All bills for collection will be sent from the office on a regular basis unless signed by one of our regular insurance companies, large mercantile houses, and other institutions. The whole building has been constructed fire-proof, in the most solid manner, and will be furnished when completed with an elevator and all the best known modern improvements, in the most tasteful style.

The New Yorker Staats-Zeitung, which will be by far the largest and most beautiful newspaper office yet seen in New York, in the fourth story will be located the editorial rooms, and the whole of the Mansart floor will be employed for compositors. The remainder of the rooms throughout will be used for general offices; those on the first floor being intended for banks, insurance offices, and similar institutions. The whole building has been constructed fire-proof, in the most solid manner, and will be furnished when completed with an elevator and all the best known modern improvements, in the most tasteful style.

The press of New York seems determined not to be left behind in the race of architectural improvement in this city. While our banks, insurance companies, large mercantile houses, and others have found it necessary to make their outward showing commensurate with the growth of their prosperity, by the erection of costly and imposing structures, some of our leading newspapers have felt justified in doing the same. The New York Times set the example, followed a few years after by the Herald, but neither of these efforts—in proportion at least to their pretension and costliness—can be called anything like architectural successes. The first, although forming altogether a jumble of building, possesses some few points of excellence, but the Herald building, on the contrary, which might and ought to have been one of the most imposing structures in the city—considering the magnificent location and many other unusual facilities at the disposal of the architect—is, from the very misfortune of such opportunities, one of our most painful architectural failures. It was left to the proprietor of the New Yorker Staats-Zeitung to set the example of erecting a building really worthy of the press of this great metropolis.

The new building of this establishment is now approaching completion on the gore or irregular piece of ground formed by the junction of Tryon row, Chatham and Centre streets, and looks up as quite an important feature in that very prominent part of the city. It has a frontage of 50 feet on Chatham street, 97 feet on Tryon row, and 63 feet on Centre street; forming a combined frontage of 209 feet. It is four stories, independent of basement and cellar, and is crowned by a lofty and well-proportioned Mansart roof with dormer windows. The first story is 20 feet in height, the second 15 feet 6 inches, and the third 15 feet 5 inches; the Mansart roof being 18 feet in the clear. The cellar and basement to that half of the building adjoining Tryon row and Chatham street will be occupied by the press-rooms, furnaces, heaters and other working machinery of the establishment, while the same portion of the first story, immediately above, will form the grand office of the Staats-Zeitung, which will be by far the largest and most beautiful newspaper office yet seen in New York. In the fourth story will be located the editorial rooms, and the whole of the Mansart floor will be employed for compositors.

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existence of a Life Insurance Company. It is the 
losses which are postponed to futurity. 
When those evil days come, when the "Stock 
of Life," as the companies call it, begins to 
change into a stock of Death, then indeed three 
fourths of the companies will be compelled to 
go into bankruptcy. Any one who has seen 
the offices of the Mutual Life Insurance Com-
pany, who has observed the magnificent palace 
built by the Equitable, who notices the extrava-
gance, the want of common prudence mani-
fested by most of these organizations, must 
feel that these things tell a story of frightful 
rottenness beneath the gilded surface, and 
realize that the life insurance business is 
merely a pyrrhic business for the property-
holders. If there was not such a horror of Government intervention, prop-
erty-holders would see that State or City 
insurance would be far safer, far less costly, 
and far preferable in every way to insurance 
by private companies.

The waste under our present system is simply 
monstrous. Ten or fifteen millions of dollars 
annually would be saved if the item of Fire 
insurance was taken out, under a system which would 
unify and standardize all modes of life Fire 
business under municipal or State authorities. 
But as for Life insurance, it is a humbug, 
pure and simple, and will never be of any 
value unless Government should take it up and 
pay off a portion of the national debt by 
terminable annuities, as those are in vogue in 
England, or by a system of National Life Insur-
ance which has been projected in France and England, 
but not as yet put into operation.

is an excellent thing for Fire Insurance Presi-
dents, Secretaries, Directors, and others who 
have relations with the Fire Insurance interest 
in the city, if it is a mighty poor business for 
the property-holders. If there was not 

in RICHMOND.
Oct. & Nov.
21. YOUNGSTOWN, N, S., 75, 2d av.,
11 houses. Union Chemical Works 
Agents, Geo. B. Hampson, 
400 00
20. 600,100 av., 250, 100th st., 
5 houses. Howells & 
Brooks, Geo. B. Bencos. 
130 00
4. 306, 200 av., 150, 94th st., 
35 houses. 300,000. Hall & 
Remsen, Geo. E. Reesem, 
J. B. Haynor, Curtis & 
North, 1,673 63
4. 1,261, 94th st., N. S., 50, 36th 
4 houses. W. & W. Westervelt, 
500 00
4. 1,343, 95th st., N. S., 75, 38th 
275 00
4. 1,397, 95th st., N. S., 75, 38th 
600 00
4. 1,580, 95th st., N. S., 76, 38th 
1,195 87

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REAL ESTATE RECORD.

KINGS COUNTY.

Oct. & Nov.
31 Archer, Isaac H. — G. W. Platt. $3,165 77
31 Baker, Edward — E. Kane. 236 25
31 Bridge — Thomas. 189 77
31 Brooks, Lonius P. — G. W. Platt. 3,165 77
21 Carnes, Harman's, J. L. — Auden- reid. 1,180 20
21 Bowen, Thos. O. — Chas. Rogers. 79 74
1 Bell, W. H. — Abner Greenleaf. 13 78
1 Bartlett, Alfred — C. L. Francis. 293 25
1 Alfred — Al dress. 76 48
1 Brennan, Francis — M. McLaughlin. 382 81
1 Brent, Charles — James A. Bedell. 35 52
1 Casey, Catharine — W. S. Hick. 443 62
1 Connelly, Henry M. — W. C. B. 218 20
1 Cunningham, A. H. — Nat. Ins. Co. 355 24
1 Carson, D. D. — W. B. Barber. 545 71
1 Church — J. E. 182 37
1 Daniels, De W. C. — J. Naylor. 210 05
1 Dietrich, Margt. (Admx.) — Emma C. 4,300 00
1 Decker, M. M. — J. H. Wellington. 1,212 88
1 Beall, Francis — Michael McGlynn. 382 81
1 Donnellan, Jno. G. — C. T. Henry. 1,116 94
1 Deutschland, Morris — T. Longhorne. 105 55
1 DeForrest, Peter J. — Erge Reayes. 87 56
1 Duffy, James J. — Jay Baver. 65 12
1 Edwards, James A. — H. A. Graef. 141 23
1 English, A. — W. S. Diamond. 358 75
1 Griffin, Chas. E. — R. Johnston. 91 82
1 Gillis, Chas. — W. F. Eadie. 360 03
1 Green, S. S. F. — A. Fairchild. 1,392 02
1 Galigaghier, John J. — E. Mengenb. 55 07
1 Chambers — Charles W. H. 128 75
1 Hoyle, Cat. H. — T. Perry. 745 75
1 Hopper, A. B. — R. Johnson. 81 25
1 Alexander — J. B. 213 55
1 Haupt, Adam — H'Y Offerman. 190 35
1 Anson, Charles — J. H. Alphonso. 320 20
1 Hallstrom, S. — C. H. Ardisson. 160 00
1 Hiltz, L. A. L. — J. R. Rogers. 70 50
1 Norton, J. B. — B. Valentine. 205 55
1 Marcy, J. N. — H. Williams. 638 01
2 O'Shaughnessy, Jeremiah — Thomas 125 05
2 Oasberg, Andrew — T. Sociale. 338 82
2 Purnall, George J. — T. H. Slashutz. 129 01
2 Knodell, Jno. A. — W. Schenck. 73 48
1 Perry, Jno. T. — Pat. Leary. 209 35
1 Quin — F. F. Brennan — M. McLaugh- 383 81
1 Reilly, A. C. — T. R. Trot. 375 65
1 Royston, J. — T. M. Lang. 270 19
1 Foster — James H. 2,695 05
1 Robinson, Charles W. — Schaefer. 94 38
1 Tilley, Peter — M. McLoughlin. 439 07
1 Streeter, Jas. M. — J. Craig. 451 96
1 Sabin, Chas. C. — G. W. Platt. 1,165 77
1 Spencer, Philip — John Conmy. 149 56
1 Spencer, Philip — Sarah Mackenzie. 569 00
1 Smith, Chas. W. — M. McLoughlin. 432 45
1 Robinson, William — V. G. Hall. 1,384 32
1 Kelly, John — C. H. Ardisson. 1,125 05
1 Ann, E. Fairchild. 382 02
1 Schmidey, Jacques — W. Richardson 86 55
1 Spier, Henry J. — S. F. Brennan. 111 97
1 McLaughlin, Margaret. 318 20
1 Southard, James — G. L. Knapp. 560 37
1 Mews — T. G. 4,300 00
1 O'Flaherty — T. C. Buzzell. 275 42
1 The Adm'x of F. W. Dietrich- 275 42
1 The N. Y. Central R. R. Co. — C. S. 275 42
1 Eagles, C. H. — J. H. 98 88
1 Taylor, Frank H. — H. Histon. 196 13
1 Taylor, Jos. A. — H. A. Graef. 361 82
1 Vail, Chas. C. — W. Preutzel. 474 70
1 Wagon, Mrs. H. F. — J. D. F. Hatern. 393 32
1 Wardwell, Rn — W. F. L. Matthes. 299 24
1 Weiser, Louis — A. Fairchild. 1,392 01
1 Wheeler, George — Grand & St. New- 192 38
ton, R. L. 123 38

REAL ESTATE RECORD.
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MAGNOLIA st., n. w. s. 225 s. w. Johnson av.,

close. 100,000.

MAGNOLIA st., n. w. 320 w. Stuyvesant av., 80x100.

MACON st., n. s. 200 w. Stuyvesant av., lOOx.200.

MACON st., s. s. 145 e. 4th av., 20x100.

HEWES st., s. e. s., 208.4 s. w. Marcy av., 20.1 dx

EAGLE st., s. s. 100 e. Union pl., 25x100.

B.VY St., n. s., 100 w. Columbia st., 100x100.

11TH av., w. s., lOO.S s. 95th st., 50.10x10.Sx.58x

PACIFIC st., s. s., 145 e. 4th av., 20x100.

HEWES st., s. e. s., 208.4 s. w. Marcy av., 20.1 dx

EAGLE st., s. s. 100 e. Union pl., 25x100.

B.VY St., n. s., 100 w. Columbia st., 100x100.

11TH av., w. s., lOO.S s. 95th st., 50.10x10.Sx.58x

SMITH St., w. s., 22 n. Huntington st., 19.6x80,

RODNEY st., s. s., 189.8 e. Lee av., 17.8x100.

QUINCY st., n. s., 105 e. Franklin av., 2x100.

61th St., n. s., lOOe. 10th av., 100x100.5

101th av., n. e. cor. 95th st., .51x100.

2D Pl., n. s., 283.4 e. Court st., 16.8x3^ block,

SMITH st., w. s., 41.6 n. Huntington st., 19.6x80.

2D pL, n, s., 283.4 e. Court st,, 16.8x3^ block,

SMITH st., w. s., 41.6 n. Huntington st., 19.6x80.

178

KINGS COUNTY.

October 30th.

BAINBRIDGE st., n. s., 515 w. Ralph av. 75x111.

S. W. Williamson to John D. Taylor. 2.400

Coke, J. H. to A. T. Ackert to Robert Merchant. (Fore-

clos.) 910.

Dinkins, L. to D. Farmington to Darius Farmington,

16,000.

J. M. G. O'Brien to N. Y. Bridge Co. 12,500.

LONGER st., e. s., 75 s. Richardson st., 25x75.

Dolan to Martin Reynolds and David mortar. 1.625

MORSE st., n. s., 125 w. Ralph av., 18.9x100.

R. E. B. to John W. Griffin and Charles A. Smith

set Co., N.J 1 050

J. J. Waltermire to John H. Bedell, of Somer-

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SIDE PROOF.

REAL ESTATE RECORD.

West side of Post Road leading to New York as West Farms Village (lire) Mary Kusman to Henry P. Deagost, of Morrisania, Oct. 22.

Grover, n. s., 91. A new house, 117 w. Wood- 

f Lod, Levi A. Fuller (Reference.

Chestnut st., n. s., adj. land of Elia A. Bill- 

lo. Thos. G. Waller et al. to Grace C. 

900. 374 w. Washington

Marian av. (Fordham), n. s., Lot No. 90 on 

av., extension 200 e. Wash-

Morgan st. (Throgg's Neck), n. s., 374 w. Wash-

Woodworth av., e. s., 327 i. S. Ashburton av.,

Marian av. (Throgg's Neck), n. s., 200 e. Wash-

Chestnut st., n. w., adj. land of Eliza A. Bu-

Bronx st., e. s., Lots Nos. 39 and 40 on map of

Vineyard av., w. s., 248 w. Lake av., 25x107.6.

South-West cor. Prospect and Grinnell sts.

Chester av. and 159th St., n. e. cor. Same agt,

Fifteenth av. and 159th St., n. e. cor. Same agt,

Fifteenth av. and 159th St., n. e. cor. Same agt,

One Hundred and Fifth St., s. g., cor. 216.8

One Hundred and Fourteenth St., s. s., cor. 253,

Twenty-fourth St., s. s., cor. 95 e. 6th av., run-

Kingsbridge road and 156th st., s. e. cor.

Forty-second St., n. s., cor. 305 e. 3d av., run-

One Hundred and Fifteenth St., s. s., cor. 250

One Hundred and Nineteenth St., s. s., cor. 158

One Hundred and Seventieth St., n. s., cor. 310

Thirty-seventh St., n. s., cor. 500 w. 10th av.,

Twenty-sixth St., s. s., cor. 130 w. Oth av., run-

Twenty-third St., s. s., cor. 72 w. Oth av., run-

Ninth and Tenth avs, 120th and 121st sts., whole

Seventy-third St., n. s., cor. 150 w, 3d av.,

Twenty-third St., s. s., cor. 95 e. 6th av., run-

Forty-sixth St., s. s., cor. 300 e. 7th av., run-

Kingsbridge road and 156th st., s. e. cor.

One Hundred and Thirtieth St., s. s., cor. 350 w.

One Hundred and Fourtieth St., s. s., cor. 375 w.

One Hundred and Fiftieth St., s. s., cor. 400 w.

One Hundred and Sixtieth St., s. s., cor. 325 w.

One Hundred and Seventy-first St., s. s., cor. 345 w.

One Hundred and Eightieth St., n. s., cor. 340

One Hundred and Eighty-first St., s. s., cor. 360 w.

One Hundred and Ninetieth St., s. s., cor. 310 w.

One Hundred and Eighty-sixth St., s. s., cor. 350 w.

One Hundred and Ninetieth St., s. s., cor. 310 w.

One Hundred and Eighty-second St., s. s., cor. 360 w.

One Hundred and Eighty-fourth St., s. s., cor. 375 w.

One Hundred and Eighty-sixth St., s. s., cor. 350 w.

One Hundred and Eighty-eighth St., s. s., cor. 380 w.

One Hundred and Eighty-ninth St., s. s., cor. 385 w.

One Hundred and Ninetieth St., s. s., cor. 310 w.

One Hundred and Ninety-first St., s. s., cor. 390 w.

One Hundred and Ninety-second St., s. s., cor. 395 w.

One Hundred and Ninety-third St., s. s., cor. 397.5 w.

One Hundred and Ninety-fourth St., s. s., cor. 397.5 w.

One Hundred and Ninety-fifth St., s. s., cor. 400 w.

One Hundred and Ninetieth St., s. s., cor. 310 w.

One Hundred and Ninety-sixth St., s. s., cor. 315 w.

One Hundred and Ninety-seventh St., s. s., cor. 317.5 w.

One Hundred and Ninety-eighth St., s. s., cor. 318.6 w.

One Hundred and Ninety-ninth St., s. s., cor. 319 w.

One Hundred and One Hundredth St., s. s., cor. 306 w.

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As for several days past, sellers generally refused to report sales except at the prices quoted. The market has remained quiet, and no consideration has been given to the weakness of the market. There is no disputing the fact that the prices have been much reduced, but the demand for the lumber is still good, and prices are firm. The merchants are not greatly disturbed, and the movement of the market is satisfactory. The receipts have been moderate, and the market is in a fair condition.

The real estate market shows no increase in business over last week, and is steady at $2.23 per M for Eastern. There have been no important sales of real estate since last week, and the market is quiet.

The price of Eastern lumber is steady at $2.23 per M. The new tariffs on Eastern lumber will have a great effect on the market. The merchants are not greatly disturbed, and the movement of the market is satisfactory.

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BRICK.—Charge Rates.

<table>
<thead>
<tr>
<th>Brick</th>
<th>Rate</th>
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<tbody>
<tr>
<td>Clay</td>
<td>$0.08</td>
</tr>
<tr>
<td>Zelig</td>
<td>$0.10</td>
</tr>
<tr>
<td>Fire</td>
<td>$0.12</td>
</tr>
<tr>
<td>Roof</td>
<td>$0.14</td>
</tr>
<tr>
<td>Chimney</td>
<td>$0.16</td>
</tr>
<tr>
<td>Granite</td>
<td>$0.18</td>
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</tbody>
</table>

MILLERS.—The receipts at Oswego during the week were 13,092,800 bushels; at Buffalo, 4,800,000 bushels. The receipts at Albany by the Erie and Champlain routes for October 19 were 37,019,400 bushels; and by the Schuylkill, 25,700 bushels; and by the Erie, 7,420,700 bushels; and by the Champlain canal, 3,910,400 bushels.

The receipts at Oswego by the Erie and Champlain routes for October 19 were 10,032,700 bushels. The receipts at Buffalo by the Sault Ste. Marie and Duluth routes for October 19 were 4,800,000 bushels.

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