅝
200 do	78⅝	300 do	45½
5 do	78	100 do b10	45⅝
300 do	78⅛	200 do s3	45⅝
200 do s3	78⅛	300 do	45⅝
1000 do	78⅛	500 do	45⅞
100 do s3	79⅛	100 do c	45⅞
100 do b3	78⅞	700 do b3	46
800 do b3	78⅞	600 do	46
200 do s3	78⅞	300 do	46⅛
1100 do	78⅞	200 do	46⅛
400 do	78⅞	400 do	46⅛
700 do	78⅞	1200 do	46⅛
200 do	78⅞	3200 do	46⅛
200 do	78⅞	200 do s20	46⅛
600 do s90	77⅞	100 do b10	46⅛
100 do	78⅞	100 Chic & NW R pf bc	60⅛
200 do c	78⅞	100 Chic & Alton bc	104½
300 Erie RR bc	27⅛	800 Chi & R I RR bc	101½
100 do s3	27⅛	100 do b3	101½
100 Pac Mail SS bc	36⅛	100 do b3	101½
700 do	36⅛	100 Tol & W RR bc	23⅞
100 do b3	36⅛	100 do s3	23⅞
200 do	36⅛	1500 do	23
300 do s3	36⅛	200 do	22⅞
200 do	36⅛	500 do	22⅞
600 L S & M S RR bc	79⅛	100 do	23⅞
500 do s3	79⅛	300 do b3	23
1000 do	79⅛	100 do	23⅛
300 do s3	79⅛	300 do	23⅛
100 do b60	79⅛	100 do	23
100 do b3	79⅛	200 do	23
100 do	79⅛	100 do	23⅛
400 do	80	100 Tol & W RR pf bc	38
100 do c	80	500 Ohio & Miss bc s3	30⅛
100 do	80⅛	200 do b3	30⅛
2100 do	80⅛	100 do	30⅛
1700 do	80⅛	200 do	30⅞

BEFORE CALL—12:30 P. M.

200 shs West Un Tel	78⅝	60 shs L S & M S RR	80⅝
100 do	78⅝	300 Chi & NW RR s3	46⅛
1600 do	78⅝	500 do s3	46⅛
700 do s60	78⅝	100 do b3	46⅛
200 do s3	78⅝	400 do s3	46⅛
100 Pac M SS c	36⅝	300 do	46⅛
100 do	36⅝	100 Chi & NW RR pf	60⅛
100 N Y C & H R RR	100⅞	20 N J Cen RR	107⅛
100 do	100⅞	20 do	107⅛
6 Pittsburg RR	89⅝	300 Mil & St P RR	36⅛
600 L S & M S RR	80⅝	200 Ohio & M RR	30⅛
500 do	80⅝	200 Tol & Wab RR	23⅛
200 do b3	80⅝	100 do s3	23⅛

SECOND BOARD—1 P. M.

$10000 US 5-20 c, '65 n bc	120¾	100 shs L S & M S RR c	80⅝
20000 U S 10-40 r bc	114¾	500 do s3	80⅝
100 shs Canton Co bc	59½	58 C, C, C & I RR bc	68½
25 Amer Ex bc	61¾	600 Chi & NW RR bc b3	46⅛
100 U S Ex Co bc	62¾	300 do	46⅛
200 West U Tel bc	78⅝	200 do	46⅛
100 do b3	78⅝	100 do b3	46⅛
200 do	78⅝	1300 do	46⅛
500 do	78⅝	400 do	46⅛
1000 do	78⅝	300 do s3	46⅛
200 Erie RR bc	27⅛	10 Mor & Ess RR bc	96
100 do b30	27⅛	200 Chi & R I RR bc b3	101⅛
100 Pac Mail SS bc	36⅝	200 do b3	101⅛
200 do b3	36⅞	600 do	101⅛
100 do s3	36⅞	100 do s3	101⅛
500 do	36⅞	200 Mil & St P RR bc	36⅛
100 do s3	36⅞	500 do	36⅞
600 N Y C & H R RR bc	101	100 do	36⅞
10 80 Un Pac RR bc	35⅛	100 Tol & Wab bc	23⅛
1400 L S & M S R bc	80⅛	10 do	23⅛
100 do c	80⅛	200 do	23
1500 do b3	80⅛	100 Ohio & Miss bc s3	30⅞
1500 do	80⅛	100 do	31
100 do s3	80⅛	300 do	30⅞

2:30 TO 3 P. M.

$25000 U S 5-20, c, '65 n	120⅞	100 shs L S & M S RR	80⅛
17000 U S 5-20 c, '67	121⅞	100 do s3	80⅛
30000 U S 5's, c, '81	113⅞	100 do	80⅛
10 00 Tenn 6's n s	58	100 do	80⅛
1000 C & R I & P 7's	108	200 do b3	80⅛
5000 Cen Pac g 6s	96⅛	100 do s3	80⅛
5000 do	96	100 do	80⅛
1000 Fort Wayne 1st	109¾	400 Erie RR	27⅛
9000 Harlem 1st	108	100 do b3	27⅛
5000 U P RR 1st m	93⅞	400 do	27⅛
25000 Un Pac sink f	78⅝	300 Warren RR	90
100 shs Pac Mail SS Co	36⅝	610 Un Pac RR	35
400 do s3	36⅝	100 do b30	35⅛
100 Mich Cen RR	82⅝	300 Chi & N W RR	46⅛
200 West Un Tel	78⅝	400 do b3	46⅛
10 do	79	600 do s3	46⅛
100 do b3	78⅞	500 do s3	46⅛
500 do s3	78⅞	200 do	46⅛
100 do b3	78⅞	200 Mil & St Paul	36⅛
400 do	78⅞	100 do	36⅛
200 Ill Cen RR	99	100 Tol & Wab RR	23⅛
200 L S & M S RR	80⅝	100 do	23
400 do b3	80⅝	100 C, C & I C RR	9⅞
100 do	80⅝		

CLOSING PRICES—3 P. M.

Pacific Mail	36¾ a 36⅞	Mil & St Paul	36¼ a 36⅝
West Un Tel	78⅝ a 78¾	Mil & St P pf	56¼ a 57
Quicksilver	33⅞ a 34	C, C & I C	9⅞ a 9⅞
Quicksilver pf	43 a 45	Del, Lack & W	109¼ a 109½
Mich Cen	82⅝ a 82⅞	Erie	27⅛ a 27⅛
Adams Ex	116¼ a 117¼	Han & St Jo	25 a 25⅞
Amer Ex	61½ a 62	Lake Shore	80¼ a 80⅝
U S Express	62 a 62⅞	N Y & Har	127 a 128
Wells-Fargo Ex	83 a 84	N Y C & H R	100⅞ a 101
Chi & Alton	104 a 105	N Jer Cen	107⅛ a 107⅜
Pittsburg	88⅝ a 88½	Ohio & Miss	30⅝ a 30⅞
Chi & N W	46¼ a 46⅝	Panama	114½ a 115½
Chi & N W pf	60 a 60⅝	Tol & Wab	22¾ a 23
Chi & R I	101½ a 101⅝	Union Pac	35 a 35⅛

FINANCIAL.

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FINANCIAL.

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A.—7, 8 AND 10 PER CENT City and County Bonds, Railroad Bonds, City Railroad Stocks. Also other choice Stocks and Bonds paying 10 to 15 per cent at a large reduction below par, for sale by ALBERT H. NICOLAY & CO., Stock Brokers and Auctioneers, 43 Pine street. N. B.—Investment Securities our specialty 23 years.

A.—LAPSLEY & BAZLEY, BROKERS, 74 BROADway.—Privileges on "members Stock Exchange," $100; double Privileges (at market), $150 to $350; Spreads, $50 to $200 per 100 shares.

A.—RAILROAD BONDS OF ALL KINDS BOUGHT and sold. Securities of defaulted roads a specialty. New York Midland 7's, New Jersey Midland 7's, Montclair (New Jersey) 7's, wanted. EDWARD C. FOX, Post office box 1,336. 20 Broad street.

AI.—A GENTLEMAN, RECEIVING $1,800 SALARY, desires the loan of $1,200; repaid by twelve monthly instalments of $112 50 each. Address INTEGRITY, box 100 Herald office.

ALL PERSONS NOT DESIRING TO SURRENDER their Life Insurance Policies by absolute sale may borrow the Cash Surrender value at 43 Pine street. S. SHELDRAKE & CO.

AN OPPORTUNITY TO INVEST IN STOCK PRIVIleges as good as the present seldom occurs. January is the most active month for stocks in the year, and a judicious investment will pay a hundred fold. Our facilities for executing orders for the purchase or sale of stocks or stock privileges are unequaled by any other house. We give all orders our personal attention and guarantee satisfaction. TUMBRIDGE & CO., Bankers and Brokers, No. 2 Wall street, New York.

A SMART BUSINESS WOMAN WISHES AN ELderly gentleman of means as a Silent Partner; must be of good address—A No. 1. Reply, in confidence, SILENT PARTNER, box 164 Herald Uptown Branch office.

A SMALL AMOUNT OF THE ORANGE AND NEWark Horse Railroad Company's Seven Per Cent Second Mortgage Bond, principal and interest guaranteed by the New Jersey Railroad and Transportation Company, for sale by WITHERELL & JONES, dealers in securities for investment, No. 6 Wall street.

AT REASONABLE RATES—MONEY ON LIFE AND Endowment Insurance Policies. Mortgages and other Securities. Insurance of all kinds effected with best companies. J. J. HABRICH & CO., 117 Broadway.

A LADY WISHES A LOAN OF $500 TO $1,000 ON good security, to enlarge her business with. Address SECURITY, Herald Uptown Branch office.

A.—ST. JOSEPH AND DENVER CITY RAILROAD Northern Pacific and other defaulted Railroad Bonds bought, by the old established house of ALBERT H. NICOLAY & CO., Stock Brokers and Auctioneers, No. 43 Pine street, New York. Railroad Securities our specialty 23 years.

A REFINED LADY, IN EMBARRASSED CIRCUMstances, is desirous of finding a gentleman or lady who would advance money to take a flat and take a room, with board, until it is paid. If an invalid they will be attended to the same as if they were in their own house. Address WIDOW, box 195 Herald Uptown Branch office.

BROOKLYN LOAN OFFICE.—PARTIES REQUIRING money on mortgage will find it greatly to their advantage to call upon DRAKE & CO., No. 9 Willoughby street, Brooklyn.

BOND STREET SAVINGS BANK, Bond street and Bowery. NEW YORK, Dec. 15, 1874. Twenty-ninth Dividend.—The Trustees have directed that on and after Monday, January 18, interest at the rate of 6 per cent per annum be paid to all depositors entitled thereto. Interest not withdrawn will be added to and will draw interest as principal. By order HARRISON HALL, President. J. P. COOPER, Secretary. C. D. BAILEY, Treasurer. Deposits made now date interest from January 1.

BOWERY SAVINGS BANK, 128 AND 130 BOWERY. DECEMBER 14, 1874. A semi-annual dividend at the rate of six (6) per cent per annum on all sums of $5 and upwards, and not exceeding $2,000, and of five (5) per cent per annum on all sums over $2,000, which shall been deposited at least three months on the first day of January next, be allowed to the depositors, payable on or after Monday, January 18, 1875, in accordance with the provisions of the by-laws. SAMUEL T. BROWN, President. G. H. COGGESHALL, Secretary.

COUPONS DUE JANUARY 1, 1875, ON DENVER City Water Bonds will be paid at the Fourth National Bank, New York. D. H. MOFFAT, Jr., Treasurer.

CITIZENS' SAVINGS BANK of the city of New York. 1875—JANUARY INTEREST. The twenty-ninth semi-annual interest, at the rate of six per cent per annum, on all sums which have been on deposit for one or more months next previous to January 1, will be credited and paid on and after Thursday, January 21. All interest not called for will remain as principal and draw interest accordingly, and will be entered on the depositors' books any time when presented after the 21st of January. The bank is open every day for the reception and payment of money from 10 A. M. to 3 P. M., and on Mondays and Saturdays from 10 A. M. to 7 P. M. Bank books in German, French and English. Bank 58 Bowery, southwest corner of Canal street. E. A. QUINTARD, President. SEYMOUR A. BUNCK, Secretary.

ELEVENTH WARD BANK, NEW YORK, DEC. 22, 1874.—Fifteenth Dividend. The Directors have this day declared a dividend of three and a half (3½) per cent, free from tax, payable on and after January 4, 1875. CHAS. E. BROWN, Cashier.

FOR SALE—TWO MORTGAGES OF $8,000 EACH (10 per cent), on 10 acres very valuable Building Sites, on Madison and Hyman avenues, Chicago, are offered at a liberal discount. Address O. S. A., box 2,966 New York Post office.

I ALWAYS HAVE MONEY TO LOAN ON GOOD NEW York city Mortgages without bonus. Principals desiring to BORROW OR INVEST apply to H. L. GRANT, 11 Pine street.

JOHN S. PIERCE, 106 BROADWAY, LOANS MONEY, without bonus, on approved Real Estate in New York and vicinity; also purchases Mortgages at lowest rates.

JERSEY CITY (7'S) SEVENS, New York, Currency and Gold Stocks, Rochester City (7's) Water Loan Bonds, for sale. GEO. K. SISTARE, 24 Nassau street.

MONEY TO LOAN—ON BOND AND MORTGAGE, without bonus; also second mortgages cashed. HINE, COLE & GRAY, 536 Sixth avenue.

OFFICE PANAMA RAILROAD COMPANY, NEW YORK, Dec. 10, 1874. The Board of Directors have this day declared a quarterly dividend of three (3) per cent, payable to the stockholders on or after the 15th of January next. Transfer books will be closed on the 6th and be reopened on the 18th of January. J. B. HOUSTON, Treasurer.

OFFICE CENTRAL PACIFIC RAILROAD COMPANY, No. 9 Nassau street, New York, December 24, 1874.—The Coupons of the First Mortgage Bonds of the Central Pacific Railroad Company, the Western Pacific Railroad Company and the California and Oregon Railroad Company, due January 1, 1875, will be paid in gold at the office of Fisk & hatch, No. 5 Nassau street. Holders presenting ten or more coupons will leave them for examination, in which case a receipt will be given and payment made on the following day. C. P. HUNTINGTON, Vice President.

STATE OF SOUTH CAROLINA. EXECUTIVE DEpartment, State Treasurer's office. COLUMBIA, S. C., Dec. 1, 1874. Coupons of the Consolidation Bonds of the State of South Carolina, due January 1, 1875, will be paid on and after that date on presentation at the National Park Bank, New York, and at the Treasury, Columbia, S. C. Coupons due July 1, 1874, on Consolidation Bonds that may be issued in exchange for fundable bonds will also be paid at any time on presentation at the above mentioned places. F. L. CARDOZO, Treasurer South Carolina.

TRADERS' DEPOSIT COMPANY, NO. 85 LIBERTY street.—Money to loan on approved collaterals.

WANTED TO BORROW—A SMALL AMOUNT OF money on short time; mortgage given. Apply to J. B., 167 West Fifty third street, first floor.

$5,000 OR $10,000 WANTED—AT 12 PER CENT and one-fifth profits; first mortgage, $40,000 security; opportunity to winter south. Address CASH, box 172 Herald office.

$500,000 TO LOAN ON STOCKS, BONDS, Notes, Mortgages and other valuable Securities in sums to suit; also cash to buy the same. PAUL P. TODD, 35 Liberty street.

COPARTNERSHIPS.

NEW YORK, DEC. 26, 1874. The firm of Wanner & Stone is this day dissolved by mutual consent. Mr. Wanner receives all assets and pays all liabilities. ALBERT WANNER, L. B. STONE.

BUSINESS OPPORTUN