LIFE INSURANCE.

THE "MUTUAL LIFE" INSURANCE COM-PANY OF NEW-YORK.

A CIRCULAR. To the Policy-Holders of the Mutual Life Insurance Computny of New York: The Trustees of this Company having, after a critical examination of the 30 years' experience of the Company, and on mature delib-cration, unanimously resolved once more to reduce the rates of premium for insurance, it is proper in their behalf that the existing members should be informed of the causes which have led to this important measure, and of the effect which it will have upon their interests.

The rates of premium first used by this Company were borrowed, of necessity, from English companies. In the 1853 alterations and reductions were recommended by Mr. Charles Gill, the first actuary of the Company, and adopted by the Trustees. In 1868 Mr. Sheppard Homans, then actuary, proposed further corrections, many of them reductions, in the Table of Rates, which, after investigation, were adopted on his recommenda-

In a recent statement to the public of the financial condition of the Company, on the 1st of October last, in which are given the results of some 30 years' active business, it is stated that of all the cash premium receipts nearly to per cent of the same has been returned to the policy-holders. Far the greater part of this large return consisted of payments on the part of the assured, over and above the actual cost of the assurance which the premiums were intended to secure.

THEORY. To understand this, it is premised that the business of the Company is founded upon what is called the American Table of Mortality, and four per cent interest for money. The table does not materially differ from others in use, except in the assumption that of a given number now living at the age, say 35, none will survive the age

By the principle of life contingencies, it is found that the true amount to be paid at the beginning of every year to assure a sum payable at death, is variable, being smaller at the younger and greater at the older as ... This variable ranges from \$7.70 at age 25, to \$961.54 at age 95, to insure \$1,000, on the supposition that the management of money will be without expense. These variamounts are called the autual cost of insurance. But as all business operations are attended by expenses. a certain amount, usually a percentage of these costs, is added, and the result is another series of variable amounts called office premiums.

But to pay a constantly increasing premium every year would be attended by serious inconveniences, and it has become the custom, in consequence, for the Company to charge and the assured to pay a fixed sum every year, of which the value is such that its ultimate effect will be the same as that of the variable payment. It is a kind of average, being too large at the younger and too small at the older ages. The practice of the Company has been to add forty per cent of the net rate to cover ordinary expenses. Then, taking the age 35 as an example, we may write:

Forty per cent.....

cor the first year, called the Cost of Insurance, dis-counted one year.

2. The Reserve, or fund which must be held by the Company to provide against the deficiency in the not and uniform premium to may lis contribution to death claims at the higher age's.

(The assumption is that this earns but four per cent interest, Fravision tory carrly expenses, forty per cent of tiems I and 2.

This premium is computed in advance from an assumed rate of interest and of mortality. It is, therefore, the theoretical premium, but must nevertheless be paid by the assured. The assumptions mude in its construction sall for the largest sum which was ever beheved to be REPRESENCE.

In practice, however, the Mutual Life has found this promining much larger than was necessary, in every year or us existence. To determine what surplus accrued in any given year, the premium was resolved into its com-penent parts, as above described, and the overpayments separately computed, with the following results,

First: Only about three-quarters of the sum which the demain contributed to pay death claims was needed.

premium contributed to pay death chains was needed. The remaining one-quarter was surplus.

second The interest has been from six to seven per coal on the reserve instead of four per cent, as assumed. This excess has contributed largely to surplus.

Init's The ratio of expenses to receipts during the whole existence of the Company has averaged only ten per cent; and, during the year isnt, was less than eight per cent; and the provision of forty per cent of the net permium for expenses has therefore been much in excess it what was required. The surplus from this source has been very great.

**The result is, that large dividends have been returned.

been very great.

The result is, that large dividends have been returned to policy-holders from their overpayments.

The majority of the members have left their dividends with the Company, to accumulate in the form of reversionary additions to their policies.

The Company has now been in existence thirty years. In every one of these thirty years it has issued a policy to a person aged 35, who is now living, and who has paid each year's premium in full, and has left his dividends or overpayments to his credit in the form of additions to his policy.

to his policy.

The ratio of the present cash value of the additions now credited to each of the policies, to the amount of money pard by each, will be found opposite the years

nt. herefore, he no doubt of the safety of the sure, or of the ability of the new policies to

selves, to pay their own way, and ac-

rplus.

Dearent from an examination of the fore-ant if the premiums upon those 30 policies.

22 per cent less than they were, by dimingoing tab., and if the premiums upon those 30 policies had been as a 27 per cent less than they were, by diminisating the becreatage addition for expenses, the result would have been that the policy-holders would have been that the policy-holders would have been that the policy-holders would have been by the faces above stated, it would have held the same proper reserves on each policy, but the dividends or overpayments would have been smaller.

Without disturbing any old policies, it is now proposed to put in force a new table of rates for new policy-holders. In these new rates a change is made in the percentage for expenses other than death claims, reducing it from 40 per cent to 10 per cent. Upon whole-life policies the effect is to reduce the premiums 21 440 per cent. Upon other classes of policies the reduction is not so great. No change other than a reduction in the provision for working expenses is proposed or made.

When the computations for dividends are made, each premium will receive the precise surplus which it carns. The low premium will receive the precise surplus which it carns. The low premium will receive the precise surplus which it carns. The low premium will receive the precise surplus which it carns. The low premium will receive the precise surplus which it carns. The low premium will receive the precise surplus which it carns the surplus has a heretolore, and its dividend, are from being diminished will be enhanced by the introduction of newly scleeted and younger lives.

Should any of our old or present policy-holders, having

ministed will be chinneed by the introduction of newly selected and younger lives.

Should any of our old or present policy-holders, having policies capable of being surrondered, wish to take actualing of the new and lowered rates, in such cases (as they will make a new contract with the Company), they will, on surrendering their old policies, receive from the Company their surender value, in cash. As a matter of information, it may be stated that on policies two years old, or less, the exchange thus effected will be of some sight rain to the holder. On older policies there would be no rain.

of some slight gain to the holder. On older policies shelve would be to gain.

The Company has made ample provision for the fuffilment of every one of its outstanding contracts. Even if it should cease to-day to insure any new members, its fund would be sufficient to pay every death claim, as presented, and, to return yearly to policy-holders a surplus. Its assets would, in the course of a few years, because of the surplus accruing the last legitlinate demand. The surplus accruing under such circulmstances, however, would necessarily be considerably less than if its new business were continued. New lives, in youth and health, admitted to the company, oring a reduction in the proportionate average lesses by death. Present members will shortly have the same advantage in their turn, and meanting will receive their insurance at fair and safe rates, while the Company is entirely mutual in its operations, and both ompany is entirely mutual in its operations, and both new and old members must mutually benefit each other new and old members must mutually benefit each other. It is no less the interest than the duly of the Trustees of tile Company to take care that no plan or change shall now, or at any time be adopted, which would in the least interfere with the rights, the safety, or the advantages of the old policy-holders, as they and their friends are themselves included among the number. The faith of the policy-holders in the soundness of the Company and the conservative and careful management of its Trustees ought not, therefore, to be shaken by the attacks which are made upon it by interested and unsern-pulous persons who are envious of its position and greaucknowedzed success.

F. S. Wissron, President.

W. H. C. Bartlett, Actumy.

W. H. C. SARTLETT, Actuary.

A CARD.

The undersigned, as a Trustee of the Mubasi Life Insurance Company, has received a communieation from Mr. Stephen English, No. 137 Broadway, reflecting severely upon the management of that Compas; and upon the personal character of its President. This letter has been very widely circulated, and the friends of the Company deem it entitled to respectful

I have no personal acquainfunce with Mr. English, and can only infer the object of the letter from the bitter spirit which pervades it.

Zes personal reflections upon the President of the

Company are but repetitions of charges which have been made in years past, and are now gathered up in form calculated to promote serious apprehension. They have all been long since made the occasion of the fullest investigation by the Trustees and by legislative committee, and have resulted in nothing sufficient to impair confidence in his character as a safe custodian of so high a trust. The Trustees have again and again expressed

this opinion of his fidelity. The present eminent position of the Mutual Life Company is, in their opinion, the most unanswerable testimonial of his seal, fidelity, and efficiency as an officer. I can only reaffirm, in the strongest term, as an individual member, what the trustees have unitedly done under member, what the trustees have unitedly done under their signatures, that the Company is in the best possi-ble condition for the security of its members; its funds are most judiciously cared for and invested, and are sufficient to meet any possible liability; and that the administration is guarded by the trustees with the nt-most scrutiny which the delicate nature of their trust demands; and that the entire management is surrounded by all the checks and guarantees which long and careful experience has suggested for the perfect safety of the instred.

by all the checks and guarantees which coasted to the instituct.

With respect to the important change of policy recently adopted by the Company, namely, a reduction of premiums upon new policies to be issued, I can only say that it was recommended by the eminent Actuary of the Company after most deliberate investigation, received the maturest review by the appropriate committees, and was adopted by the Board after full discussion of its nature and consequences. The fact that for many years the annual dividend returnable to the insured amounted to a considerable proportion of the premium received, and that the Company had passed through every variety of experience with the same substantial result, ted to the insured. And therefore the soundest policy, to diminish the annual cash payments, rather than to exact more than was absolutely required, for the sake of sabsequently returning a portion of it to the payers.

It was clearly shown that this change could be effected without prejudice to old policy-holders, who would receive upon the annual distinct of profits their pro-rata share of their contributions, and that the business of the Company would gradually lapse from the old system into the new, with equal justice to all concerned. It would be manifestly improper for me, an individual member, to discuss a question which the Board has thus deliberately adopted; but if it shall be found that the company have taken a step un warranted by experience, they will as promptly retract it.

THE NEW POLICY REVIEWED.

OPINIONS OF DISTINGUISHED ACTUARIES ON THE COURSE OF THE MUTUAL LIFE INSURANCE COMPANY. NEW-YORK, Dec. 4, 1872.

Messes, ELIZUR WRIGHT, SHEPPARD HOMANS, and D. PARKS FACKLER, Consulting Actuaries.

GENTLEMEN: As the public mind is agitated upon the subject of the reduction of rates in Life Insurance by the Mutual Life Insurance Company of this city, we respectfully request from you your views upon the circular issued by that Company, and which we in close herewith.

Your long connection with Life Insurance, and your character as trusted experts in the business, together with the fact that as Actuaries you occupy positions in-dependent of individual companies, will give your views great weight with the public and with us. We are, gentlemen, your obedient servants. Wm. H. Beers, V. P. N. Y. Life I. Co.; John E. De Witt.

Pres't United States Life; Lewis C. Grover, President of the Mutual Benefit Life Ins. Co.; N. D. Morgan, Pres't North America Life Ins. Co.; H. JB. Hyde, V. Pres't Equitable Life Assurance Society; Rob. L. Case, Pres't Security Life Ins. and Annuity Co.; L. W. Frost, Acting Pres't Cont'l Life Ins. Co.; Henry Stokes, Pres't Manhattan Life Ins. Co.; C. Stanton, Pres't Knickerbocker Life Ins. Co.; Andrew Gill, President Guardian Life; James A. Paber, Secretary Merchants' Life; Fred. Schwendler, Vice President Germania Life Ins. Co.; Geo. B. Satterlee, President Eciectic Life Ins. Co.; F. E. Morse, Vice-Presigent Commonwealth Life Ias. Co.; Jas. H. Frothingham, President World Mutual Life Ins. Co.; Chas. M. Morgan, President Excelsior Life Ius. Co.; Edward Jones, President of the National Lafe Ins. Co.; C. W. Bouck, President Brooklyn Life Ins. Co.

NEW-YORK, Dec. 6, 1872. GENTLEMEN: We are in receipt of your favor of the ath inst. asking our opinions in regard to the reduction of premiums to be charged for life insurances by the Mutual Life Insurance Company of New-York, as set forth in the published letter of its Actuary, Prof. Bart.

tett, to which our attention is specially directed. We have examined that circular with care; its precise nearing is not clear, while some of its statements seem maccurate.

It is gravely proposed to reduce the cost of life insurance by reducing the rates of premium. But the Actuary of that Company, of all men, ought to know that, in a mutual company, the cost to the insured can only be reduced by reducing the working expenses. For the premium, so far as it is found to exceed the actual cost, is returned to the insured, with interest, from year

Mutual rates are designedly, and certainly ought to be higher than the probable cost; the excess forms the spital, the balance-wheel, the perenuial reservoir which exalts contingency into certainty. This has been ost abundantly vindicated in the history of the " Mutout Life" itself.

The language of Prof. Bartlett's petter is quite innecurate where it speaks of reducing the margin tof the premiums from forty per cent to ten, and may have misled many, as it has puzzled us. For in only one of the present premium columns is the margin as high as forty per cent, and in some it is only twenty-one per cent; so that only a few of the margins are reduced to the extent he mentions. To state it accurately, all the various additions to the net premium for expenses and contingencies are to be reduced to 10 per cent, and the rate per thousand for an ordinary life policy on a person aged 30, which is now \$22 70, will then be \$17 82, while for a fiveyear endowment policy the change will be from \$220 54 to \$190.20, the proportionate reduction being thus greatest where the premium is least and the risk of the Company the heaviest -a self-evident error which needs no further exposure from us.

The next section of the Professor's letter provides for the retention of the surplus-accruing from these new rates-until it amounts to one annual premium (originally stated as two annual premiums), which is to be retained as a margin for contingencies not provided against to the lower premiums; but this very course will make the average outlay of the minsured for the first ten years greater than now, and cause the Company to retain on hand a much larger surplus than it now does. At present the average surplus on hand(for each policy is only about 40 per cent of the annual premium, while on the new plan, it will in time become at least 100 per cent.

The two following sections may be regarded as necessary sequences to the one just mentioned. They are as

2. That these credits be beld to be assessable to meet ny deficit that may arise from any circumstances what-

ever.

3. That in case of death, the whole of the reversionary credit to be paid to the heirs, as at present. The fourth and last we would fain believe a misprint, but we are assured to the contrary, as it is the same in

all the publications, viz.:

4. That existing policy-holders may have the option either to leave their policies undistarbed and pay their old rates, receiving, of course, their proportional dividends and reversionary credits, or to take out new policies, with their existing credits added, and pay the new rates corresponding to their their present age, provided they subject themselves to a new medical examination, and are pronounced assurable.

It is difficult arready transactions.

It is difficult properly togenaracterize its terms, and we are quite sure that no intelligent present policyholder will care to accept the second option it affords, as he would thereby forfeit all his share in the present reserves except as to dividends.

As to the general plan, it is a virtual abandonment of hose cardinal principles of security and equity upon which the claims of the Mutual Lafe Insurance Company to the confidence of its policy-holders and of the community have rested. It cannot be carried into effect without injustice to existing policy-holders and a decrease in their security. If carried out at all, the requeed rates should apply not only to future members, but also to all existing policy-holders, sick and sell, without necessitating changes in existing contracts, by imposing new conditions, which may be prejudicial to their interests, as well

The reserves of the old policies are in effect to be used as a capital stock, to bear the expense of getting iness at stock rates, which must considerably exceed the margins of the new premiums. But this expense to the old members cannot be reimbursed to them by profits derived from the new ones at any future time, because they are mutual members and entitled to any urplus that may ever accrue from their own premiums.

How far it is competent for the trustees of a strictly mutual corporation to admit persons to membership upon terms more favorable than have been, and continue to be, exacted from existing members, is a question of law, as well as of mathematics and equity; but, if new members are to be admitted into the Mutual Life, at the expense of those already insured-as will be the case if the plan is carried into effect, and the security of the latter be lessened thereby—then it is an injustice, of which every policy-holder in that Company has a right o complain. Nothing can express our views better than the lan-

guage a Life Company outs second to the "Mutuat" in size, which thus announces its intention not to reduce Nothing containing any element of hazard is truly safe

unless more than apparently safe; a parely mutual company has no resource whatever beyond the premiums

charged upon its policies; wherefore these premiums must be apparently algher than any foreseen contingency will exhaust, or future solvency is in peril.

The cash premiums of the Mutual Life received from

1843 to 1871 were \$64,677,770 23, as shown by its published statements; and the working expenses were \$10,533, 680 58, or 16.29 per cent. The expenses could not well have been much less if the premiums had been lower. By the reductions proposed by Prof. Bartlett, the premiums would have been about \$53,000,000, which would have made the expenses not much if any less than twenty per cent, or double the margins now proposed for new policies. A company to be composed entirely of such policies could not stand without a large capital be hind it, and no person of much common sense can contend that what is too weak to stand alone can add strength to anything.

We are unhesitatingly of omnion that the reduction of premiums as proposed by the Mutuai Life Insurance Company of New-York is unwise, deficient in security, unjust to existing policy-holders, and prejudicial to their rights and interests, and deserving our unqualified dis-

approval. We are confident, if the Trustees of the Mutual Life should carefully reconsider this matter, they will see that they are about to take a step unwarranted by their own experience or that of any other Company, and will decide to refrain from is.

SHEFFARD HOMANS. Consulting D. P. FACKLER.

LOCAL IMPROVEMENTS.

NEW FEDERAL BUILDINGS. For considerable time past, efforts have been made to induce the Government to change the sites of the public buildings, including the Custom-house, Sub-Treasury, Assay and Barge Offices, and Public Stores. These efforts, however, have not been very systematic until within the past year, when a large number of prominent merchants, bankers, real estate dealers, and thers met at the Fifth Avenue Hotel and organized for the purpose of bringing a direct influence to bear upon Congress, legislation being necessary for the accomplishment of their object. It was finally decided that the Battery should be recommended as the site, and the fol lowing Committee was appointed to draw up a memorial for presentation to Congress; Ex-Gov. E. D. Morgan, Jackson S. Schultz, John Taylor Johnston, James W.

Beckman, and Howard Potter.

Owing to the large amount of business before Congress, the recommendations were referred to a Senate Committee, the Chairman of which has recently sent to the Committee here for additional information. The Committee, in its memorial, has advanced the following Committee, in its memorial, has advanced the following reasons why the sites should be changed to the Battery:

1. The present Custom-house in New-York, constructed for another purpose, is inconvenient and every way unsuitable to the uses of merchants and others having business with the Government, and inadequate for the actual necessities of the business of the port. 2. Were the erection of a Custom-house suited to the growing wants of New-York to be decided upon now, it would require at least fau years to complete the same; and if the work were at once entered upon, a building containing more than twice the accommodation of the present one will be requisite before it: completion. 3. The value of the present Custom-house and other property in New-York, owned by the United States and occupied for public purposes, is estimated to be equal to a very large percentage of the cost of erecting all the necessary buildings for the use of the Government, including a Custom-house, suitable fire-proof structures for the Appraiser's department, and warehouses for the storage of "general order" and unclaimed goods. 4. Besides this, the rent paid by the Government annually to private individuals for buildings and offices, is \$73,003.24, equal to the interest upon an additional \$1,042,905. 5. No location of the Government without delay to provide for the growing necessities of the countercal interests of the country at this port, which shall look to the protection of the interests of uncernants against exportant charges and expenses, and at the same time prevent the waste of the revenues.

The Committee betheves that about \$6,500,000 can be realized from the Foveral property in Wall-st. It is inreasons why the sites should be changed to the Battery

The Committee believes that about \$6,500,000 can b realized from the Federal property in Wall-st. tended to press the natter at this session of Congress. It has been suggested that West Washington Market could be secured by the Government as a site for large brick warehouses to be used in conjunction with the other structures of granite at the Battery.

THE ELEVATED RAILWAY.

Patrons of the elevated railroad will be glad o learn that the contemplated improvements recently mentioned in THE TRIBUNE are now nearly completed, and that within the next few days additional trains will run, and the present time table will be completely revised. One of the new trains recently ordered by this Company arrived from Wilmington yesterday. The iotive which is building in Jersey City is also nearly ready for delivery, and next week the new train will be placed on the line. The new cars are similar to those already in use, and have the same capacity. An improvement, however, will be noticed in the fact that the new cars will be comfortably heated by means of hot water. This heating apparatus will soon be introduced into all the cars of the line. On Jan. 1 another train will arrive, making four in all, each seating 88 persons, or 44 to a car. Trains will then run every 15 minutes, and possibly every 10 minutes during the day.

A petition is now preparing by the butchers and marketmen of the west side, which will soon be presented to the company. It asks to have a train leave Thirtiethst. at 35 a. m., and it is thought that 200 patrons will take advantage of it. The company will probably grant the advantage of it. The company win processly grant the request, and, if traffic warrant, an hourly train will be put on the track curing the evening, up to II p. m. The new depot of the company, near the Battery, is nearly flaished, and trains will run to and from that point on Monday. The framework of the Franklinest, station is above ground, but work has been exspended for the purpose of putting all the laborers on the depot at the Battery. There will be seven stations along the line when this contextual training the seven stations along the line when this

STREET EXTENSIONS.

The Commissioners in the matters of the Dyckman opening and extension of the West Side Boulevard, sent circulars, yesterday, to the persons interested in those improvements, inviting them to meet the Commissioners at No. 82 Nassau-st., on Dec. 18 and 19. and express their views in relation to the amounts of the awards and assessments, the area to be covered by assessment, and the proportion which the community assessment, and the proportion which the community will have to bear. The property-owners are thus to be taken into the confidence of the Commissioners, and in a measure become the judges of their own burdens. The Scoud-ave, Railway Commissioners met yesterday at No. 52 Nassausst, but as it was stated that the melly-appointed Corporation Counsel, E. Delsfield smith, was not prepared to proceed with the case, belog unfamiliar with the testinony already taken, an adjournment was had until Tuesday, at a r. m.

THE DIVIDED DEMOCRACY.

TAMMANY'S EFFORTS TO STRENGTHEN ITSELF. A universal feeling of satisfaction was excrossed yesterday by the adherents of Tammany Hai at the action of the General Committee in declaring vacant the scats of three delegations and virtually unscat ing one-half of the delegation of the IVth District. It seemed to be the conviction of all the abler men of the organization that unless rigid discipline were malutained it would be useless to think of victory in approaching campaigns. It can be easily demonstrated, they say, that if the men who took part to the caucuses and meetings of the General Committee had acted in good faith Mr. Lawrence and the remainder of the Tammany cury and county ticket would have been elected. The follow ing are the names of those composing the delegations who have lost their seats.

Secenth District—Douglas Taylor, James C. Speucer, Algerion S. Sultran, George C. Llord, John Carey, Patrick Red. Joon Hampson, John durrny, Frank A. Ranson, Patrick McLoe, Charles W. Uplina, Charles college, Emmunel B. Hart, Michael Wilson, John T. Fully, John C. Wil-

Gains, Lammer B. Harl, Strong Wissen, John T. Tanj, John W. Beinnett, Gear H. Bogart, Sefrence R. Nolan, Meyer Elass, George Smith, Jr., Edward J. McKnight Win H. McCorkle, Edward Colton Wm. Rash, Willian Campbell, Meyer Meyer, Henry Geptis, Michael Englishert, Joseph Nelson, John B. Wilt, Seth C. Don, law, Michael Englishert, Joseph Nelson, John B. Wilt, Seth C. Don, law, Michael Englishert, Joseph Nelson, John B. Wilt, Seth C. Don, law, Michael Englishert, Joseph Nelson, John B. Wilt, Seth C. Don, law, Michael Englishert, John A. Revented, Francis V. Enring, John N., Revends, Joseph Kochiel Jacob W. Moore, Nicholas Seger, Charles McNutty, Giarlie, Giornacet, John J. Dymona, John Pyne, John Zaun, Louis Erzer, Anthor Harman.

In the XVIIth District one-half of the delegation have been unseated, and the remaining tmembers have been given power to fill the vacancies. The names of the members dropped are not given, and those members of the General Committee spoken to on the subject declined to say anything. The following comprise the old dele-

the General Committee spoked not described to say anything. The following comprise the old delegation:

Seratemik District. James B. Counter. Thomas Bran. James B. Brad, Was. B. Finley, Charies Fettee. A. J. Ragers. Too. Kerrigan. John Durgar, Jr., Marie Beek, John F. Heyler, Charles H. Hawed, Michael Connolly. Thomas Highes, George W. Flankin, Alios Muller, Michael Whelan. Jetone Bran. Jehn Reynolds, Michael Harrington, Carles Melniye, Patrick B. Power, John S. Masternon.

The strongest feeding is expressed against Justices John Scott and Anthony Hartman, who, with others, were sammoned before the Committee on Organization during the campaign, and pledged their honor that they would support in good faith the candidates of Tammany. Hall and work for their election. Justice Scott, it is alleged, took no part in the canvass, contributed nothing toward the expresse of the election, and did not even vote. Similar allegations are made in regard to Authory Hartman and others of the General Committee in these Districts. The designations from the XIXth, XXth and XXist districts are to be questioned retailive to certain transactions on election day. It is also asserted that a portion of the defendation from the Vrh District will be clied to Speak before the Committee. Leading members of Tammany Hall say that, the new General Committee, soon to be chosen, will consist largely of old-time members of Tammany Hall, many of whom have of lake years either taken no part in politics or nave acted with the various Eeform organizations.

a reorganization of that [wing of the Democracy. The Committee of Five will act with the Committee of seventy in urging measures of reform in the Legislature Seventy in urging measures of reform in the Legislature. The Election law will be amended materially, if possible. The Committee is now taking testimony relative to alleged frands at the recent election. It is claimed that it has considerable proof that the vote for O'Brien was tampered with in certain districts in down-toyn wards, and that, with an honest count, he would have had a much larger vote. It is asserted by the friends of Senator O'Brien that he will introduce a bill to investigate the action of Commodore Vanderbilt and his associates in the rapid transit scheme in alleged encroachments upon the rights of the public.

THE MIFFLIN RAILROAD DISASTER.

FIVE LIVES LOST-STATEMENTS OF A SURVIVOR. Concerning the disaster at Miflin, a town about 50 miles west of Harrisburg on the Pennsylvania Central Railroad, on Thursday night, a prominent pas-

about 50 miles west of Harrisburg on the Pennsylvania Central Railroad, on Thursday night, a prominent passenger makes statements essentially as follows:

It is admitted that the rear section of the Cincinnati express ran into the front one, but how this happened is not so clear. It was said that the front section of the train to which the 5 p. m. Chicazo train was attached, left Altoona nearly an hour behind time with the expectation of making it up before reaching Harrisburg. The engineer was, however, unable to keep up steam, and at the time of the accident the train probably was not making much over 20 miles an hour. The conductor of the rear section started as usual 20 minutes behind the first, and, supposing the train alread was out of the way, was running fast to make up time. The collision occurred just below a short bend which, with the freight train just passing, prevented the engineer from seeing the red lights of section No. 1. How far this is the correct version an investigation will determine.

The rear of the Pullman car, at the end of the forward train, was not much injured, but its forward end was forred above the car alread, telescoping it for about 20 feet. The wreck made of the two cars for that distance was indescribable. It was at the rear end of the second car that Matthew Knowles and J. W. Bacon, Chicago, and W. W. Dantz, wife, and child of Green Lake, Wisk, were killed. It took more than an hour to get out their bodies. D. H. Remy, a lawyer of Indianapolis, was got out without serious injury. Thormas Thaver, wife, and son of Enzabeth, N. J., were in the rear end of the same car. Mr. Thayer and son escaped with some bruises, but Mrs. Thayer's feet were caucht by a beam, and it took more than an hour to get her out. She was perfectly conscious, and gave directions to the workmen, showing the greatest conness and heroism. It is thought that there injuries are not serious. Several athers were sligarly injured, The cars were heafed by hot water, and hence do not take fire. Had they done so,

A dispatch received yesterday states that Mr. Dantz is supposed to have been a newly elected member of Con-gress. Those killed are supposed to have died at once, as their bodies were cold when reached. There is positi bly another body in the rums.

THE TWEED CASE.

DAVID DUDLEY FIELD ON THE EXCLUSIVE DUTIES OF A GRAND JURY-MANY MORE WORDS IN STORE.

The proceedings in the Court of Over and Terminer yesterday morning in the Tweed case closed the seemingly interminable talk about the " big in dict ment." Mr. Field replied to the points urged by Messrs. Tremain and Peckham, consuming nearly thefentire day, although it was understood beforehand that he was to have an bour. Mr. Field's argument was closed at last, and the papers were handed up to the judge for his de-cision. Mr. Packham then brought up the third indictment for felony, and lasked if Mr. Tweed was ready to plead, "By no means," he was politely informed by the group of gentlemen surrounding Mr. Tweed, "we have n't our papers, and if we had we should move to quash that indictment as we have this one, on the same grounds, and with some extra grounds added, perhaps." Of course, discussion at once became the order of the day, Messrs. Peckbam and Tremain carnestly pressi immediate debate of all the legal matters on all the indictments, and Messrs. Burrill and Field as determinedly insisting apon "more time." The latter triumphed at last, Indee Ingraham adjourning the Court of Oyer and Terminer until Monday week, promising meantime to give his decision upon the argument just concluded, so that at present the prospect of a new edition of all the week's talk is unpleasantly certain, and the probability of seeing Wm. M. Tweed fairly before the bar is remote indeed.

The beginning of Mr. Field's argument, vesterday, on the motion to quash the "big indictment" was a reenforcement of Mr. Graham's opinion in regard to the definition of the important word "audit." He clung to the proposition that "audit" could not be held to mean an inquiry into the original accounts, but at most the comparison of vouchers with bills. He instanced the many auditing boards of private companies, which sai merely to examine and approve bills paid. The law provided that no man should be tried for crime except on the indictment of a Grand Jury, and that a Grand Jury, not a mob of 23 men, but a part of the Court sitting in secret and approached by a sworn officer of the Court alone. He cited various English cases where impropriety in the action of the Grand Jury had been held fatal to the indictments on motions to quash.

where impropriety in the action of the Grand July and been held fatal to the indictments on motions to quash. The facts established without dispute were that zo counts of this indictment were found without any evidence, those relating to the claims of Keyser, Boller, Ingersolt, Davison, Miller, and Smith. What a commentary on the farness and honeary, nay, the professional honor, of those who brocured this indictment?

Judge Ingraliam interranced Mr. Field, saying that it was not necessary to make any personal remarks in this argument.

Mr. Field said he did not propose to impute had motives, but he had the right to eall thims by their legal names. It was admitted that on Mr. Peckham's withdrawal a fiction of a hame—John Brown—was put lo. Mr. Field read at some length Mr. Peckham's withdrawal a fiction of a hame—John Brown—was put lo. Mr. Field read at some length Mr. Peckham's midwitt of what occurred while he was present before the Grand Jury on Oct. 8, and commented upon it in strong terms, notding it to have been highly improper. In conclusion, he asked the Court to make this case a precedent for the future, and by his ruling to render justice to the detendant by quashing an langtement which was obtained by an entire subversion of statutory regulations.

Judge Ingraham then took the papers in the case, and after further denate adjourned the further hearing until a week from Monday.

THE ERIE-GOULD SUITS.

COUNTER APPIDAVITS ON THE PAUT OF THE DEFENSE—THE ISSUE OF STOCK FULLY AC-COUNTED FOR.

The following affidavits have been served upon Messrs, Barlow, Larocque, and Mactariand, counsel of the Eric Railway Co., by Messrs, Field and Shear nan, counsel for Jay Gould, relating directly to the sul of the Eric Railway Company against Jay Gould, and to

the General Committee spoken toon the subject declined to say anything. The following comprise the old delegation.

The following comprise the old delegation.

Body West, Bristote, James E. Counter. Thomas Eras. James B. Body West, Bristote, Charles Fetters. A. J. Roger. Thos. Services. Bedy Medical Charles H. Hawest, Medical Charles H. Hawest, Medical Charles H. Hawest, Medical Charles H. Hawest, Medical Charles H. John F. Tetter. Charles H. Hawest, Medical Charles H. John F. Tetter. Charles H. Hawest, Medical Charles H. John E. Tetter. Charles H. Hawest, Medical Charles H. John R. Sasteriae.

The strongest feeling is expressed against Justices John Scott and Anthony Hartman, who, with others, were summoned before the Committee of Tammany Hail and work for their election. Justice Scott, it is alleged, took no part in the candidates of Tammany Hail and work for their election. Justice Scott, it is alleged, took no part in the canvass, contributed nothing toward the expenses of the election, and did not even vote. Similar allegations are made in regard to Authony Hartman and others of the General Committee in these Districts. The decagations from the XIXID. XXII and XXIst districts are to be questioned required to appear before the Committee. Leading members of Tammany Hail say that, the new General Committee, soon to be chosen, will consist largely of old time members of Tammany Hail, many of whom have of late years eather taken no part in politics or nave acted with the various Reform organizations.

APOLLO HALL'S POLICY.

The leaders of Apollo Hall recently held a meeting at the St. James Hotel to make preparations for the organizations.

came to me; and by referring to the actual accounts, I could recall a ood many things.

The examinations were made by my clerk, with Mr. Watson and his cierks.

Justin D. White, the Assistant Treasurer of the Rrie Reliewy, any. in Justin D. White, the Assistant Treasurer of the Rrie Reliewy, any. in Justin is a single-way for the form of Willard, Martin is Ruch paid certain sums into the treasury of the Compary, amounting to \$500,000, which were credited on the books to them, deponent did not know that these moneys were the pre-certs of the stocks in said Gould's hunts for sale, but afterward far Gould's first of Willard. Martin, and Rock, farmished an account purporting to show the sale by in said Gould's honds for sale, but alterwand har Gould's train of Martin, and Rech furnished an account purporting to show the sale by them of \$3.000.000, or 30.000 shares of Krie Railway stock, the processes whereof were in said account stated to smoont to \$6.55,000, or thereabouts; and in such account the Krie Railway Company is charged with substantially the same amounts which pany is charged with substantially the same amounts which hereforce appeared to the credit of said firm; but deponent has no knowledge, as before stated, whether the sous as paid into the Treasury as aforesaid, through the said Jay Gould, were on account of the said \$3.000,000 of stock, or were on account of other moneys then in his bands.

CITY GOVERNMENT.

Tioned of Assistant Aldermen. OFFICIAL. | STATED SESSION, THURSDAY, Dec. 5, 1872.
Present—Oils T. Hall, esq., President, in the chair, and a quorum

That a crosswalk be laid from the south side of Pier No. 2, North Biver, to the east side of West-st, opposite.

That the sidewalks on both sides of Thirty-fourtn-st, from Tenth to Eleventh-aven, be dagged. To pay bill of J. C. O'Brien & Co. for stationery, &c., furnished Boar.

That the temptroller be directed to draw his warrant in favor of the function of the three of St. Honiface, for the sum of \$6.154.30, to pay assessments levied on the church.

trustees of the Church of St. Bonn.
assessments levied on the church.

That the Comptroller be directed to pay Martin H. Brown \$7,850 ST
for printing for the Board of Assistant Aldermen.

Adjourned until Monday next, 10th inst., xt2o'clock p. m.

MICHAEL J. ERLLY, Clerk.

DEPARTURE OF FOREIGN MAILS.

For Great Britsiu and France, via Queenstown and Liverpool, by is steamship Atlanfe, mals close at 18 s. m. A Supplementary Mail closed at White Star Duck at 19720 s. m. Steamship soils at 11 sm. from White Star Duck Paronia Ferry, Jersey Caty, [All letters apposited in Supplementary Mails must be preguld with All letters reposited in Supprementary analysis was to which postages. For Great Reliain and the Continent of Europe, via Southampton of Bremen, nor steamship Donan, close at 11 s. m. No Supplementary sit. Steamship smile at 2 p. m., from Pier at foot of Third st., Hoboxen. A Direct German and Prassian closed Mail is sent by this line. Mails for Ket West by the steamship Clyde, close at 2 p. m. Steamship sails at 3 n. m., from Pier No. 20 K. R. A Mail for Halfar, N. S., is closed at the New-York Post Office every may at 6 o'clock p. m. Steamship sails from Portland. Me. on conclusive the control of the steamship sails from Portland. Me. on conclusive the steamship sails from Portland.

All Mails close at 11 o'clock a. m. The Lost-Office is open from 9 a.

Month Month

SHIPPING INTELLIGENCE.

PORT OF NEW-TORK

PORT OF NEW-FORK. Dec. 6.

Scamship Atlantic (Br.), Glendell, Liverpool, J. Hyde Sparks.
Scanship Anglia (Br.), Cring Gliagow, Henderson Brothers.
Scanship Glamins, Walden, Borton, H. F. Dimuck.
Scanship Glamins, Walden, Borton, H. F. Dimuck.
Scanship Glamins, Walden, Borton, H. F. Dimuck.
Stermship Valiran, Wikeer, Philadelphia.
Stitt Graham Polit, Bargans, Harre J. Atkins & Co.
Phip Robens, Daggett, Havre, Bend & Hunden.
Bark Jane Gre (Br.), Jenkins, Philin, &r., J. F. Whitner & Co.
Bark Mandgo, (Br.), Lambord, St. Johns Cantigray, G. Wessels,
Bark Atlas (And.), Bromida, Tynn Docks, Eug. Absorvich & Co.
Bars Savincella (And.), Canovich, Cork for orders, Showrich & Co.
Brig Petrino (Bal), Lauro, Baresloux, &r., Showrich & Co.
Brig Reproton. Barser, Havana, James E. Ward & Co.
Brig Reproton. Barser, Havana, James E. Ward & Co.
Brig Reproton. ARRIVED

eshin Old Dominion, Walker, Norfolk, with indee, and pass, to Old emissin Ordinion Stemship Co. emissip Ellen S. Terry, Salrear, Newbern, N. C., with naval ea, Ar., to Marzay, Ferris & Co. ea, Ar., to Marzay, Ferris & Co.

amship John Giusca, Winters, Georgetown, D. C., with moles, and to Geo. B. Merzick.

6 Katow (of Glasgow), Anderson, Shanghai Ang, 21, with tess, &c. & Brother's Pride (Er.), Morra, Cow Bay 22 days, with cost, & Hetton Castle (of Sunderland), Scott, Anno Ang, 4, with tess, g Michellina (Rul), Esposito, Alexandria Sept. 2, and Giaraltar Kov. I. with weel.
Brig San Prisco (Ital.), Chiero, Girgenti 60 days, with sulphur.
Brig Kodisk, Downing, Alleaute 67 days, with miss.
Brig Frede (Ger.), Tomornanou, Blo Grande 65 days, with hides.

DOMESTIC PORTS.

TON Bee, 6.—Arrived, ship Process Alexandra, from Calcutta myrulate, from Surria, scir. Emeline, from St. Marc. FOREIGN PORTS.

Liverapper. Dec 6. - The Allen Line steamship St. Andrew, from Lebec, served here to day.

WHALERS. Now-Berrono, Mass. Dec. 1.—Sailed, bark Coral, Marrin, Pacific Ocean; scir. Cobannel, Brales, Atlanto Geson. For Idelest Saip News see Ville Page. HORSEand CARRIAGE MARKET

There was a fair attendance at the sale held this day at the Burse son Carrage Austina Mart of Messra Johnston & Van

- Description,	Hands	Years.	Price.
Brawn borset	ommer to	19	662 30
Box mare		.9	192 12
Brown lawred	www. Ind	9	50.00
Dark brown pour		- 5	52 50
flay horse	Loi manne	9	172.70
Day mary, Hambleton au	15.3	18	350.00
Gray Messenger mare		3	167 50
Black borse,		15	1.90 1/0
Hista burse,	15	-7	143:50
Bio horocassississississississississississississi	15	9	119 00
Six compon straft horses, at from	4.50 to 4.90 to	to house	some dispos

if he could short to call these velteurs for #760, which is #26s of what the best New York carriage builders are charging for When New Terkers will may willow for a top longer, some of our above, may also refue from business.

tiorses, Carriages, Harness, &r.

A T BARKER & CHASE'S

CHY ACTION MART AND NEW-YORK TATTERSALLS, evener Breadens and Thirty-starb at.
Major C. W. BARKER, Accisionase.

Regular Sales of Horses, Carriagne.

Regular Sales of Horses, Carriagne.

Gentlement private clabbs/menta depicted of at public or private sele to the best advantage, and a general association of Horses, Carriagne.

Gentlements, and correpting to the Horse they, as said the needs of all classes of purchasers, consistently on hand.

A LARGE BUNYING RING

in the Mart for showing Horses on sale.
Teventy-dour loans allowed for trial
to every Horses sold under warrantee.

Cattages taken un searcing.

Superior clabbing for Horses on sale.
Cattages taken un searcing.

Superior clabbing for Horses on sale.
Cattages as the suinded and promptly otherised to.

Liberal actioness made on everteining to the Horses line.

SALE DF HOMES CARRIAGRE, ETC.

COULDES, COULDE, ROCKAWAYS, Six-Senat.

COUPES, COUPE ROCKAWAYS, Six-Seat Waschester Partinis, Light Rockawaya, and every other at le Panilly Carrayer; reduced prioris; second-hald Rockawaya, Dig Carla, Pour Plactons, Buggles, Riest, Comp. Rockawaya, do. AANUFAUTURERS' UNITAL, 633 Breadway.

MINE CARRIAGES.

UNSURPASSIO STYLE DURABILITY, AND SUPREIOR WORKMASSHIP, HE MOST SELECT ASSOCIATION IN THE CITY A. S. FLANDRAU'S,

A. S. FLANDRAUS.

CARRIAGE BUILDER,

NOS. 7 AND 18 EAST 18TH-STREET.

LARGE STOCK OF VEHICLES BUILT EXPRESSLY FOR THE

SCOTTBERS MAKEET.

Second-hand work by the best efter maliers at low prices.

FOR SALE-HORSES and DOGS. Any perton dearons of abasining first-class hunters, trotting, draught, after theree, or well-trained sporting-dogs, can see the same by one case's notification from requirement. State price intended to purchase the little age incorrections. Among HAWES & Co. Montreal, Canadis, and and Canadis, an HORSE BLANKETS, HARNESS, SADDLES and all kimis of Sadders goods extensively manufactured; a for Biankets for street and stable; pinch and other Carriage Robes consists. C. B. SMITH & Co., 40 Warrenest. HARNESS.—Horse Clothing, Blankets, Breast Ahrons, Rober, and House Equipments of every description; the valiety in New York. C. M. MONEMAN & BRO. Manufac-warecome, 114 Chambers-at.

SLEIGHS, SLEIGH-BELLS, every descripnon, new and second-hand; several left from last year, sligh i, for sale chemp; all styles carriages. MANUFACTURERS UNION REPOSITORY, son Broadway.

Dentistry.

COLTON DENTAL ASSOCIATION orig-Consists the augusthesic use of nitrons oxide gas, administer it most approved matner, do nothing but EXTRACT THETH, and o WITHOUT PAIN—as 60,000 pagients, testify. See their names office. No. 19 Cooper Institute.

Aliscenancous.

BANKRUPT SALE.—An assortment of Lum ber and Timeer, two Horres, and other property as private acter days, at the Lounder Yard of J. S. H. CLAHK, 125th-at. between and Fourthwaves. Dated Dec. 5, 1872. CANDIES for the Holidays-Wholesale and

DIARIES and JOURNALS for 1873, from 25 cents to #3, Expense Books, all kinds Stationers, Blank Books, ac., Orders solicited by FEANCIS & LOUTREL, to Maidenlane, New-JOHN DWIGHT & Co.,

SALERATUS, SUPER-CARB, SODA, &c., No. 1.1 Oldolla, New-York. NITRATE of SODA, WOOL, COPPER, &c.

Banters and Communication Strengths. W. A. WILLARD, MIRRORS, LODKING GLASSES and PICTURE PRIMES, OF CHARLES, N. Y. Religions Notices.

At Steinway Hall.

CHURCH OF THE DISCIPLER.

Rev. GEO, R. HEPWORTH will preach TO-MORROW at 10:30 c.
m. and 7:30 p. m. Morsing subject— The Ministry of the Great Salva tion," Evening subject— Christ the Victor," Sabbath school at 2:30 p. m in Rutgers College Chapel, Fifth-are, between Forty-first and Forty accord sts. Prayer-Meeting on PRIDAY EVENING, at 8, at Baptist Charch, Porty-sixth at , near Fifth are. Strangers made welcome and furnished with seats.

A Lecture on the "Condition of Christian Musicus in Africa" will be given AMBATH EVENING, Dec. 8. in Dr. CHOARYS Church: comes of Fourth-ave, and Twenty-second-at. by Dr. PINNEY who, by visiting Africa fire times, and constant familiarity for lorty years, is well qualified to impart interesting information. Lecture begins at 1 p. m. A large map will be used to point out Misdomary Stations. Is Livingstone alloy?

All Souls' Church, corner Fourtheave, and Twentintheat.— SUNDAY, Dec. 8, the Rec. 19, BELLOWS will present at 109 c. m. and 7: p. d., Sandar-school at 19 a. m. Collection in behalf of the benerolent association of the church. In the Evening the Pastor will give his second Lecture on "Dim Howard, the Philanthropist." Seat-all rice. The public secondary particle. A Discourse — Cuerty to Animals," To ModilioW at 10:30, in 123-24, Pre-byterian Chare, entrained Process, by Rev. DAVID LICERELL, Repeated by request of Society for Prevention of Cruelty, for room service 44:25. Strangers welcome.

Allen-at. M. E. Church, Her. WM. M. ALLISTER. Pester will proach at 101 a. m. Sarmmer, J. p. m. Tomor Pesque's Perger Meeting at 6 o'clock. Rev. J. S. Chyffia NDC will defring a finely flowed Letter, subject. The thomor, or the Fullhall Teacher, " of 2 vicion. Singling by the Sabiath-school. Sent. free, A cardia in vitalion to all.

Attorney-st, Methadist P. Church, between Dak Brington-sts, Rev. J. WHITE, Paster, who will preach St. 0] s. m. Mr ALDEEDICE will preach 2 p. s., s. Commu p. m. Revival meetings continue meek nights, at 1]

Tp. in. Revival meetings contained as a good, for theory. Recognize Association if full, theory-time of, our, for theory-Recognized Monday Reeming, Dec. 5. Realings and Contest at 3 webs., by the following favorite articles have if, L. B. FOUTER, Review, Max it ENRIPITE RESIDENCE, Suprace, Max A. L. NORA, Organized, Sectionary of Plantings in the pariors. No same alone by proposition of the property of the membership ticket affords synthesis and index. The real membership

Author Memoriel Church, Force ght at, between Sail vice at 10 s. m., and 7] p. m. In the evening the new, Runkly of POTTER will prestly

Bleecker-si. Universalist Charen,

Rev. E. C. SWEETISER will preach in the Church owner of Bloscher of Downing star. TO MODIRO'N marining an evenlon. Marining in Set, "Parines in Weldelmin A Loren number of received Life," teening subject. "Doubting Castle." Services begin as 101 a.m., and p. m. The public is contain miles. Bible and No desnite. Rev. OSUAR ILUSIO bectors for the sast that in America NeXI MONDAY (Dec. 9) EVENING at the resolven Teleprace, on Schergisthernest. Subject: Rauge's Resolven Teleprace of Schergisthernest. Subject: Rauge's Revenience of Review of Participation, the Bible and the Public Pelicent Participat.

a Particular."

Church of the Messinh. corner Parkave, and There-boothet.
The Paster Ree. HENRY POWERS, will need a Stillbark. Item S.
sourcing and, hering, on "The Researds of a Religious Low and the
Certissing Trath." Public certifiely harded.

Christian Workers to the Frent.-The mission work in the City of New York is engaging the attention of men and won church to a degree never inchine reached. Another rally will TO MORROW (Sunday) EVENING in the Forendays M. a corper One-hundred-and-masternth-at. The indowing his of TO MORROW (Sunday) EVENING in the recombiance 3s, corper One-hundred-and-inhelecenth at. The individual histo-have been engaged: Rev. J. B. MERWIN, Rev. W. C. STE, W. E. KET, CHAM, and W. R. PETTON esp. Presiding 8 win will preside in the interest of the New-York Charab. Establishment of the New-Y

Central Preshyterian Church, West Pfit with st., near Homeway - Presedent by the Paster, Roy. JAMES D. WILSON, ANGENTS MONINTING 11th occurs, I in the centage, at it wheels, Rev. J., The JAN A of Brooking will deliver the fifth of the ergos of Sabbath seconds to the young. All are conflainly invited. Five Points Mission, are of the Old Brewerr, 61 Parket. The original mission at the Points. Rev. J. S. SHAFFER, American established at 94 s.m., And from 25 to 4p. m. Preaching at 74 p. m. Voilt he glad to see you but don't some if you don't want as Forty-second-st. Presbyterian Church, between Seconds and Equidance. Service on MANDAY at log by the Res. FAMULE. ROMANON from Colerance, Ireland, and at 2) by the Pastor, W. W. (&WELL).

Old John-st. Mt. E. Church, between Nassau and William is -Preaching by the paster, her L. S. Whill, inj a. m., 7; p. in. vicining-Subject. "Rible View of Sataz." Years, See. All conclusive rates. Horace Greeley—" Lessons from his later especially to You.

At Secondert M. E. Church, butween Avenues Core D. HESS!

ASTON, Pastor. Presching at 104 by Rev. J. B. MERWIN, P. 32

Pastor's Bibbe-sless at 2 o'clock; Lave-fesst at 3 o'clocks. Presching at 1 o'clock by the Pastor. Subject; "Borace Grieley—Lessons Law in Life, especially to Young Men."

Harlem-Second Presbyterian Church -Rev. EDWARD L. CLARK, Pastor, preaches EACH SUNDAY MORNING and EVEN ING, at the new Hall, One-hundred and twenty afthest. Third was Pourth wite, estimate One-hundred-and-treaty-lith and One-hundred and-twenty sixthest. Communical Services next Sunday seeming size

Hurkem.—Rev. W. T. CLARKE will because on "Journalism and Journalism," at River Chapet, One-immediated the rules (chapet, One-immediated the rule sighthest will open the reg. TO-MORROW EVANTSO. The public conducty are seen January 1988. Church, Rev. F. HAMBLAS, Paster Theorems, 2018. Paster Theorems, and S. BASTEAD, beater, with confact the services, as UNDAY, at 191 a. m., Jp. m., and t.p. m., Also presenting followed by prays remeating, every evening during the week. A cardial invitation without to all. Lyric Hall, 723 Sixth-ove (Reservoire, page 1)—0. B. FRO711 N/1 HAM, caster of the independent Society, will present on SUNDAY MONKING At 100 webset. Subject, "Cruze and Fundamental the Country of the Age, "The Answers of the Age, "The second better of this course will be deduced by the Rev John COTTON SNITH, D. D., is the thund of the Age, and Fundamental the Country of the Age, and Fundamental Subject. If Man a Date of the Interface, and I subject to the Age, and Subject to American Subject to Man a Date of the Interface of the Age, and Subject to Man a Belligent Nature of Tall.

Murray Hill Presbyterian Church, Forter et. vert let (a) 377.—Services on SABBATH at he a in and 71p. m. Tracks in the increasing he new GEORGE J. MINGINS. Preacting to evening to the Paster, New GEORGE S. URAN BLUE.

Mindison-nve. Relarmed Church, corner of Fill --Practaing by Her. E. D. GANSE, the Practar, or Fills in Sunday-school at 71 p. D. All are cordially invited. TING in will be one about " Wandering Stars," in the Charles of in Hely Frinks, Markedware, and Forty-erome, to on SUNDAY TENISM, a 7-6 deck.

PENING at 74 6 clock.

New-York Port Society.—Presching at the Mariners of the reeurner of Machine and Cutharinesses, at F. 4.5 a. m. or her, E. F. KKM.
INGTON, and at 7:30 p. m. by the Pastor, Rev. E. D. MURPHY. as preseding at the Wisterst, Mission at 3 p. m. by Rev. O. B. of D.W. and, and at 275 Wester, at 150 p. m. by Rev. B. F. MILLARD. Orthodox Enstern Chapel, Sa, 351 Seminary , near Fifteth L.-Divine service crepost NDAY at 11 Schook. Seats tree, wister

all strangers represent.

Superintendent Weiver's Decision against the Bible in the Schools Examined by the Rev. D. in Allies 188, or the Taylor Referred Properties Charle, West Proof to be a breeze at Egobsers, on Saladata Examined, 7, o'clock Chanksgiving cermon repeated by request.

Spring-st. Pressyterian Church (mar Varies) - 1 NOAT

espeed the call is the partiality of the South of one there SUNDAY MORNING and SVENISG Not. Ann's Cingrela, righte-other, near Finh-rec. TO NOR ROW, Hely Communes at v.a. m. Nev. Dr. Gallant 1911 will never at 1918 m. and before matter at 718 m. and her No. CHAM-BRICAN at 71 p. m. Senis free.

Rev. H. B. Ridgeway, D. D., will provide at 114 a.m., and co. C. S. Hardlowad at 17 p. m., an obligance in the cases Forty-

Tribute to Hornce Greeks.-A meeting of the colored on as of Section will be belt on MONDAL EVENING NEXT, at Tribute to there we have a MONDAL EVENING NEAT, our as of New York will be next as MONDAL EVENING NEAT, our ast, in Subset Prediction of Colors, corporations of a particular of the last decrease of the last concept for the proposed for the section of the life and decrease of the last concept for the particular of the proposed for the particular of the proposed for the particular of the p

The hishop of Rhode Island, B. Res. Dr. (LARS, sill

Or. DOPPLE will preach.

Timpshy Titteamb (Dr. J. G. HOLLAND) will relive his elected action. "The Social Universe." in the right-rates of N. S. Charch, between Eighth and Nicolares. THURSHAT AVENING, Bret. If Lecture pre-viol by an oligan tomach, commoning and action. Prof. Herr. deve. Preache, regardle, distinguished and elected to common and an elected to the common action. Reserved scales 26 cents; except. For site at action is visible, as a development of the common action. So lighthese, and at the door on the creating of the between Tillotson's Great Mirroy of the Bible, -The most leaves of and appropriate exhibition over exhibited to conveies and a bota-choids. Can be expand on associate here, by an averaging GLORGK - TILLOTSON, No. 119 Besome - 1, N. V.

Thirty-seventh-st. H. E. Church, near Thirders, -Preach g TO StORROW, at 10 s. m. by Rev. J. R. MKRWIN, P. K., and The Rev. John tinit will preach in the South Reformed Court orner Politicave, and Twenty-free et. TO MINIROW, Bec. 8, at 75; a., to the Young Men's Benerotent Association.

Washington-square M. E. Church, Fourties, may sixth m.—Rev. MishOP RANDOLFH S. POSTRIE D. U. Li, D. will each of 10] a. m. and the Paster, Rev. W. P. ABBSPC, at 75 p. m. tangers conducting united. West Seventcenthest, Baptist Church, new Suthers, reaching to Paster, BOBERT CASH-BOX 155, in real lines.

Professional Notices

C. D. HAMMOND, M. D., formerly Professor of an Important Specialry in the Structure Messon Could be S. C. Other, 232 Filinth-at, each of Third-see, S. V. Cty. Servas Desi-ty, and all other special and general Insenses, &c., emitsing treated. Insurance Companies.

COLUMBIA FIRE INSURANCE CO., 161 BROADWAY. SPECIAL NOTICE.

Errors fixeling been made in publishing losses of Transacte Companies expedient and proper to inform the public that the whole amount of risks this Company loss in the hurned district of Boston is 104,000 dellars that if this assembles a total loss the Company will pay it promptly, and still have a hand-some surplus remaining over and above its capital.

From such information as one he obtained it is believed, increment that

the Company's loss will not exceed 75,000 delant.

Nov. 14, 1472.

JOHN R. ARPHUR, Secreta THE INSURANCE MONITOR.

The number for December closes the 20th year of fally sublication which is the Oblekel's INOCHANGE JOHNSAL IN THE UNITED STATISS and the bargest in the World.

The DECEMBER NUMBER contains if quarter pages of valuable reading matter, is deding those arise as emerging.

THE WITCHA LIFE INABIDATION WOODPANX, which have been as writely conjust by the daily papers.

Nagle opins, Wounts. Annual subscriptions, S. 6. C. Hilber,

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