Financial.

NEW-YORK

BOARD OF FIRE UNDERWRITERS.

ROOMS NOS. 156 and 158 BROADWAY.

NEW-YORK, January 3, 1873.

THE FOLLOWING NAMED INSURANCE COMPANIES AND AGENTS, HAVING VOTED FOR AN ADVANCE IN RATES, AND SIGNIFIED THEIR ASSENT TO BE GOVERNED BY THE RATES AND RULES ADOPTED BY THE BOARD IN NOVEMBER LAST, THEIR NAMES ARE PUBLISHED IN COMPLIANCE WITH A RESOLUTION PASSED BY THE BOARD ON THE 23D OF DECEMBER, 1872:

ALBANY INS. CO.,	NASSAU,
ÆTNA,	NATIONAL,
AMERICAN,	NEW-YORK,
AMERICAN EXCHANGE,	N. Y. BOWERY,
ATLANTIC,	N. Y. EQUITABLE,
BROADWAY,	NORTH BRITISH AND MER-
BREWERS AND MALTSTERS',	CANTILE,
CITIZENS',	NIAGARA,
CITY,	PACIFIC,
CLINTON,	PARK,
COMMERCE,	PEOPLE'S,
COMMERCIAL,	PETER COOPER,
COMMERCIAL UNION of London,	PHŒNIX,
CONTINENTAL,	QUEEN,
COLUMBIA,	RELIEF,
EAGLE,	REPUBLIC,
EMPIRE CITY,	RESOLUTE,
FIREMEN'S,	ROYAL,
FIREMEN'S FUND,	RUTGERS,
FIREMEN'S TRUST,	STANDARD,
GUARDIAN of London,	STAR,
GERHARD,	TRADESMEN'S,
GUARDIAN,	WILLIAMSBURGH CITY,
GERMANIA,	NEW-YORK & YONKERS,
GERMAN AMERICAN,	ALEXANDER & PECK, Agents,
GREENWICH,	DIBBLOW & COIT, Agents,
HANOVER,	SATTERLEE, BOSTWICK &
HOFFMAN,	MARTIN, Agents,
HOME,	C. W. STANDART & Co.,
HOWARD,	Agents,
IMPORTERS' & TRADERS',	SKERLS & BOUGHTON, Agents,
IMPERIAL,	H. & J. V. S. DORR & Co.,
IRVING,	Agents,
LAFAYETTE	FRAME, HARE & LOCKWOOD,
LAMAR,	Agents,
LENOX,	ROOME & KERLER, Agents,
LANCASHIRE,	T. J. TEMPLE, Agent,
LIVERPOOL, LONDON, AND GLOBE,	J. S. HOLLINGSHEAD, Agent,
LONG ISLAND,	ALLIGER BROS., Agents,
LONDON, of London,	CHEPPU, BUCHER & MUL-
LORILLARD,	VILLE, Agents,
MANHATTAN,	JORDAN & NITCHIE, Agents,
MECHANICS',	J. A. QUACKENBOSS, Agent,
MECHANICS' AND TRADERS',	BRINS & GOODRICH, Agents,
MERCANTILE,	WM. MULLIGAN & Co.,
MERCHANTS',	Agents,
MANUFACTURERS' AND BUILDERS',	GEO. F. REGER, Agent,
	EZRA WHITE & SONS, Agents,
	CHAS. M. PECK, Agent,

WM. W. HENSHAW, Secretary,
New-York Board of Fire Underwriters.

THE

CONSOLIDATED MORTGAGE BONDS

OF THE

ST. LOUIS AND SOUTHEASTERN RAILWAY CO.

(CONSOLIDATED)

Of Illinois, Indiana, Kentucky and Tennessee.

30 year 7 per cent. with Sinking Fund of 2¦ per cent of Gross Earnings.

Principal and Interest payable in Gold in New-York. Interest Semi-Annually, February and August.

This road is formed by the Consolidation of the St. Louis and South-Eastern, the Evansville, Henderson and Nashville and the Edgefield and Kentucky Railroads, and is the shortest and best possible route from ST. LOUIS and CHICAGO to NASHVILLE, MONTGOMERY, ATLANTA, MACON, MOBILE, SAVANNAH, and CHARLESTON. Its superstructure and equipment are unsurpassed by any in the West. **ITS MONTHLY EARNINGS HAVE, SINCE THE CONSOLIDATION, ALREADY REACHED AN AVERAGE OF $165,000, AND ARE AMPLE TO OPERATE THE ROAD AND PAY THE INTEREST ON THE ENTIRE BONDED DEBT.**

Three hundred and fifty-eight miles of this road are completed and fully equipped. The Consolidated Bonds are issued at the rate of $21,000 per mile for the purpose of making a single debt, completing branches, and supplying equipment to meet the rapidly increasing business. $1,600,000 have been sold, and we offer a limited number at **90 AND ACCRUED INTEREST IN CURRENCY.**

The St. Louis Board of Trade recently passed a series of resolutions expressing the opinion "that THIS WILL BECOME ONE OF THE BEST PAYING LINES LEADING OUT OF ST. LOUIS," congratulating the stockholders on "THE HONORABLE AND ABLE MANAGEMENT OF THE PROPERTY," expressing the belief "THAT THE SECURITY OFFERED BY THE CONSOLIDATED MORTGAGE BONDS TO THE AMOUNT OF **$21,000** PER MILE IS GOOD, AND RECOMMENDING THEM WITHOUT HESITATION AS AN INVESTMENT TO CAPITALISTS, BOTH AT HOME AND ABROAD."

Under the terms of the Consolidated Mortgage parties holding Bonds issued by the St. Louis and South-Eastern Railway Company of Illinois and Indiana, or by the Evansville, Henderson and Nashville Railroad Company (7 per cent currency) are entitled to the privilege of exchanging the same for the Consolidated Bonds, and can do so upon application.

We unhesitatingly recommend these Bonds as an unexceptionable Railway Security.

Full particulars furnished upon application by

GEORGE OPDYKE & CO.,
25 Nassau-st., N. Y.
WINSLOW & WILSON,
70 William-st., N. Y.

Winslow & Wilson,

70 William-st., New-York.

We offer for sale

THE FIRST CONSOLIDATED MORTGAGE 7 PER CENT THIRTY YEAR GOLD BONDS of the ST. LOUIS AND SOUTH-EASTERN RAILWAY COMPANY (consolidated) of Illinois, Indiana, Kentucky and Tennessee, the principal and interest of which are payable in GOLD in NEW-YORK, FREE OF U. S. GOVERNMENT TAX. These bonds are Coupon and Registered, and are issued in denominations of $500 and $1,000.

Three hundred and fifty-eight miles are equipped and in operation.

The present actual earnings: August, 1872, $96,341 95; September, $100,272 40; October, $112,057 52.

This road constitutes the best and shortest line between Nashville, St. Louis, and Chicago.

Evansville City, Ind.,

7 per Cent Bonds at 82 1-2 and Interest.

A FIRST-CLASS SECURITY.

For sale by

GEO. OPDYKE & CO.,
NO. 25 NASSAU-ST.

OPENING OF **160** MILES OF THE

CAIRO AND FULTON RAILROAD.

The LAST RAIL of the Northern Division of the CAIRO AND FULTON RAILROAD was laid on Thursday, Jan. 2. This completes the line between SAINT LOUIS and LITTLE ROCK. Trains will run between these cities for business about the 15th of January. About 2,000 miles are at work on the Southern Division, and the whole line will be in operation (Saint Louis to Fulton) during the approaching Summer.

The CAIRO AND FULTON RAILROAD COMPANY offers the unsold balance of its Bonds. They are

FIRST MORTGAGE SINKING FUND LAND GRANT BONDS,

INTEREST 7 PER CENT GOLD, PAYABLE 1st JANUARY AND 1st JULY.

The Land Grant of 1,995,400 acres "is one of the most valuable ever made to any road by Congress." Only a limited number of Bonds remain unsold. Application may be made to

H. G. MARQUAND,
NO. 120 BROADWAY.

INDIANAPOLIS, BLOOMINGTON & WESTERN Railway Extension

FIRST MORTGAGE

7 PER CENT GOLD BONDS

Capitalists and all Investors are invited to examine the merits of the Bonds issued by the INDIANAPOLIS, BLOOMINGTON AND WESTERN RAILWAY COMPANY, and secured by a First Mortgage on its Extension Line of 217 miles. On this work, **100 miles from Champaign to Havana**, on the Illinois River, **are completed, and trains will run over that section in the second week of January.** The remaining distance of 85 miles to Keokuk on the Mississippi, with the branch of 22 miles to Decatur now graded and track partly down, **will be finished in ample time for the business of 1873.** The character of soil, increasing productions, and wide belt of country tributary to this part of the line, assure for it very large remunerative business.

The road from Indianapolis to Pekin, 202¼ miles, has been in operation a little more than two years, and has established success. **Its earnings have steadily increased, giving in 1872 an increase of $385,000 over 1871. Net receipts from this part of the line alone are more than sufficient to respond punctually to interest on all Bonds** made and issued by the Company. It rarely occurs that this can be said of any railroad during negotiation of its securities.

The entire line of 420 miles has the support of a populous, exceedingly rich, and productive agricultural region, **passes through and connects important towns and cities,** and draws immense deposits of good coal, all of which **insure local business of great magnitude.** Its own Western and North-Western connections substantially under same control, with prominent intersecting roads, will furnish large through traffic. The managers appreciate the necessity of unusually large equipment, and are providing for it as rapidly as possible. This, with new elevator accommodations under construction expressly for this road at Indianapolis, will greatly increase its facilities and enable it to take large offered business which it has **been obliged to decline.**

Particular attention is asked to the unusual strength of these Bonds, which are a liability of the entire Corporation owning a line of 420 miles, and are also completely secured by a first and only mortgage on the extension. Of the whole line **308 miles are completed,** and 26 more are graded.

With the certainty that Government rates of interest will in a short time be largely reduced, holders of 8-20s will find it advantageous to realize at present high prices and reinvest in these Bonds, which we recommend as possessing ample security for all investors. As an investment, they cannot fail to prove largely remunerative.

The Bonds are seven per cent. gold, $1,000 each, **convertible into stock** at par, at the option of the holder, and may be registered without charge. **Price, 90** and accrued interest in currency. Coupons January and July 1, free of tax.

All negotiable securities received in exchange at best market rates.

Full particulars furnished on application.

TURNER BROTHERS,
Bankers, No. 14 Nassau-st.

24TH ANNUAL REPORT

OF THE

DRY DOCK SAVINGS BANK,

Organized 1848.

RESOURCES, JAN. 1, 1873.		LIABILITIES.	
Bonds and mortgages	$2,187,600 00	Amount due depositors	$9,354,919 25
Stock investments	6,901,750 00	Surplus	612,128 78
Amount loaned on public stocks	728,500 51	Int. credited for the Jan. 1873	339,309 19
Real estate cost $52,691 35; market val. $75,000; standing on books at	52,691 35		
Real estate cost, $150,000; market value, $175,000; standing on books at $150,000	150,000 00		
Cash	425,203 18	Excess of Assets over all Liabilities	$612,128 78
Accrued interest and premium on stocks	421,407 99		
Total	$9,967,948 02	Total	$9,967,948 02

STATISTICAL.

Number of open accounts on the morning of Jan. 1, 1873	22,909
Number of accounts opened during the year 1872	6,002
Number of accounts closed during the year 1872	4,876
Number of accounts opened since organization	78,787
Amount deposited (not including interest credited) during 1872	$3,155,297 69
Amount deposited (including interest credited) for the same period	3,637,703 68
Amount withdrawn during the year 1872	3,442,242 12
Amount of interest or profits received during the year 1872	805,104 42
Amount of interest credited to depositors during the same period	482,406 68
Amount of each semi-annual credit of interest for the year 1872, and when credited—January, $247,962 12; July, $220,444 56.	
Rate per cent of dividends or interest to depositors during past year, 5 and 6 per cent.	

RESOURCES.

Bonds and mortgages on real estate in the City of New-York; market value, $5,063,100	$2,187,600 00
Stock Investments, viz:	
United States bonds, par	1,653,600 00
New-York State stocks, par	110,000 00
South Carolina bonds, par, $50,000	36,000 00
City of New-York stock, par	2,762,200 00
City of Brooklyn stock, par	229,000 00
City of Utica stock, par	83,500 00
City of Albany stock, par	424,000 00
City of Syracuse stock, par	318,000 00
City of Oswego stock, par	104,000 00
County of New-York stock, par	340,000 00
County of Westchester bonds, par	196,350 00
Demand loans on United States bonds, State stock, and City of New-York stock	722,500 51
Banking-house; market value, $75,000; cost	52,691 35
Real estate; market value, $175,000; cost	150,000 00
Cash	425,203 18
Accrued interest and premium on stocks	421,407 99
Total	$9,967,948 02

Sworn to before me, this 31st day of December, 1872.
W. W. LYON, Notary Public, New-York County.
JAMES L. STEWART, Secretary. ANDREW MILLS, President.

Lake Shore and Michigan Southern

RAILWAY COMPANY

NEW SINKING FUND BONDS,

COUPON AND REGISTERED.

$6,000,000,

Bonds due Oct. 1, 1882, with Interest at Seven Per Cent, payable semi-annually, April and October, at the office of the Union Trust Co. of New-York.

$600,000, or Ten Per Cent of the Loan, to be retired annually by the Sinking Fund.

Coupon Bonds - - - of $1,000 each.
Registered Bonds of $1,000, $5,000 & $10,000 each.

PRICE, 92 1-2 AND ACCRUED INTEREST.

ROBINSON, CHASE & CO.,
Bankers, 18 Broad st.

MIDLAND FIRST MORTGAGE

7 Per Cent Gold Bonds,

ISSUED BY THE MONTCLAIR RAILWAY CO., AND GUARANTEED BY NEW-YORK MIDLAND.

The MONTCLAIR is the DIRECT and SHORT LINE OF THE MIDLAND through New-Jersey. Its bonds are issued on the basis of half cost. They are GUARANTEED. It is a home road, running DIRECT FROM THE CITY OF NEW-YORK, assured of a large business and a fine future. THIS BOND OFFERS AN ADVANTAGE OVER ALL OTHER MIDLAND FIRST MORTGAGE BONDS, IN THAT, WITH EQUAL SECURITY, IT IS LESS IN PRICE.

We commend it to investors.

For sale by

ALLEN, STEPHENS & CO.,
BANKERS, NO. 25 PINE-ST.

Chicago & Canada SOUTHERN RAILWAY CO.

7 PER CENT FIRST MORTGAGE GOLD BONDS, Coupon and Registered, Interest payable April and October, in New-York or London. This Road, now making rapid progress toward completion, is the western end of the NEW AIR LINE from CHICAGO to BUFFALO, with the best business connections at Chicago, Toledo, Detroit, and Buffalo. Pamphlets and full information furnished by

WINSLOW, LANIER & CO.,
BANKERS, No. 27 PINE-ST.;
LEONARD, SHELDON & FOSTER,
BANKERS, No. 10 WALL-ST.

THE

CHEAPEST SECURITY NOW OFFERED

FIRST MORTGAGE BONDS of the JACKSONVILLE, NORTH-WESTERN AND SOUTHEASTERN RAILROAD, having 30 years to run, bearing interest at 7 per cent in Gold Coin, "of or equal to the present standard." Coupons payable in New-York, London, or Frankfort, on the Main, at the option of the holder. When desired, bonds will be registered by the Trustee—the Farmers' Loan and Trust Co. Interest payable January and July. This road is now completed from Jacksonville to a junction with the CHICAGO AND ALTON RAILROAD at Virden, a distance of over 30 miles. The road, so far as completed, is thoroughly equipped, ENTIRELY PAID FOR, and in full operation, and it is upon the completed section only, that bonds amounting to $600,000 are now offered at 85 and accrued interest in currency. Bonds upon the remaining portion of the road will be sold at a much higher price, and will be offered only upon completed road. This road traverses the garden of the State, crosses all the most important roads, controls the enormous coal mines at Virden, and its bonds are most highly esteemed by those whose investigation has been most searching. We have personally examined every detail of the Company, and have gone repeatedly over the entire line. We are consequently enabled to recommend these bonds as an ABSOLUTELY PERFECT security. Pamphlets and further particulars by applying to

GIBSON, CASANOVA & Co., BANKERS,
50 EXCHANGE-PLACE, N. Y.

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10 to 20 PER CENT

INVESTMENTS.

ILLINOIS REGISTERED BONDS,

INTEREST PAID BY STATE TREASURER IN NEW-YORK.

FIRST MORTGAGE RAILROAD BONDS.

Insurance, Gas Light, Bank, and City Railroad Stocks and Bonds; also other first-class Securities for Sale, at the lowest market rates, by

ALBERT H. NICOLAY & Co., 43 PINE-ST. N. Y.

N.B.—Choice Investments, Stocks and Bonds, a specialty with this house for 21 years

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MERRILL, TILNEY & CO.,

11 WALL-ST., NEW-YORK,
BUY AND SELL
FIRST-CLASS
RAILROAD AND CITY BONDS

PORTLAND

AND

OGDENSBURG RAILROAD,

Vermont Division.

The shortest Trunk Line from the Lakes to the Atlantic. Montreal 57 miles nearer Portland by this route than any other. More than half the line in successful operation, and the balance rapidly approaching completion. The First Mortgage Gold Bonds of this Road we recommend as combining profit with absolute safety. For sale or exchange for marketable securities.

FAIRBANKS & CO.,
311 Broadway, N. Y.
FAIRBANKS, BROWN & CO.,
118 Milk-st., Boston.

Banking Houses and Bankers.

WOOD & DAVIS,

BANKERS

AND

DEALERS IN RAILROAD BONDS.

KEEP ON HAND CHOICE BONDS OF WELL-ESTABLISHED ROADS, to supply investors. Execute orders for Governments, Railroad Stocks, and Gold.

31 PINE-ST., NEW-YORK.

C. D. WOOD. SAMUEL D. DAVIS.

WALKER, ANDREWS & CO.,

14 WALL-ST.,

Andrews & Co., Paris,

BANKERS.

Travelers' and Commercial Credits. Circular Notes, and Exchange on Paris and **Union Bank of London.** Stocks, Bonds, and Gold bought and sold on commission. **Railway Loans negotiated.**

Geo. Opdyke & Co.

BANKERS,
No. 25 Nassau-st., New-York.

ACCOUNTS OF BANKS, BANKERS, CORPORATIONS, FIRMS, AND INDIVIDUALS SOLICITED.

DEPOSITORS ENJOY THE SAME ADVANTAGES AS WITH INCORPORATED BANKS—**FOUR PER CENT** ON DAILY BALANCES, CREDITED MONTHLY.

COLLECTIONS MADE AT LOWEST RATES.

INVESTMENT SECURITIES A SPECIALTY.

AUSTIN BALDWIN & CO.,

BANKERS, No. 74 BROADWAY.

Letters of Credit for travelers and Bills of Exchange issued on all the principal cities of Europe. Correspondents in London: CITY BANK OF LONDON.

Dividend Notices.

OFFICE OF THE LAKE SHORE AND MICHIGAN SOUTHERN RAILWAY COMPANY, CLEVELAND, O., Jan. 3, 1873.

A DIVIDEND of FOUR PER CENT upon the common stock of this Company has been declared, payable to the stockholders on the 1st day of February, 1873, at the office of the Union Trust Company of New-York.

The Transfer Books will be closed on FRIDAY, the 10th day of January, and reopened on TUESDAY, the 4th day of February next.

JAMES H. BANKER, Treasurer.

KNICKERBOCKER FIRE INSURANCE COMPANY OF NEW-YORK, (ESTABLISHED 1787.) OFFICE, 54 WALL-ST., NEW-YORK, Jan. 6, 1873.

AT A MEETING OF THE BOARD OF DIRECTORS, held this day, the usual SEMI-ANNUAL DIVIDEND of FIVE PER CENT, also an EXTRA DIVIDEND of FIVE PER CENT, was declared, payable on and after Jan. 15, 1873, free of all tax. The transfer books will be closed from this date until 15th inst.

JOSEPH L. TOWNSEND, Secretary.

OFFICE OF THE CITIZENS' INSURANCE CO., No. 156 BROADWAY, NEW-YORK, Jan. 9, 1873.

A SEMI-ANNUAL INTEREST DIVIDEND of THREE AND ONE-HALF PER CENT on the Capital Stock and Reserved Fund is payable on demand.

R. A. WALTON, Secretary.

42D DIVIDEND.

CLINTON FIRE INSURANCE CO.,

OFFICE, NO. 156 BROADWAY.

The BOARD OF DIRECTORS of this Company have declared a SEMI-ANNUAL DIVIDEND OF FIVE (5) PER CENT, payable on and after the 6th inst.

JOHN BARRY, Secretary.

New-York, Jan. 2, 1873.

33RD DIVIDEND.

WILLIAMSBURG CITY

Fire Insurance Co.

OFFICES { Corner Broadway and First-st., Brooklyn. No. 20 Court-st., Brooklyn. No. 151 Broadway, New-York.

CAPITAL	$250,000 00
SURPLUS, Jan. 1, 1873, after paying all losses, including Boston	203,960 99
ASSETS	$453,960 99

BROOKLYN, Jan. 10, 1873.

The Board of Directors have this day declared a SEMI-ANNUAL DIVIDEND of FIVE (5) PER CENT, payable on demand.

EDMUND DRIGGS, President.

N. W. MERRROLL, Secretary.

TWENTY-FOURTH DIVIDEND.

OFFICE OF THE

GERMANIA FIRE INS. CO.

No. 175 BROADWAY,

NEW-YORK, Jan. 8, 1873.

The Board of Directors have this day declared a SEMI-ANNUAL DIVIDEND of FIVE (5) PER CENT upon the Capital Stock, payable on demand, at the office of the Company.

HUGO SCHUMANN, Secretary.

OFFICE OF THE ILLINOIS CENTRAL RAILROAD COMPANY, NEW-YORK, Jan. 6, 1873.

A DIVIDEND OF FIVE PER CENT has been declared by this Company, payable on the 1st day of February next to the holders of the full paid shares registered at the close of the 16th day of January instant, after which and until the 5th day of February next the transfer books will be closed.

L. V. F. RANDOLPH, Asst. Treasurer.

DIVIDEND NOTICE.

At a meeting of the Directors of the Michigan Central Railroad Company, held at Boston, Dec. 30, 1872, it was

Voted, That a dividend of four per cent be, and the same is hereby declared, payable in stock on the

TWENTY-SEVENTH DAY OF JANUARY NEXT.

to holders of stock at the close of business on the second day of January, 1873.

Payment to be made to holders of stock registered in the City of New-York, at the office of the Farmers' Loan and Trust Company in said city; and to all others at the office of the Treasurer in the city of Boston.

Voted, That the Treasurer be authorized to issue scrip for fractional portions of shares, exchangeable for a share of stock whenever the said fractions shall be presented in multiples of $100; said fractional scrip bearing no dividend or interest until consolidated and stock issued therefor.

Voted, That the transfer books of the Company be closed from the 2d day of January until the 27th day of January next.

ISAAC LIVERMORE, Treasurer.

HOUSATONIC RAILROAD COMPANY, TREASURER'S OFFICE, BRIDGEPORT, CONN., Dec. 31, 1872.

DIVIDEND No. 26.—The Board of Directors of this Company have declared a DIVIDEND of FOUR DOLLARS PER SHARE on the Preferred Stock, payable on the 20th day of January, 1873, at the Treasurer's office in Bridgeport.

The transfer books will be closed on the 16th and reopened on the 21st proximo. By order of the Board. CHARLES K. AVERILL, Treas.

DIVIDEND.—MECHANICS' AND TRADERS' FIRE INSURANCE CO., No. 46 Wall-st., New-York, Jan. 7, 1873.—A SEMI-ANNUAL DIVIDEND of TEN (10) PER CENT has this day been declared, payable on demand.

JOHN M. TOMPKINS, Secretary.

OFFICE OF THE NEW-YORK EQUITABLE INSURANCE CO., 53 WALL-ST., NEW-YORK, Jan. 7, 1873.

SIXTY-THIRD DIVIDEND.—The Board of Directors have this day declared a SEMI-ANNUAL DIVIDEND of TEN PER CENT, payable on and after the 13th inst.

JOHN MILLER, Secretary.

OFFICE OF THE CENTRAL RAILROAD CO. OF NEW-JERSEY, 149 LIBERTY-ST., NEW-YORK, Dec. 26, 1872.

THE usual quarterly dividend of TWO AND A HALF PER CENT has been declared, payable at this office on and after MONDAY, the 20th of January next.

Interest on scrip stock to the 31st December instant, at the rate of SEVEN PER CENT PER ANNUM, will be paid at the same time.

The transfer books will be closed from SATURDAY, the 4th, to TUESDAY, the 21st proximo.

Certificates of full stock will be issued on the 20th of January to the holders of scrip on the return of installment receipts.

SAMUEL KNOX, Treasurer.

THIRTY-SIXTH DIVIDEND.

STUYVESANT

FIRE INSURANCE COMPANY.

NEW-YORK, Jan. 9, 1873.

The Board of Directors have this day declared a Semi-Annual Dividend of SIX PER CENT, payable on demand, at the office, No. 122 Bowery.

GEO. B. RHOADS, Secretary.

THE INTEREST maturing Jan. 1, 1873, on the coupon bonds of the NORFOLK AND PETERSBURG, SOUTH SIDE, and VIRGINIA AND TENNESSEE RAILROADS, payable at New-York, will be paid (less the State of Virginia tax), at the Banking House of Messrs. DUNCAN, SHERMAN & Co., New-York.

(Signed) JAMES R. CUTHBERT, Treasurer.

THE FIRST NATIONAL BANK OF YONKERS, N. Y., YONKERS, Dec. 27, 1872.

37TH DIVIDEND.—This Bank has declared its usual SEMI-ANNUAL DIVIDEND of FIVE PER CENT. free of all taxes, out of the earnings of the past six months, payable on and after the 16th day of January next. By order,

WM. B. OLMSTED, Assistant Cashier.

Savings Banks

BOWERY SAVINGS BANK.—Interest will be paid to depositors at the rate of Six per Cent on all sums from $5 to $2,000; and on all sums exceeding $2,000 Five per Cent upon such excess of deposits, agreeably with the provisions of the by-laws, and payable on and after MONDAY, Jan. 20, 1873. All interest not called for will remain as principal, and draw interest from Jan. 1, 1873. By order of the Trustees. JOHN GRAY, Acting President.

G. H. COCHRANE, Secretary.

CHARTERED BY THE UNITED STATES.
THE FREEDMAN'S SAVINGS AND TRUST COMPANY.
ASSETS OVER $4,000,000.
A NATIONAL SAVINGS BANK,
No. 165 Bleecker-st., New-York.
INTEREST SIX PER CENT.

Deposits payable ON DEMAND with interest due.
Accounts strictly private and confidential.
Interest paid by check, if desired, to depositors residing out of the city.
A specialty made of issuing Compound Interest Certificates payable ON DEMAND.
Especial advantages afforded to those having in charge trust funds.
The following persons are among the

TRUSTEES:
Washington, D. C.

GEN. R. W. BRICE	Late Chief Paymaster, U. S. A.
E. B. FRENCH	Second Auditor, U. S. Treasury.
MOSES KELLY	Cashier National Metropolitan Bank.
WM. RICHARDSON	Ass't Sec'y United States Treasury.
L. R. TUTTLE	Ass't Treas. of the United States.
New-York City.	
WILLIAM C. BRYANT	The Evening Post.
R. R. GRAVES	R. R. Graves & Co.
REV. H. H. GARNET, D. D.	Pastor Shiloh Pres. Church.
WALTER T. HATCH	W. T. Hatch & Son.
SAMUEL HOLMES	Scovill Manufacturing Company.
SETH B. HUNT	Seth B. Hunt & Co.
E. A. LAMBERT	Pres. Craftsmen's Life Assurance Co.
E. P. SMITH	59 Reade-st.
REV. GEO. WHIPPLE	Sec. Am. Missionary Association.
Boston.	
HON. WILLIAM CLAFLIN	Ex-Gov. of Massachusetts.

BANK HOURS—Daily from 9 a. m. to 4 p. m., and on Monday and Saturday nights, 7 to 9 p. m.

SEND FOR CIRCULAR.

J. W. ALVORD, President. SAM. L. HARRIS, Manager.
G. W. STICKNEY, Actuary. J. J. ZUILLE, Cashier.

CHARTERED BY THE UNITED STATES.
THE FREEDMAN'S SAVINGS AND TRUST COMPANY.
ASSETS OVER $4,000,000.
A NATIONAL SAVINGS BANK,
No. 165 BLEECKER-ST., NEW-YORK.

The usual SEMI-ANNUAL INTEREST at the rate of SIX PER CENT per annum on all sums entitled thereto, will be paid to depositors ON DEMAND, or if not withdrawn will be compounded.

Send for circular.

J. W. ALVORD, President. SAM. L. HARRIS, Manager.
G. W. STICKNEY, Actuary. J. J. ZUILLE, Cashier.

CITIZENS' SAVINGS BANK

OF THE CITY OF NEW-YORK,

58 Bowery, south-west corner of Canal-st.

Present rate of Interest six per cent.

DEPOSITS made on or before MONDAY, Jan. 20, will draw interest from Jan. 1.

Assets, $4,377,307 13.

R. A. QUINTARD, President.

SEYMOUR A. BUNCH, Secretary.

MUTUAL BENEFIT SAVINGS BANK,
166 NASSAU-ST., opposite City Hall, N. Y.

DIVIDEND—Semi-Annual interest at the rate of SIX PER CENT PER ANNUM, on sums of $5 and upward, which have been on deposit one or more months next previous to January 1, will be paid on and after Jan. 21, 1873.

Interest not withdrawn will be credited as principal from January 1.

CHARLES K. GRAHAM, President.

G. H. BENEDICT, Secretary.

NEW-YORK SAVINGS BANK, cor. 14th-st. and 8th-ave.—SIX PER CENT paid on all sums from $5 to $5,000. Deposits made on or before the 20th will draw interest from Jan. 1.

ASSETS.....$2,857,507 80
SURPLUS.....220,998 53

PEOPLE'S SAVINGS BANK, 391 Third-ave., corner of Twenty-third-st. The usual Semi-Annual Interest at the rate of SIX PER CENT PER ANNUM on all sums entitled thereto on the FIRST DAY OF JANUARY will be paid on and after JANUARY 20.

Deposits received of any sum from $1 to $25,000.

Money deposited on or before JANUARY 20 will draw interest from JANUARY 1. FRED'K OLMSTEAD, President.

CHARLES T. RODGERS, Secretary

Oriental Savings Bank.

430 GRAND-ST.

INTEREST at the rate of SIX PER CENT per annum is this day due on all sums of $5, or more, which have been on deposit one or more months since July 1. Amounts of interest will be ready for payment any time after the 21st inst., and if not withdrawn will be credited to individual accounts, the same as deposits of this date.

January 1, 1873. E. R. KENNEDY, Secretary.

Irving Savings Institution,

No. 96 WARREN-ST., NEW-YORK.

SIX PER CENT INTEREST allowed on all sums. Deposits made now draw Interest from January 1. Bank open daily from 10 a. m. to 3 p. m.

WALTER W. CONCKLIN, PRESIDENT.
VANDERBILT L. BUXTON, Secretary.

EAST RIVER SAVINGS INSTITUTION,

No. 3 CHAMBERS-ST., NEW-YORK, Dec. 19, 1872.

FORTY-NINTH SEMI-ANNUAL DIVIDEND.—Interest at the rate of SEVEN (7) PER CENT has been declared and will be paid on and after the 19th day of January next on all sums which have remained on deposit for three or six months previous to the 1st day of January, 1873.

Interest not called for will be credited as an original deposit.

Bank open daily from 10 to 3, and on THURSDAY from 10 to 7.

CHAS. A. WHITNEY, Secretary. WM. H. SLOCUM, President.

DRY DOCK SAVINGS BANK,

341 AND 343 EAST FOURTH-ST., NEAR AVENUE D.

Six per cent per annum on sums of $2,000 and under. Five per cent on sums over $2,000. Deposits made on SATURDAY, Jan. 11, 1873 will draw interest from Jan. 1, 1873.

JAMES L. STEWART, Secretary. ANDREW MILLS, President.

Broadway Savings Institution,

237 BROADWAY, ENTRANCE ON PARK-PLACE.

Interest on deposits entitled thereto, for the six months ending Dec. 31, at the rate of SIX PER CENT PER ANNUM, on all sums of $5 and upward, will be paid on and after MONDAY, Jan. 20, 1873.

FRANCIS P. SCHOALS, President.
WADE B. WORRALL, Sec. PETER CUMMING, Actuary

Copartnership Notices.

CHANGE of FIRM NAME.

The undersigned, only members of the firm of H. R. CROMWELL & Co., since the death of HENRY R. CROMWELL in April, 1864, will from and after this date continue their business under the firm name of

CLARK & SHAMAN.

JOHN H. CLARK,
SAM'L H. SHAMAN

New-York, Jan. 1, 1873.

DISSOLUTION.—Notice is hereby given that the LIMITED PARTNERSHIP of OSBORN & CHAPIN existing up to this time, composed of the undersigned CHARLES J. OSBORN and EDWIN S. CHAPIN as General, and JAY GOULD as Special Partners, is dissolved by mutual consent on and after this date.

New-York, January 3, 1873.

C. J. OSBORN, } General Partners.
E. S. CHAPIN, }
JAY GOULD, Special Partner.

LIMITED PARTNERSHIP.—This is to certify that the subscribers have formed a Limited Partnership, pursuant to the provisions of Title L., Chapter 4, Part 2, of the Revised Statutes of the State of New-York, and of the several acts amendatory thereof, for the transaction of lawful business within the State of New-York, to be conducted under the name or firm of OSBORN & CHAPIN; JOHN W. GEORGE, all of the City of New-York; and of the name, style, and firm of OSBORN & CHAPIN, for the general nature of the business intended to be transacted is the Stock Brokerage business, wholly on commission, including the buying and selling, on commission, of stocks, bonds, gold, and securities, in the City of New-York. The names of all the General and Special Partners interested therein, and their respective places of residence, are as follows: General Partners, CHARLES J. OSBORN, EDWIN S. CHAPIN, and JAY GOULD, of said City of New-York. Special Partner, JOHN W. GEORGE, all of the City of New-York; Special Partner. The amount of capital which said Special Partner has contributed to the common stock is the sum of one hundred thousand dollars, in cash. The Partnership is to commence on the third day of January, one thousand eight hundred and seventy-three, and will terminate on the thirty-first day of December, one thousand eight hundred and seventy-three.

C. J. OSBORN, }
E. S. CHAPIN, } General Partners.
J. W. GEORGE, }
JAY GOULD, Special Partner.

HORSE and CARRIAGE MARKET

NEW-YORK, Friday, Jan. 10, 1873.

Transactions in the Bull's Head Market and sale stables generally are as limited as they are void of any new or interesting feature. Prices for work horses range as previously reported, and in higher-priced stock there has not been enough doing to quote values.

At Messrs. Johnston & Van Tassell's horse auction mart in East Thirteenth-st., we noticed more life and better disposition to buy than has been perceptible in the general market. Prices realized at this day's semi-weekly auction sale were as follows:

Description.	Hands.	Years.	Price.
Black horse	15.2	7	$116 00
Bay horse	15.1	8	115 00
Dark brown horse	15.2	7	150 00
Pair truck horses	16	7	275 00
Chestnut horse	16.1	6	200 00
Pair bay horses	16	8	276 00
Bay horse	15.1	8	157 50
Bay horse	16	8	197 50
Gray horse	15	9	120 00

Six road wagons sold at an average of $130 each.

Sale by Messrs. Waldron & Cooke at the down-town auction mart in Liberty-st., to-morrow (Saturday), the 11th inst., at 12 o'clock.

Horses, Carriages, Harness, &c.

AT WALDRON & COOKE'S
DOWN-TOWN HORSE MART,
GREAT SPECIAL AUCTION SALE.
THIS DAY, at 12 o'clock,
Corner Cedar, New-Church and Liberty-sts.

Two fine TROTTING MARES—Lady Taggart and the Roday mare—the property of gentleman closing out his establishments; are both first-class roadsters and warranted in point of speed, soundness, kindness, &c. Full particulars