

THE Commercial & Financial CHRONICLE,

Bankers' Gazette, Commercial Times, Railway Monitor, and Insurance Journal.

A WEEKLY NEWSPAPER,

REPRESENTING THE INDUSTRIAL AND COMMERCIAL INTERESTS OF THE UNITED STATES.

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The Chronicle.

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CONGRESS AND THE CURRENCY.

It is easy to foresee that at the coming session of Congress financial measures will attract an unusual amount of attention; and among these the first place will perhaps be claimed by the regulation of the National currency. The swelling current of our paper money has reached a height beyond which it cannot go without bringing upon the nation evils which it is impossible to contemplate at a distance without the greatest anxiety. Happily, however, as yet the remedy is in our own hands. We have only to adopt judiciously and with perseverance a policy of contracting the currency, and in proportion as we succeed in this the disasters which threaten will be averted.

During the past two or three years we have been vainly trying to regulate the currency and bring down the price of gold by futile legislation and by other empirical methods. But the only good result has been that the public seem at

length to be convinced that every scheme, however plausible, must fail, except it rest on the stable foundation of contraction. The chief cause, the fundamental reason of the premium on specie, is not to be sought in the traffic in the precious metals, nor in our foreign exchanges, nor in the movements of speculators. It is in the redundancy of the currency. Our paper money has lost part of its purchasing power. It is depreciated by being issued in excess. The paper dollar has become an unstable, sensitive, changeable measure of value. It will purchase less at one time than another, and always less than the dollar in coin. For more paper money is out than the country would require, if the notes were convertible into coin on demand. And consequently these notes are liable to fluctuate in value from a thousand causes, not one of which would be able to produce any appreciable change were the currency at its normal volume, and were there no redundancy of issue permitted.

Many of the errors which have prevailed on currency questions among us would have been avoided if sufficient attention had been given to the fact that the value of money is regulated like that of other commodities, by the mutual relation between the supply and the demand.

But experience shows that the demand for currency varies greatly at different periods of the year. The moving of the crops, the outbreak of a financial panic, the negotiation of a government loan tend, with many other commercial and political causes, to extend the field for the use of currency. No rigidly fixed amount of money, whether it be coin, or bank notes, or government paper, will suffice for the wants of a great commercial people, and, perhaps, the interests of the nation are as much compromised where the currency is too small as where it is too large. "If," says an able modern writer, "the amount of money in a country remains the same at a time when the monetary requirements of the community do not remain the same, but experience an increase, then the value of the currency will be altered. Hence, all business will be deranged, and all contracts vitiated. In like manner, if the amount of the currency be diminished while the monetary requirements of the community continue as before, an analogous result will ensue. The value of money will be raised and prices lowered. In either case the same quantity of goods or land, houses or labor, will no longer obtain for its owner the same amount of money."

From the fact that the demand for currency is liable to fluctuations, it follows that in our case the efforts we make to appreciate the value of our paper money by diminishing its volume, may be made at certain times with more advantage and with less risk. In the opinion of the Secretary of the

Treasury, and of many prominent financial men, the present time is one of those favorable conjunctures. We are informed accordingly that it is probable Mr. McCulloch is about to call in and destroy 50 millions of currency; and rumor says that the official announcement of his plan will be made public in a few days. The general success of the policy adopted since Mr. McCulloch was placed half a year ago at the head of the Treasury justify the favorable opinion of any financial reforms he may have to suggest for the consideration of Congress; and the efforts he may make for the contraction of our paper money by a special loan, will at least serve to shew the feasibility of similar plans, to enlarge the horizon of our experience, and to suggest some cautions for our practical guidance in the future.

THE OWNERSHIP OF LOST OR STOLEN BONDS.

THE heavy bank robbery on Tuesday last at Concord, Massachusetts, is involved in mystery, and there are some peculiar circumstances in the case on which, for obvious reasons, it is premature to offer remark. But the magnitude and frequency of such frauds, and the vast number of government and State bonds which have been stolen or lost during the last few months, have awakened a profound and mischievous distrust in the public mind. By many persons it is supposed that if an innocent person in good faith invests in government or other securities which prove to have been stolen, he may lose his money, and be compelled to give up the securities, though he bought them in the open market, without any suspicion of fraud, and in the ordinary course of business.

This is not the law; however, and it is proper that such persons should know that they are mistaken. Were their view correct of their rights as holders in good faith of government securities, nobody could be induced to invest in them; except at a heavy discount, the amount of which would be a sort of insurance against the attendant risks. The damage hence resulting to our public credit at home and abroad would be so serious as to bring a swift and effective remedy.

This misapprehension in reference to the ownership of lost or stolen bonds has probably arisen from the well known general rule of the common law that, "except by sale in the open market, no one can acquire a title to a chattel personal from any one who has himself no title to it; and that, in the case of stolen goods, the thief can give no title, nor can any one who derives his title from the thief hold them as against the original owner, who, as long as he can identify his goods, can reclaim them from any possessor." Consequently, if a man buy a horse which has been stolen, the looser can seize it wherever found, and the purchaser has no remedy, except against the person of whom he bought it.

The growth of modern commerce and trade has caused such a multiplication of paper evidences of debt that we find, for more than a century, an exception established in the courts in favor of negotiable instruments, of which possession constitutes ownership, when they have been put in that state in which, according to the usage and custom of trade, they are transferable like coin from one man to another by delivery only. The first reported case in which this point was distinctly raised is, we believe, that of *Miller vs. Race*, reported 1 Burr 452. This was an action on a Bank of England note, which was sent by mail, fell into the hands of a thief, and was the next day received by the plaintiff, "for a full and valuable consideration, in the usual course and way of his business, without any notice or knowledge of its having been stolen." The court held that the plaintiff had a good title, even as against the person from whom the note had been stolen. "For," said Lord Mansfield, "as in the case of money stolen, the

true owner cannot recover it after it has been paid away fairly and honestly upon a valuable and *bona fide* consideration. So a bank note is constantly and universally, both at home and abroad, treated as money, and paid and received as cash; and it is necessary for the purposes of commerce that their currency should be established and secured." We have cited this decision thus fully because it has not only been uniformly followed ever since in the English courts and in our own; but the principle of it has been held to apply to bonds, and other negotiable instruments which pass current from hand to hand as representatives of money by delivery only. And it is now laid down as a rule, that where, by the custom of trade, any bond, note, or other instrument, is transferable by delivery, and is also capable of being sued upon by the holder, it is entitled to the privileges of a negotiable instrument, and the property in it passes to any person who buys it in good faith.

It is impossible to overestimate the importance of clear definite certainty on such points of commercial law. Thousands of millions of these paper evidences of debt are found in the channels of commerce everywhere, and they represent a large part of our floating and fixed capital. The interest of all classes of the community in these questions is universal and absorbing, and while an easy triumph should be denied to fraud, a perfect security should be given to property.

While then the ownership of stolen bonds can only be invalidated by satisfactory proof that the holder has not purchased for full value in the ordinary course of business; or else that he is guilty of fraud or dishonesty, wilful ignorance or guilty knowledge; it is evident that banks, savings institutions and other corporations which hold large amounts of government and other securities in trust ought to take more pains to protect the public from loss. And among the obvious methods of doing this, so far at least as five-twenties, ten-forties, and other government bonds are concerned, one of the most important and effective is to convert their coupon bonds into registered bonds. This conversion can be effected without expense, by simply sending them to Washington with a written request to have them replaced by registered securities. A glance at the list of stolen securities published weekly in the CHRONICLE shows the necessity of this change, and we are glad to find on inquiry that it is now going on with more rapidity than ever before.

LABOR MOVEMENTS.

THE special Convention of the Trade Assembly, held this week at Albany, is a significant symptom of important social tendencies among the working class of the United States. The whole operative population of the country is at present earnestly intent upon the twofold purpose of securing a limitation of the hours of labor and diverting production into the hands of co-operative associations; the former being an immediate object, the latter an ultimate hope. The trades unions have, by common consent, determined upon enforcing a contraction of the term of labor to eight hours per day, and aim at securing legislation fixing that as the legal definition of a day's work. In New England, New Jersey and Pennsylvania, the agitation has assumed considerable force, attempts having been made, in some instances, to enforce the new limit by means of strikes. New York has moved in the matter with less zeal; and the extra convention at Albany was intended to bring this State into the van of the movement. The discussions of the convention exhibit a degree of intelligence, of familiarity with social questions, and of dispassionate debate, which challenge respect for the class represented, and show that our operatives are well capable of taking care of themselves. The members evidently were

conscious of their importance as one of the two parties to the great copartnership of production, and while taking high ground in the assertion of what they conceived to be their own rights, were yet disposed to be considerate of the rights and interests of employers. Resolutions were adopted by the convention pledging the trades unions to vigorously advocate the adoption of eight hours as the common limit of a day's labor, and to ask for the legalization of that definition when they consider the question to be fully understood.

Now, the true question in this case is, whether the community at large need enlightenment on the subject, or the operatives themselves. We have little doubt that, when the question comes to be fairly discussed upon its merits, the public verdict will be against the party raising it. It must be fully admitted that the tendency of education, and of the economy of muscle effected by machinery, is to steadily diminish the period of human labor. It must be further conceded that the extensive substitution of machines for manual labor creates a demand for ampler leisure; inasmuch as the manipulation of machinery, frequently complex and delicate, requires education, which cannot well be obtained without cutting off a portion of the hours of toil. But these considerations are utterly inadequate to sustain the conclusion, that the term of labor should be instantly reduced fully one fourth, and that the same limit should be applied to all employments. The convention affirms in one of its resolutions that "it is undoubtedly and undeniably the right of working men to declare and fix how many hours they shall labor." If it be possible to have rights involving a natural impossibility, this claim must be conceded. The working men, however, mistake in supposing they have the power to "fix" how many hours they must labor. That is a matter to be determined by the necessities of the community, those of the working class included, and resolutions of the employed class can do nothing more than very temporarily disturb that natural and inevitable regulation which arises from the conjoint operation of the demand for labor, the wants of the laborer and the capacity of the workman. Whatever may be the term of labor in a community, it may be taken for granted that it is the inevitable result of the general condition of society and commerce; and any attempt to enforce a new term would find itself in conflict with the normal condition of affairs and consequently impotent. To effect a reduction in the hours of labor, we must persuade the community to limit their consumption of commodities, or we must find other means of doing the world's work than human hands, or we must qualify the workman to do more work within a given time. The two latter methods of amelioration are practicable, and are constantly in steady operation; but these arbitrary attempts of the operatives cannot anticipate their results one day. The only means for promoting a shortening of the hours of labor are the intellectual and moral elevation of the working class, by an improved employment of the leisure they already possess; and the true function of trades associations should be the fostering of such improvement. In a word, the true order of improvement is, first the elevation of the workman, then the limitation of his term of toil, as a natural consequence; not the shortening of the hours of labor and then the mental and moral elevation of the laborer. This principle, we apprehend to be based upon the axiom that all ameliorations of the condition of society must follow, not precede, the elevation of the character of the individual man.

When the abbreviation of the hours of work comes about through the process indicated, the result will be found to differ materially from the state of things demanded by the trades unions. We shall not then find an uniform term in all the divisions of labor. The request of the working men

for the same period of work in all employments is obviously inconsistent with the varying degrees of physical effort or exhaustion in the several branches of labor. It surely will not be contended that the clerk, the salesman or the stage-driver are not able, in perfect consistency with good health, to devote a larger period to business than the smith, the engineer or the miner. The natural process of adjustment will regulate the term of labor with a more equitable regard to the degree of labor than is proposed in the uniform standard of eight hours.

Very little reflection would show the working men that a premature adoption of the eight hours system would involve social and commercial derangements, from which their own class would be the greatest sufferers. A reduction of 20 per cent in the hours of work, would amount to a limitation in the labor of the country almost to the same extent; we say almost; for it must be allowed that, in trades where the hours of work are so excessive as to trench upon the workman's health, there would be a partial compensation, equal results being produced within a shortened period. A reduction of the aggregate amount of labor would render a large proportion of the capital of the country idle, thereby compelling it to seek employment in other countries. The demand for products being about the same as before, and the supply being largely diminished, we should naturally have a general advance in prices,—a state of things which would fall with especial severity upon the working masses, even though the workman were able to obtain as much for eight hours' labor as he had formerly received for ten or twelve hours. It is, however, very questionable whether employers could afford to pay the same wages for the shortened term; for the cheaper wages of other countries would enable foreign producers to under-sell our own, which would compel the latter to seek relief in the reduction of wages. By this process the advance of prices would be rendered only temporary, and the ultimate result would be a return to former prices, and a reduction in wages proportioned to the diminution of the term of labor. A regard for their own interests therefore, should induce the working men to pause before further committing themselves to this ill-advised movement.

THE NEW INDIAN COMMONWEALTH.

A grand Indian Council was held, in September, at Fort Smith, Arkansas. On the part of the Federal Government were Judge Cooley, the commissioner of Indian Affairs, Colonel Sells, the chief of the Southern Superintendency, Colonel Ely S. Parker, of the Seneca Nation, and aid to General Grant, Mr. Mix, and Mr. Wistar, a Quaker gentleman who has taken a deep interest in the welfare of the native population of this country. The Indians represented in the convention were the Cherokees, Creeks, Choctaws, Chickasaws, Seminoles, Senecas, Omahas, and Shawnees. Part of these had taken up arms in the cause of the Rebellion, virtually abrogating the treaties existing between them and the United States; and it was therefore necessary to institute amicable relations, once more, to escape a tedious and sanguinary Indian war.

The terms of the treaty agreed upon embraced an acknowledgement on the part of the Indians, that they had entered into an alliance with the Confederate States so called, and thereby forfeited their rights to home and possessions in the territories of this country. But the Federal Government promises, nevertheless, to exercise clemency, and re-establish just relations with the several tribes and nations. The treaty concludes as follows:

"The undersigned do hereby acknowledge themselves to be under the protection of the United States of America, and covenant and agree that hereafter they will in all things recognize the government of the United States as exercising executive jurisdiction over them, and

will not enter into any allegiance or conventional agreement with any state, nation, power, or sovereign whatsoever; that any treaty or alliance for session of lands, or any act heretofore done by them, or any of their people, by which they renounced their allegiance to the United States, is hereby revoked, cancelled and repudiated. In consideration of the foregoing stipulations made by the members of the respective nations and tribes of Indians present, the United States, through its commissioners, promises that it will re-establish peace and friendship with all the nations and tribes of Indians, within the limits of the so-called Indian country; that it will afford ample protection for the security of persons and property of the respective nations or tribes, and declares its willingness to enter into treaties, to arrange and settle all questions relating to, and growing out of former treaties with such nations, as affected by any treaties made by said nations with the so-called Confederate States at this council now convened for that purpose, or at such time in the future as may now be appointed."

After the treaty had been signed further delegations of rebel Indians, Comanches, Seminoles, Creeks, Washitas, Potawatamies, Cherokees, and others arrived at the fort, and joined in the negotiations, urging that their lands, annuities, and other possessions ought not to be forfeited.

On the 21st a treaty was signed by the commissioners and the Choctaws and Chickasaws, providing for peace and friendship between the United States and said tribes; that they will exert all their influence in compelling the Indians of the Plains to maintain peaceful relations with each other, with the Indians of the Territory, and with the United States; that slavery shall be abolished forever; that the freedmen shall be suitably provided for, that lands shall be issued to the Indians of Kansas and elsewhere; that the right of way shall be granted to railroads, and that the consolidation of Indian tribes, with a Territorial form of government, shall be recommended by them to their respective councils.

The same treaty has since been made between Colonel Sells and the Osages at Humboldt in Kansas. Colonel Parker and Secretary Irwin have set out for Bluff Creek, in the State of Colorado, at which place, on the 4th of October, they will, together with General Sanborn, Superintendent Murphy, Kit Carson and Wm. W. Bent hold a grand council, and treat with Arrapohoes, Sheyennes, and other nations.

The credit of these negotiations must be principally ascribed to the wisdom and humanity of the present Secretary of the Interior, Hon. James Harlan. The inhabitants of the states beyond the Mississippi, excited by the barbarous outrages of the fiendish Dakotahs, were very anxious for a war of extermination against the Indians, asserting that outrages and atrocities will never cease until this is adopted and ended. But this itself would be an atrocity of the most inexcusable character. Besides the country can hardly afford to carry on an Indian war. It is the most expensive of all wars. We now have about 30,000 troops west of the Missouri River to repress the hostilities of Indian tribes. We have 10,000 cavalry near Fort Harah. To haul corn from three to six hundred miles to support our cavalry, makes it cost about five dollars per bushel. Remembering this, does it not seem worth while to think of the expense of a prolonged Indian war. As a question of dollars and cents, it would cost less to feed, as panpers, the 300,000 Indians of this country for ten years, than to fight them for twelve months, to say nothing of the humanity side of the question.

Had not the Indian agents in former times connived with dishonest traders, sharing the profits of swindling these Indians, it is more than probable that many of their atrocities would never have been committed. If Mr. Harlan succeeds in correcting this abuse, there will be no more wars, and a beneficial condition of affairs will ensue.

The stipulations propose a grand consolidation of all Indian tribes into one nation, the territory of which shall be the present Indian Territory, and such other as the government may decide upon. The tribes now living in Kansas are to be removed south, and the southwestern tribes are expected to compel the Indians of the Plains to observe the treaties.

There are in Kansas, the Indian Reservations owned by the Kickapoos, Delawares, Ottawas, Shawnees, Potawatamies, Wyandots, Miamis, Weas, and Pawnees, who have removed hither from the other side of the Mississippi, and the Kaws and Osages, who are aborigines. Their lands are valuable, and the country cannot afford to trifle in the matter. This question of Western development—the bringing to the surface the latent and undeveloped wealth of the productive Far West—is becoming a question of finance. The country—with a debt on its hands of \$3,000,000,000, with an annual interest of \$180,000,000—cannot afford to let the minerals of the Rocky Mountain region lie concealed in the gulches and gorges of that country, and the fertile valleys and productive prairies of Kansas and the West go untilled.

The Ottawas, formerly residing in Northwestern Ohio, will, in about two years, be admitted to the full rights of citizens of the United States. They, together with the Delawares and Shawnees, are civilized, cultivate the soil, and have a college of their own. Most of them are Baptists. The Ottawas own land individually, and will remain upon it; the Shawnees will remove, and perhaps the Senecas and Delawares, whose fertile domains tempt fearfully the cupidity of the settlers of Kansas.

From these negotiations we anticipate the most favorable results. The nations with whom our Government has made treaties will check effectually the incursions of the warlike tribes of the Sioux, averting the horrors of Indian war from our borders. They have come into allegiance to the Federal Government, thus doing away with the anomaly of independent jurisdictions on the same soil, and enabling the United States to exercise over them an efficient guardianship. If the experiment about to be carried out with the Ottawas, of conferring American citizenship shall operate successfully, it will probably be extended to the other nations, especially to those like the Delawares, Senecas and Choctaws, that have adopted a civilised life. By being included in a single territory, the inconveniences incident upon a plurality of nationalities will be obviated; they will be governed better, and acquire civilisation more rapidly. There will be no antagonism of race to hinder.

The example of the Iroquois of New York illustrates forcibly what even Indians, still barbarous, can accomplish by political union. Long prior to the colonisation of this continent by Europeans, the progenitors of the Six Nations dwelt in Lower Canada a single people, in vassalage to the Adirondacks. Following the example of the Turks when subject to the Avars, they attempted to win their independence, but were defeated, and like the ancient Israelites were thrust out to seek new homes. "Emerging from the mountain" near Oswego Falls, they founded their parent settlement near Onondaga Lake. Increasing in numbers, two nations separated from the parent stock, the Mohawks and Senecas. Afterwards the Oneidas and Cayugas formed distinct states. The Tuscororas, Eries, Cats and Hurons appear also to have been of kindred stock. Warfare now began to check their growth, and a wise man among the Mohawks originated the idea of a confederacy of the nations. Five of them accordingly met at Onondaga, and framed the Constitution of the Iroquois commonwealth. Each nation remained as before, a sovereign republic divided into clans or tribes; and the sachems exercised supreme legislative and judicial authority. They were counsellors rather than magistrates, however, and their judgment, whenever it was not approved by the nation, was never enforced. The chiefs were an order of nobility, with powers of a military character.

The sachems constituted the Senate of the Romans of the New World. There were fifty of them in all—Mohawks 9; Oneidas 9; Onondaga 14; Cayugas 10; Senecas 8. All the

nations were divided into eight tribes or clans, and the office of sachem always remained inalienable in the tribe where it first belonged. But it never descended from father to son, because the son was by immemorial usage of a tribe different from that of his father.

For more than a century the Iroquois "went forth conquering and to conquer." The Cat and Erie nations were destroyed, and the Hurons of Upper Canada. The Miamis, Susquehannas, Illinois, and other tribes of the Valley of the Ohio and Upper Mississippi, were subjugated; the Delawares were compelled to resign national powers; the Cherokees and Catawbias were attacked; and the confederated victors contemplated the subjugation of Powhatan and his subject nations. Their dominion extended from the St. Lawrence to the Tennessee. They compelled the French to abandon all idea of extending west of Montreal.

Such was the race that once ruled supreme in New York. A century and a half ago the Iroquois bade fair to become masters of half the continent. Now they have dwindled to a few thousands. But since they have adopted a partial civilization they have increased somewhat in numbers—a proof that civilized life is the most favorable condition of human beings.

It is the judgment of those who have considered the matter, that the State of New York, abandoning the present policy of guardianship, shall adopt the residue of this people as citizens. They will be more likely to become a useful population, and would hasten to adopt the customs and religion of their white neighbors. Humanity as well as sound political economy demand this measure, and in the event that they do not migrate to new homes in the western country, it must eventually be adopted. The establishment of the Indians in a separate territory, with full rights of citizenship, will obviate the evils incident to their present dependent condition, make them useful members of society, and secure their highest improvement without amalgamating them with the white population of the country. The problem is important and our humanity demands its solution.

THE FENIAN ASSOCIATION.

THERE would seem to be in this country a disposition among some to exaggerate the importance of the fraternity of Fenians existing in Ireland, Canada and the United States, and alarm appears also to exist on the part of the British Government in relation to their doings and movements. Several arrests have been made in Dublin; a newspaper, *The Irish People*, has been suppressed; and several vessels of war have been despatched to this side of the Atlantic. An impression is said to exist on the part of the British Cabinet, that the Federal authorities are secretly fomenting the movement, perhaps for the ulterior purpose of annexing Canada without difficulty to the United States.

It is estimated that over one hundred thousand Fenians are enrolled in Ireland, and several times that number in America. Reports are current that they have accumulated a large stock of arms, and hold their drills at regular periods. In former movements contemplating revolution the Irish Presbyterians have not participated; but this time, they are said to be somewhat implicated. This has given rise to the opinion that the purpose of the organisation—the separation of Ireland from the United Kingdom—has been rendered acceptable to them by the promise of suitable guarantees for freedom of conscience.

Secret organizations always have existed, and while human nature remains the same, they will continue. They are generally formed upon some central idea, and their mysterious character renders them fascinating to many. The Sufis, Chaldeans, Esseneans, Therapeutists, Pythagoreans, Free Masons,

Rosicrucians and Illuminatists are examples. But we doubt whether they do more than affiliate men of similar convictions, keep up a general enthusiasm. They might serve one important purpose, it is true, in the event of actual hostilities, and aid the party with which they were associated. But we do not believe that they would be able to initiate downright revolution.

We have had considerable experience in this country with such Associations. In our own Revolution the Masonic order in many ways indirectly and incidentally furthered its progress. But with the exception of an alledged instance or two of capital punishment on its own members, it has been harmless. Then there were the United Americans, whose object was to prevent the ascendancy of adopted citizens in our politics. A few years later the Society of the Star-spangled Banner sprung up like a mushroom or the gourd of Jonah, and ramified throughout every State of the Union. It was able to elect Governors, Legislators, and Congressmen, but broke down in a desperate effort to make a President. The foreign-born citizens were for a time much alarmed, but their fright has long been over, and they now fraternize cordially in the same political parties with their former "Know-nothing" adversaries.

"Lone Star" lodges for the acquisition of Cuba, and "Huuters' Lodges" to effect the liberation of Canada, were also common a quarter of a century ago, but they failed to create much excitement.

Since the breaking out of the rebellion, the existence of a formidable organisation known popularly as "Knights of the Golden Circle," "Sons of Liberty," etc., was brought to light. But although it attempted several audacious measures they all miscarried. Few of the enrolled "Knights" would venture upon an overt act of treason. In their conclaves and public journals many things were threatened, but the Government had little difficulty in restraining their actions. There is or has been a "State Rights Association" in the city of New York, which has accomplished little except bluster. We have also the Union League. It may be numerically powerful but that is all. It was not noticed by the Government during the rebellion, and the political Conventions give it no attention, although it takes great pains to thrust itself upon their notice. Its influence is as imperceptible as the weight of the fly upon the horn of the ox. The truth is secret societies are not indigenous to the American soil; and though frequently instituted, fall speedily to pieces and are forgotten. They do not raise up statemen or warriors for an emergency; but in a brief period become effete and degenerate into a public laughing stock.

England, a little while since, had a little experience also, with secret political organizations. The Chartists alarmed her somewhat, but when their actual power was discovered their roaring was found to be gentle as that of a dove. "Young Ireland" had had no better fortune. Fenianism as another outbreak, just as imposing, just as threatening, just as sure to miscarry and become ridiculous.

Our British neighbors may therefore assure themselves. If the Golden Circle could do little harm in this country, or the Union League terminate the Rebellion, the Fenian Societies on this side of the ocean will have little chance to disturb the government of the United Kingdom, or establish an Irish Republic over the sea. The Celtic races, besides, do not affect a free commonwealth. France twice leaped from a democracy to imperialism, and Ireland would lose as little time in establishing a despotism. It may answer for designing men to keep up an organization ostensibly for the purpose of gaining Irish independence; but it cannot be successful even in keeping its own purposes secret. Its counsels can easily be learned by the British premier in time to ensure

its defeat. It can have only an ephemeral existence. The appellation of Fenian, we venture to predict, will yet become a nickname for Irishmen, as contraband is for negro; and the organization itself will dwindle down to the dimensions of a bugbear so ridiculous that men will refuse to acknowledge their alarm.

The apprehensions which are exhibited in relation to the noisy fraternity are hardly warranted. The British Government has no occasion to suppress newspapers or arrest Fenians. Such a policy is as unwise as the Quaker female preacher declared it was to make war for the purpose of killing men; for if left alone they will die of themselves. The Irish character is too unstable and vacillating, and it lacks circumspection. The Fenian association is too frail an affair to elaborate material for revolution. A brief delay will disperse the brotherhood, and then the Cabinet in London will find only occasion to laugh at their own alarm.

LIMITED LIABILITY.

In the wise and enlightened system of laws, which at present prevail in the State of New York, the principle of limited liability has already, to a great extent, been recognized. The liabilities of stockholders in joint stock companies is limited, and so is that of certain copartners; but much remains to be done in order that our laws in this respect may approach in excellence those which prevail in various parts of Europe, and particularly Great Britain.

In the latter country, as we learn from the Act 25 and 26 Victoria chap. 89, an official copy of which lies before us, this principle is extended to all copartnerships of seven or more persons, and by a late amendment, to copartnerships of two persons, whether the interest of each copartner is determined by the possession of stock, or simply by their rights as shareholders. In other words a simple business copartnership, "having for its object the acquisition of gain," and in which the partners have each of them a certain specified share of the gains and losses, may come under the beneficent provisions of this act.

To understand the importance of this provision we can do no better than to simply advert to the disadvantages which we in this country now suffer for the want of it.

Failures in business are not uncommon events. Every ten or fifteen years, some times oftner, a commercial panic sweeps over the country, resulting in ruin to a large portion of our business men. No resuscitation awaits them. They are buried, forgotten, consigned to the past; and a new generation of commercial firms springs up from the *debris* they form, and scoff at the supposed improvidence of their unfortunate predecessors, many of whom also in their turn finally meet a similar end.

Hundreds of enterprising and intelligent young men, who have been degraded from the rank of merchant to that of clerk, can be seen at any time in New York; and few of them, when once placed beneath the iron heel of the law, ever possess courage and hope enough to struggle on until they are delivered by the statutes of limitation, or the two-thirds act.

And yet, after all, what is an ordinary business failure? An unfortunate adventure—that is all. Under wise laws a business man, who has once failed, tries again. Under unwise laws, he despairs. It is as though the law said—unless he removes to other countries, and leaves behind him his business connections, and some of the skill which he has acquired, and which is only applicable under a certain localized state of affairs; or unless he forsakes every occupation in which capital in goods or money can be brought into action—he must retire and give way to others, who, in time, may share precisely his own fate.

From this fearful penalty, this banishment of the young and active, is it any wonder that questionable assignments are made; that assets are hidden away; that relatives are secretly made the repositories of wealth belonging to creditors; in short, that men, to escape a punishment which their misfortunes do not deserve, are willing to do wrong in order to escape it? It is well known that the law as it stands is exercised less in protecting the rights of the innocent, than in affording shelter to the guilty; whereas, its true province should be that of equally protecting the one, and preventing or punishing the other.

The principle, which, in the case of bankruptcy, completely embraces both of these important functions, is limited liability. The creditor knows beforehand how far he may trust with safety; the debtor to what extent he is liable. Beyond this the law does not go; it leaves both parties at this point. Whatever else they may do is at their own individual risk.

The act before us is very elaborately drawn and comprises nearly one hundred quarto pages of printing. It is divided into nine parts, relating to the following subject matters:

1. To the Constitution and Incorporation of Companies and Associations under the act.
2. To the distribution of the capital and liability of members of such Companies and Associations.
3. To the management and administration of such Companies and Associations.
4. To the winding up of such Companies, &c.
5. To the Registration office.
6. To application of the act to Companies registered under a previous act.
7. To Companies authorized to register under the present act.
8. To application of the act to unregistered Companies.
9. To repeal of acts and temporary provisions.

In order to come under the provisions of this act, so far as it relates to limited liability, it is necessary for the members of an association to first jointly subscribe to a memorandum of association which shall comply with the particulars contained in the following form:

MEM. OF ASSOCIATION.

1. The name of the Company is The American Steamship Company, Limited.
2. The registered office of the Company will be situate in England.
3. The objects for which the Company is established are, the conveyance of passengers and goods in ships or boats between such places as the Company may from time to time determine, and doing all such other things as are incidental or conducive to the attainment of the above object.
4. The liability of the members is limited.
5. The capital of the Company is £200,000 divided into one thousand shares of £200 each.

Names,	Addresses, and	Description of	Number of
		Subscribers	shares taken
John Smith, of	New York,	Hardware Merchant....	250
John Jones, of	London,	Shipping Merchant.....	250
Jean Valjean, of	Paris	Dealer in Jet Goods.....	500

Smith and Jones are, therefore, one-fourth partners in the concern, and Valjean one-half. The next step is to fill this Memorandum with the Registrar of Joint Stock Companies, always affixing the term "limited" to the title of the Company thus: The American Steamship Company (limited); or, Smith, Jones & Valjean, (limited) &c. This step complied with, and payment made of the necessary fees, which are very small and are specifically rated in the act, the Company becomes entitled to a certificate from the Registrar signifying that it has complied with the law, and is thereupon a "Body corporate by the name contained in the memorandum of Association, capable forthwith of exercising all the functions of an Incorporated Company, and having perpetual succession, and a common seal with power to hold lands, but with such liability on the part of the members to contribute to the assets of the Company in the event of the same being

wound up, as is herein-after mentioned;” such certificate being conclusive evidence that the requisitions of the act have all been complied with.

The function of “perpetual succession,” it may be remembered in passing, is not one of the least of the valuable privileges conferred by the act. Should one partner of a firm become deceased, no such alternatives are presented to the heirs as the threat of breaking up the business of the firm, unless the interest of the deceased is sacrificed to his surviving co-partners at a price under its real value.

It is provided that the names of the members of the Company, however often changed, must be officially known to the Registrar, and the financial condition of its affairs must not only be open to the inspection of its members, but to any person willing to pay a shilling for a printed copy of its last periodical report, made out in accordance with the specifications of the act. The liability of shareholders is limited to the amount put in by each.

Among the provisions for the protection of creditors are the following: the company shall have at all time, a regular and known place of business, it shall have a conspicuous sign-board with the name of the Company upon it, and the attachment of the term “limited,” and this shall hold good upon such business cards or other documents as it may publish, and upon which the name of the company occurs. All mortgages or other liens or charges shall be known to the Registrar. Twice a year it shall report its financial condition to the Registrar, according to a certain form, and shall post a copy of the same up in its office so that the public may see it. A penalty is attached to the violation of any of these provisions.

The “winding-up” clauses are of great length and very carefully framed to protect both the members and their creditors.

This then is a brief outline of one of the most important pieces of legislation that has ever been enacted in any country, and forms next to the newest of the series of famous acts which, beginning in the reign of Geo. III. have done so much towards making England the centre of commercial enterprise. To those interested in procuring similar legislation for our own country, the chapters of these acts might not be without value. They are as follows: 21 & 22 Geo. III. c. 46 (Parliament of Ireland): 7 and 8 Vict. c. 110, 111, 113; 8 and 9 Vict. c. 98; 9 and 10 Vict. c. 28, 75; 10 and 11 Vict. c. 78; 11 and 12 Vict. c. 45; 12 and 13 Vict. c. 108; 19 and 20 Vict. c. 47; 20 and 21 Vict. c. 14, 49, 78, 80; and 21 and 22 Vict. c. 60, 91.

That the great principle embodied in these acts shall find further expression in our code of laws is much to be desired; and if it is carried into practice will prove of vast and unalloyed benefit to our business men; many of whom are daily jeopardizing all they possess in the world for the sake of acquiring a little more than they have, and who cannot help jeopardizing it unless they either give up business, or doom themselves to the inert life of a special partner.

The passage of such an act in this State would also keep a great many people away from venturesome stock operations, and induce them to embark their capital in safer enterprises, who now, merely because they shrink from unlimited responsibility, are debarred from entering the lists of commercial activity.

And finally it would tend to mobilize capital, to bring it out from hoards and hiding places, and to keep it well and fully employed.

ANALYSES OF RAILROAD REPORTS. No. 3.

CLEVELAND AND TOLEDO RAILROAD.

The Cleveland and Toledo Railroad consists of two divisions as follows:

Northern Division—Cleveland to Sandusky.....	60.0 miles.
Southern Division—Toledo to Grafton (C. C. & C. R. R.)	87.5 “
Total length of road owned by Company.....	147.5 miles.
Cleveland, Columbus and Cincinnati Railroad, from Grafton to Cleveland, leased (\$66,000 per annum).....	25.0 miles.
Total length operated by Company.....	172.5 miles.

This road forms, in its Southern Division, a link in the great Lake Shore Line, extending from Buffalo, N. Y., to Chicago, Ill., a length of 528 miles; passing through Dunkirk, Erie, Cleveland, Grafton, Monroeville, Clyde, Toledo, Elkhart, La Porte, etc., at all of which places it connects with other important lines, and is carried through to the Mississippi by numerous independent prolongations. The Northern Division formerly (from the Fall of 1863 to the end of 1858,) extended beyond Sandusky to a connection with the Southern Division at Clay Junction, eight miles east of Toledo; but this portion of the road (39 miles long) having become financially a burden to the Company was taken up. The country traversed by the Cleveland and Toledo Railroad is well settled, and has many flourishing towns. Cleveland, Sandusky and Toledo are the chief lake ports in Ohio, and three of its most prosperous cities. The growth of these in population and business has been wonderful. But in these elements they have scarcely surpassed the country in material development. The local traffic of this road from year to year measures this development, while the through traffic gives some idea of the rapid strides made by the Great West beyond its immediate tributary area.

The *Rolling Stock* of the road is seen by the following statement of the engines and cars on the road at the end of the last five years:

	1860-61	1861-62	1862-63	1863-64	'64-5
Engines.....	32	32	32	37	37
Passenger and mail cars.....	61	61	56	54	54
Freight cars.....	362	393	479	636	638
Total cars.....	423	454	535	690	692

—not including the gravel and working cars.

The *business* of the road is shown in the two tables given below. The first is a statement of the number of *passengers* carried, and the direction of travel from the commencement of operations Dec. 30, 1852, as follows:

Business Years.	—Eastward—		—Westward—		Total Pas. Carried
	Thro'	Way.	Thro'	Way.	
1852-53 (8 mos.) ..	24,115½	50,367½	23,878	51,248½	149,609½
1853-54 (9 mos.) ..	52,153½	84,890	70,262½	93,797½	301,103½
1854-55.....	71,522½	120,118	112,833	123,766½	428,240
1855-56.....	70,867½	121,362½	135,761	125,021	453,012
1856-57 (11 mos.) ..	67,278	110,603½	110,682½	110,495½	399,059½
1857-58.....	56,496½	96,730	93,584	98,914½	345,725
1858-59.....	46,275½	88,114	58,672½	86,163½	279,225½
1859-60.....	43,929	76,129	52,201½	74,219	246,478½
1860-61.....	45,313½	82,531½	55,345½	84,573½	267,664
1861-62.....	46,554	82,621½	49,059	97,195½	257,430
1862-63.....	64,643	98,096	60,793	100,327	323,859
1863-64.....	82,063	142,609	93,130	146,546	464,348
1863-65.....	122,008	164,067	134,772	165,325	586,172

During the same period the *freight* tonnage and the direction of the traffic has been as follows:

Business Years.	—Eastward—		—Westward—		Total Tons Car'd
	Thro'	Way.	Thro'	Way.	
1852-53 (8 mos.) ..	639	2,824	1,995	4,025	9,483
1853-54 (9 mos.) ..	2,284	10,503	9,620	9,198	31,605
1854-55.....	20,037	25,203	18,978	16,254	80,472
1855-56.....	20,870	29,043	32,910	26,429	109,252
1856-57 (11 mos.) ..	22,358	44,754	45,764	32,790	145,666
1857-58.....	45,048	41,063	28,136	28,114	142,361
1858-59.....	58,423	33,009	30,416	23,040	144,888
1859-60.....	94,678	54,929	41,807	20,599	221,013
1860-61.....	115,312	54,706	49,808	30,657	250,483
1861-62.....	152,228	71,090	56,399	31,535	311,252
1862-63.....	201,385	73,068	71,387	37,963	383,803
1863-64.....	187,019	97,772	92,725	54,901	432,417
1864-65.....	159,913	104,036	90,983	55,469	410,401

As a general *result of the operations* we give the following statement of the income account, which we have prepared from the opening of the road to the close of the last business year:

Fiscal year ending	Gross Earnings.	Running Expen's.	Earnings less Expen's.		Interest, rents, etc.	Divid's on stock.	Surplus after divid's.
			Expn's.	less			
Aug. 31, 1853.....	\$229,270	\$93,004	\$136,266				
May 31, 1854 (9 mos.) ..	497,570	219,089	278,481	67,478	132,679	78,324	
“ 1855.....	780,820	375,047	405,773	124,193	276,019	5,561	
“ 1856.....	961,471	465,009	496,462	152,297	241,175	102,990	
April 30, 1857 (11 mos.) ..	1,055,907	516,020	539,887	322,288	267,097	deficit	49,498
“ 1858.....	930,252	496,462	433,790	380,464			53,326
“ 1859.....	798,156	383,700	414,456	375,864			38,592
“ 1860.....	833,271	367,736	465,535	389,426			76,109
“ 1861.....	919,971	426,015	493,956	365,321			128,635
“ 1862.....	1,003,637	460,149	543,488	360,491			100,314
“ 1863.....	1,361,537	544,482	817,055	372,203			133,752
“ 1864.....	1,691,266	797,870	893,396	308,350			337,522
“ (Surplus to May 1, 1860, divided August, 1864)							491,326
“ 1865.....	2,104,099	1,202,456	901,643	246,731			492,642

The financial condition of the road, past and present, may be seen by the following statement of capital, bonds, etc., and cost of road and rolling stock, yearly, since June 1, 1854:

	Capital stock.	Bonded debt.	Floating debt, etc.	Balance income.	Total amount.	Cost of road and roll'g st'k.
June 1, 1854.	\$2,675,425	\$2,196,750	\$388,552	\$103,998	\$5,364,726	\$5,102,129
" 1855.	2,760,162	2,870,250	580,404	83,885	6,294,701	5,860,425
" 1856.	3,228,712	3,359,277	338,353	186,875	7,013,218	6,677,733
" 1857.	3,343,712	3,354,208	474,533	137,377	7,309,830	6,876,927
" 1858.	3,343,712	3,841,635	300,694	190,704	7,676,745	7,193,010
" 1859.	3,343,812	3,842,720	443,090	229,296	7,858,918	7,187,251
" 1860.	3,343,812	3,848,420	318,545	205,405	7,816,182	7,236,040
" 1861.	3,343,800	3,850,570	289,402	128,634	7,612,406	7,180,338
" 1862.	3,343,800	3,850,595	223,107	211,318	7,628,820	7,203,793
" 1863.	3,526,600	3,667,595	94,026	522,417	7,810,838	7,231,223
" 1864.	4,654,800	2,439,990	242,277	769,940	8,107,007	7,311,204
" 1865.	4,690,600	2,614,810	324,586	440,884	8,070,880	7,424,022

From the tables given above, we have prepared the following interesting and useful analyses, showing the cost per mile of the road and rolling stock; the earnings, expenses, etc., per mile; the rate of expenses to earnings per cent; the rate of dividends per annum; and the relation of surplus to stock per cent, for each year from 1853:

Years.	Length of road, miles.	Cost of road & equipment, per mile.	Gross earnings, p. m.	Operating expenses, per mile.	Nett earnings, p. m.	Expenses to earnings, p. c.	Dividends, p. c.	Surplus, p. c.
1853-54.9mos.	147.0	\$34,708	\$3,385	\$1,490	\$1,895	44.03	5	1.53
1854-55.	147.5	39,732	5,294	2,542	2,752	48.01	10	0.21
1855-56.	186.5	35,805	5,155	2,493	2,662	48.36	8	3.19
1856-57.11 mos.	186.5	36,820	5,162	2,767	2,895	48.88	8	deficit
1857-58.	186.5	38,002	4,988	2,662	2,326	53.36	.	1.59
1858-59.	147.5	48,727	5,411	2,601	2,810	48.07	.	1.15
1859-60.	147.5	49,057	5,649	2,493	3,156	44.13	.	2.23
1860-61.	147.5	48,680	6,237	2,888	3,349	46.30	.	3.85
1861-62.	147.5	48,838	6,804	3,120	3,684	45.85	3	2.48
1862-63.	147.5	49,025	9,231	3,691	5,540	39.98	4	8.82
1863-64.	147.5	49,567	11,466	5,416	6,050	47.15	8	7.05
1864-65.	147.5	50,332	14,199	8,152	6,047	57.41	10	3.47

A dividend of 10 per cent was also paid in August, 1864, this being from accumulations for the years previous to May 1, 1860.

The market value of the stock of this company at New York for five years has been as follows:

	1860-61.	1861-62.	1862-63.	1863-64.	1864-65.
July...	30 @38½	23½@33	45 @49½	107 @117	131 @144
Aug...	38½@49	28½@30½	46½@54½	113 @123	125½@134
Sept...	43½@49½	29 @30½	52½@69½	112 @121	108 @126
Oct. ...	31 @48	29½@38½	67½@73	114 @120	95 @116
Nov...	24½@35½	33 @38½	65½@70½	113 @119½	108 @114½
Dec...	20 @31	28 @36½	66 @72½	109 @121	107 @112½
Jan...	32½@37½	33½@42½	77½@97	120 @141	108 @122
Feb...	27½@33	40½@46	86½@96½	136½@149½	114 @115
March.	33 @37	44½@47½	93½@98½	142 @151½	90 @109
April...	22½@36½	40½@46	92½@106½	135 @157	92 @103
May...	20½@25½	41½@47½	108 @117	145 @154½	95 @108
June..	20½@24½	44½@49½	105 @116½	135 @151½	98 @105
Year...	20 @49½	23½@49½	45 @117	107 @156	90 @144

Literature.

What I Saw on the West Coast of South and North America, and at the Hawaiian Islands. By H. WILLIS BAXLEY, M. D. New York: D. APPLETON & Co., 443 and 445 Broadway, 1865.

In the latter part of Mr. Buchanan's administration, Doctor Baxley was appointed a Special Commissioner, and in that capacity visited the countries on the Western Coast of America, and the Hawaiian Islands. What his specific duties were, is not stated; but he appears to have made it his business to criticise "what he saw" not always in the most candid or friendly manner. He has a special gift to perceive the worst of everything. His style is often discursive, but wordy, and much is written with an affectation of "fine writing" where little is really expressed.

Setting out upon his journey, the author reached Aspinwall in eight days from New York. Thence he passed to Panama, pausing to remark the mortality that prevailed while the railway was built, and to descant on the insalubrity of the Chagres river. Panama is a tropical paradise, the former resort of buccaneers, where the American must amiably lay aside home habits and adopt the customs of the place.

At the port of Paita in Peru cotton was discovered in abundance awaiting transportation by a British steamer; its quality little inferior to that of the United States. At Callao the impressed soldiers, cholo mongrels and negroes, attracted notice. It is a port which may at a future day have a large trade. Lima the capital is seven miles distant. But our author considers Peru an unhappy country. Elections have been annulled by the President when his partisans had not been returned, the halls of legislation closed, and all that Peruvians have gained by casting off the yoke of Spain is the privilege of submitting to a Presidential yoke not

less galling. The senators of this country are designated by lot from the Chamber of Deputies, who are themselves chosen by electors elected by the people. There is no public school system, and the clergy are ignorant and depraved.

The total imports of 1860 were valued at \$3,562,957, of which the United States furnished \$192,836; Great Britain and France supplying five-eighths. Nitre is exported in large quantities. Agriculture languishes because of the want of labor—and whenever he notes this of any country the author by intimation ascribes it to the emancipation of the slaves. If slavery only existed there, he would consider it a paradise.

Chili and Valparaiso are more attractive than Peru and its capital. There is more energy among the population; and the climate for a northern man is certainly pleasanter. The sketch of travel through the country is instructive and interesting. The coal and copper mines are rich, and more than half the copper imported by England comes from Chili.

At present the British "Pacific Steam Navigation Company" have the nearly exclusive steam navigation of the west coast of South America. They run twelve steamers along a route of 4000 miles, stopping at upward of forty ports. The Admiralty have caused this coast to be thoroughly surveyed, and disasters are rare.

The next country visited was California, and the description is valuable and interesting. The wealth of nature both in the soil and beneath the earth awake admiration. After a visit to the Yosemite country, the next place of destination was Hawaii. The government of this Hawaiian kingdom is a constitutional monarchy like that of Great Britain. The inhabitants are still in the process of transition of habits and manners. Churches are numerous, as the islanders emulate other Protestant nations in maintaining diversity of belief. But our author is in unfortunate temper toward the missionaries, whom he charges with interference in political affairs.

The consuls appointed by the United States to this country are charged with recognised incapacity, questionable character, and defective performance of duty. Their periodical removal and distance from supervision, add to the potency of the evil. A Commissioner, sent to the court of the late king Kamehameha, at his first reception was dressed in a Bowery boy's suit, and spit tobacco juice at the feet of the king, while patronisingly avowing his admiration of the civilized condition of the islands. Licensed plundering and stupid blundering seem to characterize our foreign service, while at home the tendency is to deterioration, ignorance, and corruption. Whether our author is a proper critic, with his decided prejudice against "puritanism" and his reiterated declarations in various forms that negro slavery is a normal condition and not incompatible with liberty, his observations deserve attention. He has undertaken the easiest part of the work of reform, that of finding fault, and it must be acknowledged that he has done it thoroughly.

Eighth Annual report of the Board of Commissioners of Central Park, for the year ending December 31st, 1864. New York: 1865.

The Central Park commissioners, in conformity with the unphilosophical principle lately favorite with the Legislature in relation to the matters of the city of New York, were constituted with an equal number from each political party. They have been engaged in their work with commendable zeal and activity, improving and embellishing with careful regard to the public taste and convenience. During the last year they have made their principal outlay upon that part newly added, north of 106th street. Their aim, at the northern end of the park, has been to preserve as far as possible the existing bold and striking features of natural landscape. A lake of about twelve acres at the northeastern corner is well advanced. In planting, progress has been made to the extent of 20,658 trees and shrubs during the year. The transplanting of large trees is not desirable. The building of the exterior enclosure is necessarily delayed for want of money. The drainage is still imperfect, no system of sewerage for the adjoining wards having been adopted.

The cost of the land in which the park is situated was \$4,815,671.60; and of the improvements \$4,368,136.50—making a total of \$9,183,808.10. The total valuation of property in the 12th, 19th, and 22nd wards, surrounding the park, amounted in 1856 to \$26,429,565; in 1864 it was \$54,712,458—an increase of \$28,282,893.

The number of visitors was increased to about 6,000,000 in 1864. Pedestrians were most numerous January 17th, when 45,129 entered the park; and least so on the 30th of March, when only 46 entered. The greatest number of equestrians, 1,075, were there on the 12th of June; a single one visited it on the 26th of March. On the 29th of May 13,014 vehicles entered and on the 26th of March only 101. The afternoon after 3 o'clock appears to be the period when the grounds are most frequented.

The report shows that the commissioners are at work with a zeal and enthusiasm most commendable; and the Central Park will remain to future time, the monument of their labor, and the glory of the city of New York.

Lyrics of Life. By ROBERT BROWNING, with illustrations. Boston: TICKNOR & FIELDS.

This is the third volume we have seen of the series of Companion Poets for the People, the publication of which has been lately begun by Messrs. Ticknor & Fields. The plan of the publishers is to present the choicest poems of the best poets in an attractive style, at a price so low as to bring the series within the reach of every household. The present volume contains popular selections from Robert Browning, while the previous ones issued contained similar selections from Longfellow and Tennyson. So much taste and elegance is displayed in the preparation of the volumes, that the series cannot fail to become extremely popular.

Foreign News.

GREAT BRITAIN.

LONDON AND LIVERPOOL DATES TO SEPTEMBER 16.

The market has been characterized by great dullness during the week. There was very little business transacted, and quotations are frequently only nominal. The demand for discounts was limited, and money on call ranged from 3 to 4 per cent during the week, with a tendency toward the lower price.

Business generally appears to be in a transition state, nearly all parties holding on for a fall or rise, as the case may be. The uncertainty respecting the cotton supply, and the amount to be brought forward from the United States, have operated to produce extreme caution. The commercial world has not yet recovered from the alarm entertained at the time of the Bombay cotton failures, and there is a vague uneasiness and a not unquiet waiting for developments.

The rumor is confirmed that the Greek Government is negotiating a new loan with some London firms.

A project for a new joint stock Exchange (limited), on the plan of the Paris Open Bourse, has been started under auspices that indicate a possibility rather than a probability of its success. The principal ground of opposition to the existing Exchange is the "capricious and uncertain administration of rules affecting fresh joint stock establishments."

The suit of the Great Western Railroad of Canada against the Commercial Bank of Canada, involving £200,000, has been decided against the Bank.

The ship Fiery Cross, which has just arrived in the London Docks from Foo-choo-foo, has brought the first cargo of the new season's tea, for which her owners will be paid £1 per ton more than the usual freight, according to established custom. The *Serica*, which sailed on the same day from the same port, nearly gained the extra payment, having arrived only twelve hours after the *Fiery Cross*.

The Grand Trunk Railway Company have announced the payment of the interest on the Atlantic and St. Lawrence sterling shares and certificates, on and after the 15th instant.

The report of the directors of the London Bank of Mexico and South America (Limited), shows net profits at the rate of 20 per cent. per annum, reckoning from the dates of payment of the calls.

At an extraordinary meeting of the new London Merchants' Company (Limited), Mr. John Fleming, in the chair, it was resolved to wind up the Company in consequence of a disagreement as to the value of the three amalgamated firms. The money paid in by the stock holders will therefore be refunded, the interest according to a special vote, going to defray the expenses of the company thus far.

The restoration of the long suspended trade between Liverpool and the Southern States of America has imparted a buoyancy to commercial circles. Within the last few days there were two arrivals from New Orleans. There are at present three vessels loading in the Liverpool Docks for the South.

At Manchester the contest for a reduction of prices between buyers and sellers still continues to affect trade, and no business, except to fill immediate contracts, is transacted. Heavy receipts of cotton have checked business, both in that article and in yarn and cloth. Such spinners, however, as are well situated in regard to orders, and

that is a very general case, show no signs of weakness in their prices; nor are others disposed to give way more than d or $\frac{1}{2}d$ per lb, and but partially the latter fraction. Concession shows itself most in yarns for India shirtings and coarser goods. The sellers, who are generally reckoned the most steady going, will abate nothing from their last weeks quotations. Good articles of all classes are especially firm; and only those makers who were lately too high for business are now found to yield a little. The recent purchases of best $8\frac{1}{2}$ lb 40 in. shirtings for China, together with present inquiries, render these articles very strong.

At Leeds there is a moderate business in cloths; there is a good trade being transacted in the warehouses, and buyers from London, Manchester, and other provincial towns, are looking after the new patterns for the Spring business, and generally approve of them. The shipping-houses are also busy, as is the case with the dyers and the finishers; and, in addition, the flax and yarn trades are also active.

THE CONTINENT.

PARIS DATES TO SEPTEMBER 15.

Trade in general is improving in France. The full official returns for the first seven months of the present year show an increase in imports of 149,000,000f. as compared with the corresponding period last year. The total imports amounted to 1,532,972,000f. The articles on which the principal increase occurred, are wool, 38,000,000f.; cotton, 29,000,000f.; raw silk, 19,000,000f.; seeds for sowing, 12,500,000f.; seeds for crushing, 5,000,000f.; olive oil, 4,000,000f.; oil of other quality, 4,000,000f.; sugar, 5,000,000f.; coffee, 2,000,000f.; cow horns, 4,000,000f.; coal, 6,000,000f.; cast metal, 5,000,000f.; indigo, 5,000,000f.; linen thread, 5,000,000f.; woolen thread, 3,000,000f.; cotton thread, 2,000,000f.; woolen stuffs, 3,000,000f.; jute, 1,000,000f.

The exports which show a falling off of 23,362,000, on a total of 1,664,445,000f. are exceptional, and are attributed to the civil war in the United States, which checked the usual demand for fancy articles, and partly to the disease among silk-worms. The wrought silks exported amount to 211,514,000f., being a diminution of near 54,000,000f. as compared with last year. The woolen stuffs exported this year amount to 182,682,000f., being a decline of 15,000,000f. as compared with last year, but a considerable increase as compared with the years 1861 and 1863.

Although the general trade of France is improving, there is a great deal of distress among the small tradesmen and mechanics of Paris. Bankruptcies are on the increase among this class. During the last month 152 bankruptcies were reported in the Department of the Seine, being 33 more than during the month of June.

Reports from the grain-growing districts respecting the harvest are unfavorable. Accounts from the province of Galicia, the Grand Duchy of Posen, the Kingdom of Poland, Lithuania, and the Ukraine, give a melancholy description of the result of the harvest. The dry weather in the months of May and June, and the incessant rain from the middle of July to the end of August, so much injured the corn crops that the produce is less than the average of other years. In the Ukraine, and in the provinces of Volhynia and Podolia terrific thunderstorms, accompanied by hail, destroyed a vast quantity of corn and fruit. The most fertile districts in Tcherniv, Kiev, Tcherkaski, Lethyn, and Albopol were nearly laid waste. More than 18,000 acres of land planted with beetroot for the numerous factories which exist in the government of Kiev will not produce sufficient to pay for the labour and seed. The accounts received of the corn crops throughout the Russian empire are in general unfavorable.

The figures of the Austrian customs receipts for the last 25 years exhibit in a striking manner the prostration of the industrial energies of that kingdom. The returns have occasioned animated discussions in the press, and in commercial circles respecting the steady decay, with a growing tendency against the protection system which has been carried to an extreme by Austrian statesmen. The success of the French experiment is largely increasing the ranks of the free traders. The Chambers of Commerce of the various cities of the Empire discuss the question with great earnestness, and several have taken ground in favor of a more liberal policy, although the Chamber of Vienna, while professing to favor free trade principles in the abstract, in reality gives its influence against any change in practice.

COMMERCIAL AND MISCELLANEOUS NEWS.

The following are the imports at New York for the week ending (for dry goods) September 21, and for the week ending (for general merchandise) Sept. 22:

FOREIGN IMPORTS AT NEW YORK FOR THE WEEK.

	1862.	1863.	1864.	1865.
Dry goods.....	\$1,687,816	\$1,075,245	\$1,011,607	\$1,894,054
Gen'l merchandise.	2,655,921	2,665,655	1,745,619	3,108,452
Total for the week.	\$4,343,737	\$3,740,900	\$2,757,619	\$5,002,506
Previously rep'ted.	126,486,529	129,036,209	170,855,267	133,826,329
Since Jan. 1.....	\$180,830,266	132,777,109	173,612,493	133,829,335

In our report of the dry goods trade will be found the imports of dry goods for one week later.

The following is a statement of the exports (exclusive of specie) from the port of New-York to foreign ports, for the week ending Sept. 26th and since January 1st :

EXPORTS FROM NEW YORK FOR THE WEEK.				
	1862.	1863.	1864.	1865.
For the week	\$3,870,460	\$3,298,900	\$4,507,504	\$2,892,526
Previously rep'ted.	102,840,033	127,444,090	161,667,536	114,908,834

Since January 1.. \$106,710,493 130,742,990 166,175,040 117,801,363

In the commercial department will be found the official detailed statements of the imports and exports for the week.

The following will show the exports of specie from the port of New York for the week ending Sept. 23, 1865 :

Sept. 20—Steamer Scotia, Liverpool—	
American gold	\$20,000
Cal. gold bars	255,500
“ 22—Steamer America, Bremen—	
German silver	6,000
For Southampton—	
Foreign gold	23,250
American gold	58,000
“ 23—Steamer City of New York, Liverpool—	
American gold	223,262

Total for the week..... \$646,012
Previously reported..... \$21,081,780

Total since Jan. 1, 1865..... \$21,727,792

Same time in		Same time in	
1864.....	\$34,675,197	1857.....	\$32,564,472
1863.....	31,105,416	1856.....	26,583,408
1862.....	41,846,247	1855.....	24,344,469
1861.....	3,266,103	1854.....	29,106,754
1860.....	38,452,674	1853.....	14,775,258
1859.....	56,444,871	1852.....	19,918,128
1858.....	19,875,292		

MONTHLY MAIL SERVICE WITH BRAZIL.—In accordance with the law of Congress and the advertisement from the Post-Office Department, a contract was lately signed between the United States, by Postmaster-General Dennison, and the United States and Brazil Mail Steamship Company, through its president, J. F. Navarro, to carry the mails between the two countries for the next ten years, by a monthly line of first-class steamers, the subsidy from this government being one hundred and fifty thousand dollars. The Brazilian Government having already granted this company a similar contract the total subsidy will be three hundred thousand dollars per annum, besides complete immunity from all port charges and custom-house dues by both countries. The average speed is to be not less than two hundred miles per day. The departures from New York will be every 29th, and from Rio Janeiro every 2d of each month. The establishment of this so much needed line has been in contemplation for the last fourteen years ; but the conflicting interests of the different parties seeking the contract, as also the unwillingness of this Government to grant subsidies to any one, have precluded its going into operation long before. However, every difficulty has been overcome now ; and, with such liberal subsidy and the patronage from both governments, it is expected the line will be highly successful. It will put us in regular communication with all the Portuguese and Spanish countries bordering on the northern and eastern coast of South America.

This is the only company now subsidized by this government, although the contract for the China mails already awarded to the Pacific Mail Steamship Company will be signed in a few days. The agency, very properly, will be in the hands of a house uniting among its members the American and Portuguese element.

The Bankers' Gazette.

We give in our BULLETIN from day to day lists of bonds, &c., lost and the dividends declared, with times of opening and closing books. These tables will be continued daily, and on Saturday morning, such as have been published through the week in the BULLETIN, will be collected and published in the CHRONICLE. Below will be found those published the last week in the BULLETIN.

LOST BONDS AND CERTIFICATES OF STOCK.

NAME OF PARTY BY WHOM ISSUED.	NUMBERS.	AMOUNT FOR.	DATED.	TO WHOM ISSUED.
U. S. 10-40s.....	18,745-6	\$500 each.	—	} Refer to 184 Hudson St.
do do	26,740-1-2-3	\$500 each.	—	
do 7-30	89,332	\$500.	June 15, '65	

The following is a list of the securities taken from the safe of the Concord (Mass.) National Bank :

FOUR REGISTERED SIX PER CENT BONDS, PAYABLE JAN. 1, 1868.	
Nos. 4,783 to 4,786, each.....	\$5,000
FOUR REGISTERED SIX PER CENT BONDS, PAYABLE JULY 1, 1868.	
Nos. 1,785 to 1,788, each.....	5,000

UNITED STATES COUPON BONDS, SIXES, 1881.	
Nos. 64,210 to 64,215, 5,894, 4,805, 4,812 to 4,816, 13,960 to 13,965, 7,386, 11,202, 7,554, 757, 7,586, 10,108 to 10,114, 20,600, 20,661 to 20,669, 1,830, 3,305, 3,306, 3,307, 2,865, 3,234 to 3,238, 5,573, 5,577, 6,042, 13,687, 13,688, 13,689, 1,369, 13,691, 19,962, 19,963, 1,351, 2,775, 5,094, 6,276, 6,479, 6,484, 10,786, 11,770, 16,271, 16,272, 16,787, 16,951, 20,049, 21,694, 21,895, 21,830, 26,436, 27,774, 27,083, 48,386 to 48,395, each.....	1,000
Nos. 9,422, 9,423, 40,011, 40,012, 40,013, 36,315, 10,581, each	500
No. 18,301.....	100
No. 2,720.....	1,000
UNITED STATES 10-40 COUPON BONDS.	
Nos. 13,419, 13,410 to 13,413, each.....	1,000
UNITED STATES 7-30 BONDS.	
FIRST SERIES—Nos. 320 to 324, each.....	5,000
“ No. 8,623	1,000
“ No. 107,014.....	500
“ No. 91,858.....	500
SECOND SERIES—Nos. 269,741 to 269,748, 353,045 to 353,048, 353,057 to 353,059, 353,065 to 353,120, each.....	100
“ Nos. 266,321 to 266,396, 10,200, each.....	50
LAST ISSUE—Nos. 27,245, 27,246, 27,248, each.....	\$1,000
DATED JUNE 15, 1865—Nos. 25,416.....	500
“ Nos. 165,434.....	100
ISSUE NOT GIVEN—Nos. 423,721, 423,714, 423,722, to 423,724, 610,484, 610,485, each	100
“ Nos. 165,207, 165,208, 165,252, 165,256, 165,250, 165,249	50
UNITED STATES FIVE-TWENTY BONDS.	
FIRST SERIES—Nos. 42,715, 49,755, 51,065, 49,756, 1,493, 1,494, each.....	\$100
“ No. 26,961	1,000
“ No. 456.....	500
SECOND SERIES—Nos. 6,474, 647, each.....	500
THIRD SERIES—Nos. 41,070 to 41,079, 46,423 to 46,432, 68,092 to 68,098, each	1,000
FOURTH SERIES—Nos. 33,888, 3,878, each.....	100
RHODE ISLAND STATE BONDS.	
Nos. 30 to 33, 41 to 45, 587 to 589, 590, 591, each.....	\$1,000
MAINE BONDS.	
Nos. 60, 61, 62, 260 to 268, each.....	1,000
MAINE BONDS.	
Nos. 561 to 569, 570, 571, 576, each.....	500
VERMONT BONDS.	
Nos. 1,062 to 1,069, 1,070, 1,071, each	500
BONDS OF THE TOWN OF ORENO.	
No. 58, 6 per cent.....	500
Nos. 7, 8, 9, 10 per cent.....	100

MISCELLANEOUS DIVIDENDS.

NAME OF COMPANY.	RATE P. CT.	PAYABLE.		BOOKS CLOSED.
		WHEN.	WHERE.	
Panama R.R. (and S. S.) Co.	6	Oct. 5	Company's Office	Sep. 23 to Oct. 9.
do Scrip Stock.	40	Oct. 5	Company's Office	—
Bull's Head Bank..... qly.	3	Oct. 1	Bull's Head Bank	Sep. 25 to Oct. 1.
H. & N. H. RR..... qly.	3	Oct. 1	New Haven.	—
Ind. & Cinc. RR..... qly.	4	Oct. 1	Cincinnati.	—
Chicago & R. Island RR.....	5	Oct. 10	New York.	Oct. 2 to Oct. 11:
Pittsburg, Ft. Wayne & Chicago RR..... qly	2½	Oct. 16	Winslow, Lanier & Co., N. Y.	Sep. 30 to Oct. 17

FRIDAY, September 29, 1865, P. M.

THE MONEY MARKET. Monetary affairs remain steady. There has been, during the week, a slight increase in the demand for loans and discounts ; but the supply of funds appears to have correspondingly augmented ; and the rates are therefore unchanged. The high prices of grain at the western centres, induced by speculation, have prevented purchases by New York merchants, and the demand for money for moving the crops is consequently much less than usual at this season. This condition of affairs, however, cannot continue much longer, and an active movement of currency to the West may be early expected. The Chicago journals report that the bankers there are inconveniently burthened with bills on New York, and are beginning to send them to this city to be exchanged for money. This may be regarded as the beginning of the movement we have indicated. At the same time, an active speculation in stocks has set in, during the present week, which appears likely to continue ; and with these active sources of demand, the prospect would seem to favor an advance in the rates of interest. On demand loans, the general rate is 5 per cent, with exceptions at 6 per cent.

The banks report an increase in the supply of jobbers' paper—a natural result of the late activity of business. There has been a slight increase in the supply of cotton bills ; but the proportion of this class of paper upon the market is still quite unimportant. The prevailing rate for prime bills is 7 per cent ; for second class 8a10 per cent. We quote for good names as follows :

	Per Cent.	Per Cent.
Dry Goods.....	7 a ..	Bankers..... 6½ a 7
Grocers.....	7 a ..	Produce Commission... 8 a 10
Cotton bills.....	7½ a 9	

RAILROAD AND MISCELLANEOUS SECURITIES.—We have

repeatedly noted the tone of firmness pervading the stock market during a period of extreme dullness, and have indicated a probability that the confidence would ultimately develop into an active demand, if not a brisk speculative movement. The course of the market during the past week has confirmed these indications, by a general revival of activity in stocks.

The improvement has originated with an outside demand, partly for investment and partly speculative, which has been responded to by a renewal of speculation by professional operators; the result being an aggregate of transactions for the week equal to the business of the whole preceding month. The improvement appears to have arisen naturally out of the continued enlarged earnings of all the roads, and especially of roads interested in the coal traffic. The demand for Reading has been very active, and is understood to have come chiefly from parties largely interested in the road. The sales of this stock at the regular board alone amount to 29,000 shares for the week; the price having advanced from 109½ to 114. Michigan Southern and Cleveland & Pittsburgh have also been active, and close at an advance. Milwaukee & Prairie du Chien have continued very firm, the price having risen from 54½ to 58; but close dull and lower; there is very little of the stock upon this market.

The chief interest has centered in Erie, owing to the prospect of the 28,000 shares held as collateral by a speculative director being early returned to the company. Mr. Pearson, as agent of the company, is about consummating negotiations for a loan of \$5,000,000 on 30 years bonds, with English capitalists; the bonds to be taken at 70 in gold, and the principal and interest at 6 per cent also payable in gold. This will realize for the company about 5,400,000 in currency, which will enable them to pay off Mr. Drew's loan of about \$2,000,000, and have a balance for the liquidation of outstanding obligations, and for construction and other purposes.

Coal stocks show a general improvement, in consequence of the prospects of a large demand and high prices for coal during the winter. Speculative combinations are being made for the purpose of running up prices of some of the leading coal stocks.

The following has been the closing quotations for leading stocks at the beginning, middle, and close of the week;

	Sept. 23.	Sept. 26	Sept. 29.
Canton Company.....	40%	40%	40%
Quicksilver.....	48%	48%	49%
Mariposa.....	—	12%	12%
Cumberland Coal.....	45	45%	45%
Atlantic M. S. S.....	—	—	—
New York Central.....	93%	95	94%
Erie.....	87%	88%	87%
Hudson River.....	109%	108%	110%
Reading.....	109%	112%	114
Michigan Southern.....	68	69	69%
Michigan Central.....	—	112	115
Illinois Central.....	—	—	—
Cleveland and Pittsburgh.....	71%	72%	72%
Chicago and N. W.....	27%	28%	—
Chicago and N. W. pref.....	61%	62%	61%
Rock Island.....	112%	112%	111
Fort Wayne.....	98%	99%	99%
Milwaukee and Prairie du Chien.....	54%	55%	—
Ohio and Mississippi Certificates.....	28%	28%	28%

UNITED STATES SECURITIES.—It is now generally understood, though not officially announced, that the Secretary of the Treasury will offer to fund interest-bearing legal tenders and certificates of indebtedness into coin-interest bonds. The uncertainty as to the kind of bonds to be issued, whether 5 per cent or 6 per cent, and as to the amount also, has produced a depression in government securities during the last few days, and the prevailing disposition has been to sell. A large amount of "shorts" has been put out in anticipation of the new issues, which has temporarily depressed quotations, though it furnishes the basis of a future advance, when contracts are filled. Old Five-twenties have declined ¾, and new ¾; 6's of 1881 are ¼ lower. Ten-forties retain their late price. Certificates of Indebtedness are firmer, in anticipation of the privilege of converting them into 5-20 bonds.

Five-twenties continue to be thrown upon the market in excess of the demand, and the quotations tend downward. The first series are quoted at 99¼; 2nd do 99@99½; 3rd do 98¾@98¾. The "buying" quotations for compound interest notes are as follows:

June, 105½; July, 104½; August, 104; October, 103; December, 102.

The following are the closing quotations for the leading Government securities at the beginning, middle, and close of the past week:

	Sept. 23.	Sept. 26.	Sept. 29.
U. S. 6's, 1881 coup.....	108	108	—
U. S. 5-25's, c. o. iss.....	108	108%	107%
U. S. 5-20's, c. n. iss.....	106%	106%	106%
U. S. 10-40's, coup.....	94%	94%	94%
U. S. 7-30 Treas. Note.....	99%	99%	99
2nd Series.....	—	—	—
U. S. 6's, certif. n. iss.....	98%	98%	98%

GOLD MARKET.—The course of the premium has been steady during the week. There has been an active demand for customs, but no important export of specie. The payment of the 5-20 November coupons has supplied on an average about \$250,000 per day, which is about one-half the requirements for duties; so that the drain upon the market has not been so heavy as of late. The Stock Exchange Board has concluded to permit, on and after Monday next, the negotiation of Five-twenties at the board without the November coupon; which will admit of the early withdrawal from the Treasury of all the gold due thereon, except so much as may be due to foreign holders, thus affording an important relief to the market. The rates of foreign exchange do not yet admit of the exportation of gold otherwise than in bars.

The export of gold on Saturday and Wednesday last was \$523,262, almost exclusively in gold bars.

The following have been the highest and lowest quotations for gold on each of the last six days:

	Highest.	Lowest.		Highest.	Lowest.
Sept. 23.....	143¾	143¼	Sept. 27.....	144¼	143¾
Sept. 25.....	143¾	143½	Sept. 28.....	144¼	143¾
Sept. 26.....	144	143¾	Sept. 29.....	144¼	143¾

The transactions for last week at the Custom-house and Sub-treasury were as follows:

	CUSTOM HOUSE.		SUB-TREASURY.		
	Receipts.		Payments.	Receipts.	
Sept. 18.....	\$392,887	91	\$3,465,288	91	
Sept. 19.....	794,417	31	3,999,828	18	
Sept. 20.....	463,705	61	3,576,574	36	
Sept. 21.....	404,298	27	1,013,072	21	
Sept. 22.....	585,842	77	2,672,946	62	
Sept. 23.....	358,199	06	8,969,156	21	
Total.....	\$2,999,550	93	\$23,696,866	49	
Balance in Sub-treasury on morning of Sept. 18th.				71,340,775	10
				\$98,767,320	56
Deduct payments during the week.....				23,696,866	49
Balance on Saturday evening.....				\$75,070,454	07
Increase during the week.....				3,729,678	97

FOREIGN EXCHANGE.—There has been a disappointment of the general expectation of activity and higher rates for exchange. Importers do not appear to be in haste to remit, and the light supply of commercial bills has therefore been sufficient to prevent an advance on the rates to the specie shipping point; though quotations have been sufficiently high to admit of a considerable amount of bills being drawn against gold bars. The principal transactions have been done within a few hours before the steamer day, at a liberal concession from the rates previously asked, showing the inability of drawers to bring up buyers to their views. We quote:

Bankers' Sterling, 60 days.....	109% @ 110	Antwerp.....	5.17% @ 5.15
Bankers' Sterling, 3 days.....	110% @ ...	Swiss.....	5.16% @ 5.15
Merchants'.....	109 @ 109%	Hamburg.....	35% @ 36%
Francs, long date.....	5.15 @ 5.13%	Amsterdam.....	40% @ 41%
Francs, short date.....	5.12% @ 5.11%	Frankfort.....	40% @ 41
		Bremen.....	79 @ 79%
		Prussian Thalers.....	71% @ 71%

NEW YORK CITY BANKS.—The following statement shows the condition of the Associated Banks of the city of New

York, at the close of the week ending with the commencement of business on Sept. 23, 1865 :

Table with columns: Banks, Loans and Discounts, Specie, Average amount of Circulation, Net Deposits, Legal Tenders. Lists various banks like New York, Manhattan, Merchants, etc.

Totals..... \$215,879,454 14,222,962 9,294,805 177,320,789 54,018,475

The deviations from the returns of the previous week are as follows :

Loans... Inc. \$357,073 | Net Deposits... Dec. \$180,946
Specie... Dec. 382,097 | Legal Tenders... Inc. 865,240
Circulation... Inc. 190,255 |

The changes from last week are unimportant. The specie line exhibits a further loss of \$382,097. The supply of legal tenders is \$865,240 larger.

The following comparison shows the condition of the banks at the corresponding period of the three last years :

Table with columns: Loans and Discounts, Specie, Circulation, Deposits. Rows for 1862, 1863, 1864, 1865.

The following comparison shows the totals of the Banks' Statements for each week of the current year since April 1 :

Table with columns: Loans, Specie, Circulation, Deposits, Legal Tenders, Clearings. Rows from April 1 to Sept 23.

NATIONAL BANKS.—The whole number of National Banks created during the week ending Sept. 23 is seven, which represent

An authorized capital of... \$860,000
Amount previously authorized... 396,206,701
Aggregate capital... \$397,066,701

The amount of circulation issued to National Banks during the week ending Sept 23 was \$3,278,850; which, added to the previous issues, make the aggregate amount at that date \$186,081,720.

The following comparison shows the progress of the national banks, in respect to number, capital and circulation, from February, 1865, to latest dates :

Table with columns: Date, Banks, Capital, Circulation. Rows from Feb 18, 1865 to Sept 23, 1865.

FOREIGN BANKING.—The following is the statement of the Bank of England for the week ending Sept. 13, 1865 :

Table with columns: ISSUE DEPARTMENT (Notes issued, Government debt, etc.), BANKING DEPARTMENT (Proprietors' capital, Rest, etc.).

The preceding accounts, compared with those of the previous week, exhibit :

Table showing changes: An increase of circulation of £286,253, A decrease of public deposits of 385,980, etc.

The following is the return of the Bank of France, made up to Sept. 14th. The return for the previous week is added :

Table with columns: DEBTOR (Capital of the bank, Profits, etc.), CREDITOR (Cash and bullion, Commercial bills, etc.).

The variations in the principal items of the return are not important; an increase of 5,488,000f in the discounts, and of 397,000f in the circulation of notes; and a decline of 4,490,000f in the coin and bullion. In the deposits there is a falling off of a certain importance—16,751,000f.

SALE-PRICES AT THE NEW YORK STOCK EXCHANGE.

(REPRESENTED BY THE CLOSING SALE REPORTED OFFICIALLY ON EACH DAY OF THE WEEK ENDING FRIDAY, SEPTEMBER 29.)

SECURITIES.						SECURITIES.							
	Satur.	Mon.	Tues.	Wed.	Thur.	Fri.		Satur.	Mon.	Tues.	Wed.	Thurs.	Fri.
American Gold Coin.		143%		144%			Railroad Stocks.						
National.							Brooklyn City.....	10					
United States 6s, 1867.....						117%	Central of New Jersey.....	100	125				
do do 6s, 1868.....							Chicago and Alton.....	100		101			
do do 6s, 1868.....							do do preferred.....	100	101			103	
do do 6s, 1881.....		108	108	108			Chicago, Burlington and Quincy.....	100	123				
do do 6s, 1881.....			107%	108	108	107%	Chicago and Milwaukee.....	100		51			
do do 6s, 5-20s.....	108	108%	108	107%	107%	107%	Chicago and Northwestern.....	100	27%	28	28%	28%	28%
do do 6s, 5-20s.....						106%	do do preferred.....	100	61%	62%	62%	63%	62%
do do 6s, 5-20s (new).....	106%	106%	106%	106%	106%	106%	Chicago and Rock Island.....	100	112%	113%	112%	112%	111
do do 6s, Oregon War, 1881.....							Cleveland, Columbus and Cincinnati.....	100					
do do 6s, do do (\$ yearly).....							Cleveland and Pittsburg.....	50	71%	73	72%	73%	73%
do do 5s, 1871.....							Cleveland and Toledo.....	50		107	108%	108%	109
do do 5s, 1871.....							Delaware, Lackawanna and Western.....	50					
do do 5s, 1874.....							Eighth Avenue.....	100					
do do 5s, 1874.....							Erie.....	100	87%	88%	87%	88%	87%
do do 5s, 10-40s.....	94%	94%	94%	94%	94%		do preferred.....	100					
do do 5s, 10-40s.....						94%	Hannibal and St. Joseph.....	100					
do do 7-30s Treas. Notes.....		99%		99%		99%	do do preferred.....	100					
do do do do 2d series.....		99%	99%	99%	99	99	Harlem.....	50					
do do do do 3d series.....		98%	98%	99	98%	98%	do preferred.....	50					
do do 6s, Certificates (new).....			98%	98%		98%	Hudson River.....	100	109%	109%	110	109%	111
							Illinois Central.....	100		128%		129	110%
							Indianapolis and Cincinnati.....	50					
State.				116			Joliet and Chicago.....	100					
California 7s, large.....				95			Long Island.....	50					
Connecticut 6s, 1872.....							Marietta and Cincinnati.....	100					
Georgia 6s.....							do do 1st preferred.....	100					
Illinois Canal Bonds, 1860.....							do do 2d preferred.....	100					
do Registered, 1860.....							Michigan Central.....	100	110		114	114	115
do 6s, coupon, '79, after 1860.....							Michigan So. and N. Indiana.....	100	68	69%	69	69%	69%
do do do 1862.....							do do guaranteed.....	100		135			133
do do do 1865.....							Milwaukee and Prairie du Chien.....	100	54%	54	55%	57%	58
do do do 1870.....							do do do 1st pref.....	100					
do do do 1877.....							do do do 2d pref.....	100				85	85
do do do 1879.....					97		Milwaukee and St. Paul.....	100					
do War Loan.....							do do preferred.....	100					
Indiana 6s, War Loan.....							Mississippi and Missouri.....	100					
do 5s.....							Morris and Essex.....	100					
do 2 1/2s.....							New Jersey.....	100					
Iowa 7s, War Loan.....							New York Central.....	100	93%	94%	94%	95	95
Kentucky 6s, 1868-72.....							New Haven and Hartford.....	100					
Louisiana 6s.....							Norwich and Worcester.....	100					
Massachusetts 5s.....							Ohio and Mississippi Certificates.....	100	28%	28%	28%	28	28%
Michigan 6s, 1873.....							do do do preferred.....	100					
do 6s, 1878.....							Panama.....	100					
do 6s, 1883.....							Pittsburg, Fort Wayne and Chicago.....	100	98%	99	99%	99%	99
do 7s, 1868.....							Reading.....	50	109%	111%	112%	114%	114
do 7s, 1878.....							St. Louis, Alton and Terre Haute.....	100			36		35
do 7s, War Loan.....							do do do preferred.....	100		67%			
Minnesota 8s.....							Second avenue.....	100					
Missouri 6s.....	76%	77	77%	78	77%	77	Sixth avenue.....	100					
do 6s, (Hannibal and St. Joseph RR.).....							Third avenue.....	100					
do 6s, (Pacific RR.).....				78%			Toledo, Wabash and Western.....	50					
New York 7s, 1870.....							do do do preferred.....	50				64	
do 6s, 1865.....													
do 6s, 1866.....													
do 6s, 1867.....													
do 6s, 1868.....													
do 6s, 1872.....													
do 6s, 1873.....													
do 6s, 1874.....													
do 6s, 1875.....													
do 6s, 1877.....													
do 5s, 1866.....													
do 5s, 1868.....													
do 5s, 1871.....													
do 5s, 1875.....													
do 5s, 1876.....													
do 7s, State Bounty Bonds.....													
North Carolina 6s.....			80%	81	83	83							
Ohio 6s, 1868.....													
do 6s, 1870.....													
do 6s, 1875.....	93												
do 6s, 1881.....													
do 6s, 1886.....	99												
Rhode Island 6s.....													
South Carolina 6s.....													
Tennessee 6s, 1868.....	79												
do 6s, Long Loans.....				82%		82%							
do 5s.....													
Vermont 6s.....													
Virginia 6s, coupon.....			61	61%	65								
Wisconsin 6s.....													
do 6s, War Loan.....													
Municipal.							Railroad Bonds:						
Brooklyn 6s.....							Atlantic and Great Western, 1st mort.....						
do 6s, Water Loan.....							do do 2d mort.....						
do 6s, Public Park Loan.....							Buffalo, New York and Erie, 1st mort., 1877.....		94			94	
do 6s, Improvement Stock.....							Chicago and Alton, Sinking Fund.....						
Jersey City 6s, Water Loan.....							do do 2d mortgage.....						
New York 7s, 1875.....							do do Income.....						
do 6s, 1876.....							Chicago, Burlington and Quincy, 8 per cent.....		110%			111	
do 6s, 1878.....							Chicago and Milwaukee, 1st mortgage.....						
do 6s, 1887.....							Chicago and Northwestern, Sinking Fund.....						
do 5s, 1867.....							do do Interest.....						
do 5s, 1868.....							do do Extension.....						
do 5s, 1870.....							do do 1st mortgage.....						
do 5s, 1873.....							do do 2d mortgage.....						
do 5s, 1874.....							Chicago and Rock Island, 1st mortgage.....	102					
do 5s, 1875.....							Cleveland and Pittsburg, 2d mortgage.....						
do 5s, 1876.....							do do 3d mortgage, conv.....						
do 5s, 1890.....							do do 4th mortgage.....				73		
do 5s, 1898.....							Cleveland and Toledo, Sinking Fund.....						96
do 5s, F. Loan, 1868.....							Delaware, Lackawanna and Western, 1st mort.....			104			
							do do do 2d mort.....						
							Erie, 1st mortgage, 1868.....		103	102%			
							do 2d mortgage, 1864.....						
							do 2d mortgage, 1879.....				103		
							do 3d mortgage, 1883.....	98				99	
							do 4th mortgage, 1880.....					97	
							do 5th mortgage, 1888.....						
							Galena and Chicago, extended.....						
							do do 2d mortgage.....						
							Hannibal and St. Joseph, Land Grants.....						
							Harlem, 1st mortgage, 1869-72.....						
							do Consolidated and Sinking Fund.....				103		103
							do 2d mortgage, 1868.....						
							Hudson River, 1st mortgage, 1869.....			102		102%	
							do 2d mortgage, (S. F.), 1865.....						

NATIONAL, STATE AND MUNICIPAL SECURITIES' LIST.

Table with multiple columns: DENOMINATIONS, Amount Outstanding, INTEREST (Rate, Payable), Principal Due, MARKET (Bd., Asked), DENOMINATIONS, Amount Outstanding, INTEREST (Rate, Payable), Principal Due, MARKET (Bid., Asked). Rows include various securities from American Gold Coin, National Securities, State Securities, and Municipal Securities across various states and cities.

The Commercial Times.

COMMERCIAL EPITOME.

FRIDAY NIGHT, Sept. 29.

Trade is on the whole free from speculative excitement, and the volume of transactions are on a somewhat diminished scale, but there is little or no yielding in prices. Cotton is but a trifle lower, and breadstuffs have quickly recovered from a slight decline. The supplies of breadstuffs from the West are quite inadequate, and it is now certain that the close of navigation will come upon us with light stocks.

Provisions are the dearest staple in the list, and there is a vast speculation in them. The Western pork packers, instead of preparing for the coming season, have come into this market and bought pork largely, and are holding for an advance. Lard has been run up to unheard of prices, and dressed hogs have brought extreme figures. Foreign orders for bacon cannot be filled. It seems certain that the West will not furnish us much more than half its usual quantity of hog products. We apprehend, however, that when the packing season arrives, it will be found that the South is well supplied with hogs, and that a great share of the demand upon which speculation relies will be found wanting.

Oils are quiet and unchanged.

Petroleum has been excited by the foreign intelligence by the Cuba, and a decided advance on the week has been established.

New raisins have arrived, and the market opens brisk at very full prices. A steamer is now nearly due at this port from Malaga with a cargo of 20,000 boxes.

There has been a decided improvement in Naval Stores. The stocks in the market are light; the receipts, though quite liberal, have been barely large enough to fill the orders, especially for Rosin and Spirits Turpentine. In the former we notice a large export demand, and an advance within a day or two of more than a dollar a barrel. There is a fair stock of Crude Turpentine on hand, but it is wanted for export, and the stock at Wilmington is known to be light, and the market is firmer. Tar is in better supply, but not sufficient to materially depress prices.

Building materials continue very scarce and prices rule very high. Lumber is in good demand, but owing to the scarcity of labor in the country, the receipts have been limited, and stocks on hand are comparatively light. There has been a good demand for export, but it has been materially checked within the past fortnight by the high prices. Lath are scarce and high, but the demand is limited, as since the late rise in lumber the erection of new buildings has been much restricted. Lime is steady; the stock is nearly exhausted and the receipts are limited. Brick are scarce and high. The erection of hundreds of buildings has been deferred till building material shall be more plenty and cheaper.

Calcutta goods are in very light supply, and bring full and advancing prices. In Manila Hemp, in particular, we notice a further advance.

Metals are in reduced stock, and the demand is good, but with the prospect of a better supply, sellers meet the demand freely. In Lead and Spelter we notice some reaction from the highest prices reached.

The receipts of domestic produce for the week, and since July 1, have been as follows:

RECEIPTS OF DOMESTIC PRODUCE FOR THE WEEK, AND SINCE JULY 1.					
	This week.	Since July 1.	This week.	Since July 1.	
Ashes, pkgs.	208	3,898	Spirits turpentine	807	8,016
Breadstuffs—			Rosin	4,375	52,515
Flour, bbls.	84,863	852,303	Tar	623	2,391
Wheat, bush.	89,217	3,789,391	Pitch		162
Oats, bales.	315,673	3,468,971	Oil cake, pkgs.	2,707	46,761
Corn	974,586	6,971,553	Oil lard		823
Rye	22,994	311,199	Oil, Petroleum	17,562	180,739
Malt	13,657	236,270	Peanuts, bags	191	7,041
Barley	109,879	192,396	Provisions—		
Grass seed.	1,517	7,476	Butter, pkgs.	11,560	159,244
Flaxseed	200	32,801	Cheese	17,311	348,312
Beans	1,089	25,917	Cut meats	249	4,187
Peas	740	27,508	Eggs	2,685	21,061
Corn meal, bbls.	782	41,753	Pork	4,998	49,832
Corn meal, bags.	2,055	20,154	Beef, pkgs.	269	3,712
Cotton, bales	23,023	254,866	Lard, pkgs.	1,579	8,133
Copper, plates	100	1,933	Lard, kegs		819
Copper, bbls.	477	4,332	Rice, pkgs.		2,627
Dried fruit, pkgs.	139	581	Starch		33,633
Grease, pkgs.	37	2,108	Stearine		4,784
Hemp, bales	244	982	Spelter, slabs		2,724
Hides, No.	4,491	76,050	Sugar, hhd's & bbls		6,439
Hops, bales	63	1,189	Tallow, pkgs.		1,920
Leather, sides	46,870	468,731	Tobacco		41,594
Lead, pigs	100	14,124	Tobacco, hhd's		2,248
Molasses, hhd's		8,158	Whisky, bbls		42,658
Naval Stores—			Wool, bales		68,365
Crude turp bbls.	1,090	90,135			

We give below as a comparative statement the receipts of a few leading articles, per all routes, since Jan. 1, 1865, and for the same period last year:

	Since Jan. 1, 1865.	Same time 1864.		Since Jan. 1, 1865.	Same time 1864.
Cotton, bales	438,720	210,070	Spirits turp, bbls	12,693	6,407
Flour, bbls	2,233,655	2,977,365	Tar, bbls	8,404	22,099
Corn meal, bbls	239,080	217,015	Rice, tierces	9,708	
Wheat, bush	5,338,415	9,732,975	Ashes, pkgs	13,765	12,460
Corn	7,917,640	5,586,040	Tobacco—domes. pkg	110,225	212,680
Rye	247,725	114,435	“ foreign, do.	14,785	23,205
Barley, &c., bush	818,925	790,100	Tallow, pkgs	11,160	20,965
Oats, bush	5,532,745	6,234,875	Wool, dom., bales	86,460	135,645
Beef, tcs and bbls	73,615	65,690	Wool, for., bales	42,260	89,945
Pork, bbls	200,945	268,055	Hops, bales	16,165	34,435
Bacon, etc., pkgs	95,085	241,790	Whisky, bbls	41,620	255,275
Lard, pkgs	89,650	197,050	Leather, sides	1,589,100	1,737,100
Cheese, boxes, etc	460,555	322,155	Oil—sperm, bbls	27,675	52,040
Butter, firkins, etc.	470,095	326,385	“ whale, “	66,742	64,800
Rosin, bbls	80,556	12,587	“ petrol., “	360,965	528,565
Crude Turp., bbls	24,871	8,932	“ lard, “		9,900
			Whalebone, lbs	452,500	597,700

The imports from foreign ports of a few leading articles for the week and since Jan. 1, 1865, and for the same time last year, have been as follows:

	For the week.	Since Jan. 1, 1865.	Same time 1864.		For the week.	Since Jan. 1, 1865.	Same time 1864.
Coal, tons	23,995	240,096	145,638	Sugar, hhd's			
Cotton, bales	594	41,960	45,514	hhd's & tcs	5,630	287,444	179,405
Coffee, bags	5,534	498,617	604,760	Sugar, boxes			
Hemp, bales	1,109	79,108	66,208	and bags	14,240	323,639	193,801
Molasses, hhd's	1,306	119,703	100,067	Teas, pkgs	12,645	374,547	577,086
				Wool, bales	1,322	43,223	103,296

The exports from this port of some of the leading articles of domestic produce have been as follows:

	Past week.	Since Jan. 1, 1865.	Same time 1864.		Past week.	Since Jan. 1, 1865.	Same time 1864.
Cotton, bales	5,266	66,773	24,782	Rosin, bbls	1,264	21,118	1,211
Flour, bbls	26,580	1,011,732	1,706,327	Crude Turp.		2,864	
Corn meal	1,422	94,306	83,401	Spirits Turp.			
Wheat, bush	47,014	1,631,602	1,496,392	pent'e bbls	40	746	333
Corn	114,997	1,700,435	774,749	Tar	30	5,783	1,118
Rye	1,550	148,212		Rice, tcs		27	
Beef, tcs. & bbls	1,104	73,553	71,311	Tallow 100lbs	204	129,515	270,775
Pork, bbls	2,152	94,957	111,773	Tobacco, pgs.	2,969	123,554	112,933
Bacon, 100 lbs	2,866	282,096	818,608	“ lbs.	55,126	2,722,696	3,835,556
Lard	2,037	187,729	460,079	Oil—Sperm,		60,912	1,156,662
Cheese	5,322	330,023	365,023	gallons		1,500	435,593
Butter	287	76,488	100,623	Oil—Whale	1,500	13,621	435,593
Ashes—Pots, casks	150	8,021	6,227	Oil—Petrol.	554,360	8,127,306	13,271,681
Ashes—Pearls casks		661	1,199	Oil—Lard	394	29,651	428,171
Beeswax, lbs		159,249	399,230	Seed—Clover		10,995	21,794
Hops, bales	37	12,084	17,334	bags		70	10,221
				Staves, M			12,887
				Oil Cake, 100 lbs		399,067	466,989
				Whaleb'e lbs		183,305	480,814

EXPORTS

(EXCLUSIVE OF SPECIE) FROM THE PORT OF NEW YORK TO FOREIGN PORTS FOR THE WEEK ENDING SEPT. 25, 1865.

	Quan. Value.	Quan. Value.	Quan. Value.
DANISH WEST INDIES.			
Pump	.1 \$140	Pot ashes, bbls. 150	3,480
Mfd copper, cs.	2 194	Shoe pegs, bbl. 348	1,740
Oakum, bbls.	20 101	Logwood, tons. 50	1,200
Coal oil, galls.	50 49	Monument. 1	500
Lard oil, galls.	30 69	Cotton, bales. 137	26,507
Potatoes, bbls.	98 221	Snuff, bxs. 3	500
Bread, pkgs.	120 453	Seneca root, bbls. 2	210
Corn meal . . . 170	880	Machinery, cs. . . . 3	600
Flour, bbls. . . 1,190	11,210	Segars, cs. 1	318
Domestics, cs. . . 1	138		\$202,937
Rye flour, bbls. 25	146	DUTCH WEST INDIES.	
Syrup, kegs. . . . 25	300	Flour, bbls. 814	8,092
Blocks, hhd's. . . 2	430	Bread, pkgs. 216	772
Books, cs. 3	499	Codfish, qtls. 8	84
Leather, sides. . . 24	102	Candles, bxs. . . . 111	439
Cotton waste, bale. 1	171	Beef, bbls. 116	915
Rope, coils. 38	386	Butter, lbs. 5,735	2,167
Cotton gin. 1	90	Lard, lbs. 6,462	1,811
Staves. 40,000	2,875	Kerosene, galls. 2,253	1,379
Beef, bbls. 141	1,190	Manuf'd tobacco, lbs. 9,014	3,890
Feed, bbls. 225	604	Tinware, bxs. 3	178
Pk codfish, bbls. 6	84	Corn meal, bbls. 75	405
Peas, bbls. 30	172	Tobacco, hhd's. 2	1,367
Safty fuse, bxs. 2	90	Potatoes, bbls. 99	223
Miscellaneous. 1,251	1,251	Onions, crates. 79	175
	\$21,845	Dried codfish, bxs. 100	60
		HAMBURG.	
		Tobacco, bbls. 417	18,278
		Mahogany, a lot of	10,000
		Rosin, bbls. 348	2,000
		Logwood, tns. 130	2,080
		Tobacco, cs. 78	5,000
		Segars, cs. 1	500
		Bells, cs. 2	340
		Sarsaparilla, bales. 129	8,240
		Sew mach, bxs. 55	1,850
		Petroleum, galls. 190,508	103,471
		Shoe nails. 114	2,400
			\$154,159
		BREMEN.	
		Rosin, bbls. 781	4,960
		Rye, bush. 1,550	1,541
		Cedar wood, logs. 907	18,000
		Tobacco, cs. 872	40,675
		Staves, No. 12,000	3,200
		Tobacco, hhd's. 288	91,518
		Tobacco, bbls. 117	1,196
		Tobacco stems, hhd's. 173	6,692
		Books, cs. 1	100
		LIVERPOOL.	
		Cotton, bbls. 5,003	1,036,264
		Corn, bush. 78,023	72,059
		Cheese, lbs. 193,667	31,889
		Butter, lbs. 5,340	1,869
		Bacon, lbs. 229,197	32,010
		Petroleum, galls. 85,874	81,866
		Tobacco, hhd's. 38	15,000
			\$27,401
		CORK.	
		Petroleum, galls. 201,892	74,518
		BRITISH NORTH AMERICAN COLONIES.	
		Flour, bbls. 18,327	143,950
		Pork, bbls. 1,072	26,113
		Beef, bbls. 275	3,451
		Mfd iron, pkgs. 2,277	7,148
		Dry goods, cs. 8	129
		Hams, 7,170	1,590
		Corn, bush. 5,539	5,175
		Keros'ne, gal 1,796	5,261
		Manuf'd tobacco, lbs. 15,915	4,308
		Cheese, lbs. 2,596	339
		Cement, bbls. 350	545
		Hides. 1,684	2,273
		Bricks. 20,000	340
		Steam engine. 1	2,100
		Pitch, bbls. 28	960

Table with multiple columns listing goods such as Varnish, Tar, Tobacco, Feathers, Hops, Apples, Corn meal, Sugar, Tea, D'd apples, Beans, Miscellaneous, and various oils and hardware. Includes sub-sections for BRITISH WEST INDIES, BRITISH GUYANA, CANARY ISLANDS, VENICE, AFRICA, HAITI, BRITISH HONDURAS, MEXICO, and VENEZUELA.

Table listing goods such as Ptg matl, Coal oil, Hardware, Drugs, Irons, Pitch, Rosin, Spts turp, Blacking, Clocks, Furniture, Cotton gin, Coal, Paper, Books, Carriages, Dry goods, Agl implts, Lumber, Machinery, Segars, Oars, Perfumery, Mast hoops, Lumber, Leather cloth, Shoe nails, Shoe pegs, Miscellaneous, and various oils and hardware.

IMPORTS

(OTHER THAN DRY GOODS AND SPECIE) AT THE PORT OF NEW YORK FOR THE WEEK ENDING SEPT. 22, 1865.

[The quantity is given in packages when not otherwise specified.]

Table listing various imported goods including China Glass, Earthenware, Glassware, Jewellery, Watches, Leather, Hides, Brackets, Buttons, Baskets, Boxes, Candles, Clocks, Crockery, Cutlery, Guns, Hardware, Iron, Lumber, Metals, and various oils and hardware.

LONDON.—The following is from Barings' Circular of the 15th September.

COCHINEAL.—Of 750 bags at auction about one-half was disposed of at steady rates; Honduras from 3s@3 5d for ord to good bold silver, and from 2s 3d@2s 9d for pasty grain; black was mostly taken in from 4s@4s 4d. Teneriffe was chiefly withdrawn from 3s 3d@3s 4d for silver, and from 3s 6d@3s 9d for ord and mid black. COCOA.—245 bags-Bahia were chiefly bought in at 44s@45s for good, and 33 bags common sold at 42. 130 bags Trinidad sold at 81s@100s for fine. COFFEE.—Further large supplies have again been brought forward, but prices have been fully supported, and are generally 6d@1s dearer. The quantity sold amounts to 3465 casks, 292 barrels, 1209 bags Plantation Ceylon at 74@78s 6d for fine ord to low mid, 79s@85s 6d for mid to good mid, and 86s@100s for fine mid to fine bold. 170 casks 3257 bags Native Ceylon at 65s 6d@67s for good ord, and 68s@68s 6d for fine ord. 70 casks, 1014 bags Neilgherry at 78s@82s. 202 bags Cochin at 71s@71s 6d for palish. 40 bags low Penang at 59s 6d. 3735 bags Manila were chiefly bought in at stiff prices, only 300 bags having been sold at 56s for ord, and 72s for fine ord. The Dutch Tra-

ding Company's monthly sale held on the 13th inst., comprising 87,000 bags Java and Padang, went off at an advance of 1/4 cent on the valuations for the better qualities, but at a decline of 1/4 cent for the common sorts, good ord realized 4 1/2 cents.

COPPER quiet. Tough Cake and Tile £36, Best Selected £89, Sheathing £91, Y. M. Sheathing 8 1/2 d.

CORN.—There has been a fair supply of New English Wheat this week, generally in inferior condition, and prices of this description are again 2s per qr lower, ranging from 34s@38s per qr for low quality, and very little realizing over £42. Average price of English Wheat for week ending 9th inst. was 46s on 60,834 qrs returned. In Foreign little doing. White American Wheat 46s@48s; Winter Red 45s@47s; Spring 44s@46s per qr; American Flour 24s@27s per barrel.

HEMP—150 bales good current quality Manila (1858 import), at public sale, sold from £33@33 10s, and 120 bales very ord Sunn went from £9 15s@18 10s.

JUTE—6,900 bales at auction were chiefly disposed of from £10 10s @£22 5s for common to good, with rejections and inferior from £9@10 5s. Privately about 9,000 bales have changed hands for arrival, including the marks R B J, usual assortment, to Liverpool at £18 for old, and £19 15s for new.

INDIGO—The next quarterly sales of East India are fixed for the 10th of October.

IRON—Welsh quiet, rails and bars £7@7 10s f o b in Wales. Scotch pigs 57s 8d for mixed Nos. on Clyde.

LINSEED—Imports for the week 12,105 qrs. The market has further improved, with a considerable demand for export to America. Calcutta on the spot now commands 59s 6d@60s, and Bombay 61s@61s 6d; a parcel of good Petersburg, just arrived, sold at 57s 3d. For arrival a good business has been done in Calcutta at 59s 6d@60s, and 1s more for Mirzapore, closing with buyers at these prices. Imports since 1st Jan. 376,835 qrs, against 357,715 qrs last year.

NAVAL STORES—Spirits of Turpentine are less active, and now obtainable at 47s 6d for French. A sale of American is reported at 60s. Petroleum 2s 3d.

LINSEED CAKES—A slight improvement in the demand without change in price.

OILS—Fish firm, but no sales in sperm are reported over £100, Pale Seal £45, pale southern £45, Cod £49. Linseed dearer, buyers at 36s 6d on the spot. Rape very firm, brown on the spot or for this month is scarce, and there are buyers of English at £46, and of foreign at £46 10, for the next three month's delivery a good business at £45 10s for English and £46 foreign, for the first four months next year there are buyers of English at £44 10s, and sellers at £45; refined continues firm at £48@48 10s, refined cotton is in good demand at £35 10s@37 according to quality, and crude is scarce at £29 10@30. Olive in good demand, with sales of Mogadore at £49, now £50 is demanded, Seville commands £50 10s@51, Malaga £51 10s@52, and Gallipoli £54; a cargo of Seville sold at £49 c f & i to a direct port in the U K. Cocoa nut firm; Ceylon at 44s@44s 6d, and for Cochin 46s@46s 6d is demanded; for arrival 10s per ton more is asked. Palm scarce, and for fine Lagos 38s 6d@39s is obtainable; palm nut 33s 6d@34s.

RICE quiet, and the only reported sales are 2,000 bags Necranzie 9s 9d cash.

In MOLASSES no sales.

RUM quiet at 1s 9d for Demerara, and 1s 8d for good Leewards.

LEAD—Common Pig £19@£19 10s.

SALTPETRE—Nothing doing. The price of British Refined is 28s@29.

SPELTER dull at £21 10s.

SUGAR—The market has been very firm at last week's prices. Of British West India 3500 hhds sold. Of 12,503 bags Mauritius at public sale about 10,000 bags sold at 27s@31s for brown, 31s 6d@34s for grey syrups, and 36s 6d@38s 6d for semi-crystallised. 2221 bags Bengal mostly sold at 26s for brown date, 30s@31s for Gurpattah date, and 35s 6d@38s for white Benares. 1131 bags Madras were realised at 28s@29s for brown Native. 1752 bags Penang sold at 30s@34s 6d. Privately 1500 bags crystallised Mauritius sold at 36s@38s, and 350 bags brown and yellow date Bengal at 28s@30s 9d. Foreign: 649 hhds 165 barrels Porto Rico were fully two-thirds realised at 33s@39s 6d. 2164 bags clayed Manila (washed) sold at 30s 6d@31s. The private transactions have comprised 1100 boxes fine Derosne Havana at 40s, 783 hhds 11 tierces 184 barrels Porto Rico at 33s 6d@35s, 6500 bags clayed Manila at 31s 6d@32s, and seven floating cargoes, viz, two Havana, together 6483 boxes No. 12 at 26s 6d fully insured for U. K.; three Cuba Muscovado, 505 hhds at 23s 6d lying at Havre, and to be re-shipped for Clyde, 188 hhds 1600 boxes (low) at 22s 6d, 207 hhds 76 tierces 53 barrels at 23s 9d; and two Brazil, 400 cases white Bahia at 25s, and 200 cases 200 bags brown ditto at 22s 6d, all with landing weights and for U. K.

TALLOW—There has been more activity in the market at improving prices; on the spot old St. Petersburg Y. C. is now worth 46s, and New 46s 6d; 46s 3d@46s 6d all the year, 47s 9d January to March, and 48s March only.

TEA market firm. Two ships have arrived with about 23,000 pkgs new season's Congons, which have found buyers at very full prices, ranging from 3s 2d@3s per lb. Fine Moyune Green Teas are still wanted for America, but the market is cleared of them for the present—the same remark applies to uncoloured Japans. Good Common Congou 1s@1s 1d per lb.

Tin—Blocks 93s, Bars 94s, Refined 97s. Foreign: Straits 88s@88s 6d, Banca 91s@92s.

LIVERPOOL.—The following report of Liverpool markets to the 15th will be found valuable, in view of the speculative prices of these staples in this market:

NAVAL STORES—There is a better inquiry, and a fair quantity of Rosin has been sold at from 13s 6d up to 25s. Spirits of Turpentine have also advanced 1s, to 47s@48s. PETROLEUM—Owing to some speculative inquiry, has advanced to 2s 8d@2s 9d for Refined, and now more is asked. Spirits sells in retail at 2s 9d per gallon. LARD—Very

little doing but prices unchanged, anything good being worth 85s per cwt. TALLOW—The stock of N. A. on the spot is very limited, and held at 47s@48s. BEEF—Fine qualities command extreme prices, but secondary sorts are lower; India Mess 75s@102s 6d. PORK—Very little doing, but holders are very firm at 80s@85s. BACON—Owing to the very small stock, the sales are very limited at 60s@66s. BUTTER—The weather being very-hot, is rather a slow sale; extra fine 100s@106s. CHEESE—The arrivals being in excess of demand, we must quote it lower; extra 55s@57s.

HAVANA.—Dates are to the 23d. We quote:

SUGAR (clayed.)—The active demand which we announced in our previous number, particularly for specific descriptions of which the stock is unusually small, has continued uninterrupted—and, although the transactions have been chiefly directed to purchases for the United States, there is no lack of speculators in the market, who in view of the rapid decrease of stock are sanguine as to the enhancing value of sugar. On the whole therefore, sellers are even firmer than they were last week, and the market is likely to be well supported hereafter.

The present quotations are:

Dutch Standard Num.	7 @ 10	8 @ 9 1/2 rls.
	11 @ 12	9 1/2 @ 9 3/4 rls.
	13 @ 14	9 3/4 @ 10 rls.
	15 @ 17	10 1/2 @ 10 3/4 rls.
	18 @ 20	11 @ 11 1/2 rls.
Whites inf. to middling.....		10 @ 11 rls.
Whites good to fine.....		11 1/2 @ 12 1/2 rls.
Whites sup. and florete.....		13 @ 14 rls.

No. 12 at 9 1/2 rials per arroba—40s freight and 17 per cent prem. of exchange—29s 7 stg per cwt free on board; and fcs 33.79 cms per 50 kilos (without freight,) exchange on Paris at 4c P.

Last year at this date No. 12 being at 9 rs-freight 45s and exch. 12 1/2 c stood in at 28s 7 per cwt. f. o. b.

RECEIPTS OF THE WEEK.

	1865.	1864.	1863.
Havana.....	1,911	2,842	2,000
Matanzas.....	568	811	42
	2,479	3,153	2,042

CLEARED.

Havana.....	11,430	8,981	6,832
Matanzas.....	560	220	1,279
	11,990	9,201	8,111

SHIPPED THIS PRESENT WEEK.

	Havana	Matanzas	Tota
New York.....	5,417	....	5,417
Baltimore.....	3,080	....	3,080
Bristol.....	4	....	4
New Orleans.....	1,241	560	1,801
Greenock.....	1,355	....	1,355
Spain.....	12	....	12
St. Thomas.....	6	....	6
Matamoros.....	315	....	315

This week.....	11,430	560	11,990
Previously.....	1,029,416	264,668	1,294,084

To 15th September..... 1,040,846 265,228 1,306,074

The total exports, from both ports, from 1st of January to date compare thus:

	1865.	1864.	1863.
United States.....	357,897	117,374	87,056
Great Britain.....	398,527	540,362	470,936
North Europe.....	67,582	49,347	75,103
France.....	204,617	190,563	154,729
Spain.....	234,809	206,271	225,268
South Europe.....	17,074	15,316	15,935
Other parts.....	25,568	26,075	25,093
	1,306,074	1,145,308	1,054,120

	1865.	1864.	1863.
Stocks in			
Havana.....	145,645	209,618	162,407
Matanzas.....	13,195	29,390	18,506

Boxes.....	158,840	239,008	180,913
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MOLASSES.—We hear of no transactions on the spot. Clayed is quoted 4 1/2 @ 5 rs, and Muscovado 5 @ 5 1/2 rs. In Matanzas fair clayed can be had at 4 rs.

RUM being scarce and in demand, 21 ° in chestnut pipes is now held at \$29 @ \$30—and in oak casks at \$35 @ \$36.

HONEY.—There being no stock on hand, the price is nominal at 4 1/2 rs. per gallon.

WAX is plentiful, and being dull, yellow can be had at \$8 @ \$9, and white at \$11 @ \$11 1/2 per @.

TOBACCO.—The supply of new continues very limited, owing to the late heavy rains rendering roads intransitable. Business on the whole has not been very active, for want of desirable qualities. The demand for New York has improved, and sales are reported of assorted lots and fillers at \$25 @ \$30 and \$14 @ \$18, respectively. Our stock of new is not large, mostly consisting of indifferent descriptions, which are held at comparatively high prices.

SEGARS.—Are without change.

COTTON.

The market early on Monday much depressed, but before business was fairly opened, the latest intelligence by the Moravian off

Farther Point, indicating a recovery of the decline in the Liverpool market, gave renewed steadiness to ours, which the later intelligence by the Cuba, of a farthing advance, and an active market on the 16th fairly checked the decline, at prices about one cent below the closing quotations of last Friday. The market since Wednesday, however, has simply ruled firm. There has been no general activity, and the speculative feeling which has heretofore ruled so strong, seems to be wholly wanting. The receipts keep up steadily to the highest average of the season, and stocks, although exports have been stimulated, are increasing in all the principal markets. The stocks on the Atlantic and Gulf seaboard, are now approximating 400,000 bales in all, and it will be seen that there is a large stock at Memphis. A gentleman from Augusta informs us that there are about 100,000 bales at and near that market, which are coming forward as rapidly as transportation can be obtained.

The views which we have heretofore expressed respecting the quantity of cotton to come forward, have been regarded as indicating too large a supply, we are content at this time to point to the record of the past three months, showing that our estimates have been constantly exceeded; and that if we are to be found finally in the wrong,—to have over-estimated the supply of cotton to be obtained from the South,—the evidence in support of that theory is as yet wholly wanting.

At to-day's market, there was a fair miscellaneous trade at steady prices. The following are closing quotations:

	Upland.	Florida.	Mobile.	N.O. & Tex.
Ordinary, per lb.....	35	35	35	36
Good Ordinary.....	40	40	41	41
Middling.....	44½	45	45	45½
Good Middling.....	48	49	49	49
Middling fair.....	50	51	51	52

The receipts of cotton for the week ending Thursday evening, have been as follows:

From	Bales.	From	Bales.
New Orleans.....	9,195	North Carolina.....	2,363
Mobile.....	1,164	Norfolk, &c.....	411
Florida.....	1,726	Per Railroad.....	3,836
Savannah.....	3,491	Foreign ports.....	594
Charleston.....	563		

Total for the week.....	23,223
Previously reported.....	230,778

Total since July 1st..... 254,001

The exports, last week, were as follows:

To Liverpool.....	5,003
To Bremen.....	137
To Cardiff.....	126

Total for the week.....	5,266
Previously reported.....	36,071

Total since July 1..... 41,337

SAVANNAH.—Dates are to 23d, and report as follows:

The receipts of Upland Cotton during the past week have been 4,762 bales, and of Sea Island 50 bales. The exports during the same period have been 6,192 bales of Upland and 334 bales Sea Island—leaving a stock on hand of 4,595 bales of Upland and 128 bales Sea Island. Our market has been quite active during the past week, and all grades of well packed cotton have found ready sale. A large portion of the cotton received this week has been in good order, and prices of all grades have advanced fully two cents per pound. The stock on sale continues very limited, and the receipts by wagons have been fair. We quote the market firm at the following rates, which show an advance of fully two cents per pound on last week's quotations: Ordinary 30@32, Middling 37@39, Strict Middling 39@40, Good Middling 41@42.

The receipts of Sea Island during the week have been quite light. The stock on sale is very limited, and there is a good inquiry for all descriptions. Real Sea Island, of the best grades, command 80 cents. The greater portion of the receipts are of an ordinary quality, and sell at 55@65 cents per pound.

RECEIPTS SINCE SEPTEMBER 16, 1865.

	Uplands.	Sea Island.
By River.....	4,338	34
By Central R. R.....	49	1
By Wagons.....	375	15
Total.....	4,762	50

EXPORTS SINCE SEPTEMBER 16, 1865.

	Uplands.	Sea Island.
This week.....	6,192	334
Previously.....	8,060	1,843
Total exports.....	14,252	2,177

STOCK ON HAND, 1865.

	Uplands.	Sea Island.
Stock Sept. 1.....	3,724	281
Received this week.....	4,762	50
Received previously.....	8,337	1,009
Total.....	16,823	1,340
Exported since 1st inst.....	12,228	1,212

Stock on hand Sept. 23, 1865..... 4,595 128

MEMPHIS.—Dates to the 22d bring the following report:

COTTON is less active and lower, owing to the reported decline of 1c in New York. Receipts by river, 419 bales. Shipments 2,000 bales; stock on hand 7,200 bales. We quote sales of 238 bales at the following rates:—Ordinary 31@32, Good ordinary 33@35, Low middling 35@37, Middling 38@39, Strict middling 39@41, Good middling 41@43, Middling fair 44@45.

CHARLESTON.—Dates are to the 22d, and report as follows:

With very limited supplies our transactions are necessarily small. The receipts during the week have amounted to about fifty bales of Sea Island, and 1,423 bales of Upland cotton. Some days since the European news brought information of an advance in the foreign market, and holders have, consequently, been very firm during the week. There has been an improvement of fully one cent per pound since our last report, and yesterday the market was very firm. Small lots were disposed of yesterday at 37 cents for Strict middling and 38 cents for Good middling cotton. Some few lots of Sea Islands and Mains have been sold at prices at from 70@95 cents. We quote:—Middling 36c, Strict middling 37c Good middling 38c.

COTTON STATEMENT.

	Sea Island.	Upland.
Stock on hand Sept. 1, 1865.....	362	1,610
RECEIPTS.		
From 1st to 12th inst.....	20	2,926
From 14th to 20th.....	50	1,423
	70	4,349
Total receipts to 20th.....	482	5,959
EXPORTED.		
From 15th to 21st.....	149	1,536
Previous.....	255	2,323
Total exports.....	404	3,859
Stock on hand.....	28	2,100

NEW ORLEANS.—Mail dates are to the evening of the 18th.

The regular report says:

"We have again to notice a quiet cotton market, the demand being checked by the large amount of previous sales not yet delivered, and the non-arrival of the steamship with the New York mail. With a limited stock prices were rather heavy, but factors generally adhered to their previous pretensions with continued firmness, and we still quote ordinary at 33@35c., good ordinary at 38@40c., low middling at 41@43c., and middling at 44@45c. The outside figures for the grades below middling are for strict classifications.

COTTON STATEMENT.

Stock on hand September 1st, 1865.....	bales	83,239
Received since Saturday.....	8,404	
Received previously.....	39,583	
		47,987
		131,226
Exported to-day.....	1,086	
Exported previously.....	34,834	
		35,920

Stock on hand and on ship-board not cleared..... 95,306

Telegraphic dates to the 26th quote middlings at 45c. No clue is given to receipts, except that freights have advanced.

MOBILE.—Dates to the 15th Sept, made the following report:

The receipts during the past week have been 17,437 bales, as follows: From the Alabama River, 8,803 bales; from Bigbee, 5,329; and by railroads, 3,392. The exports have been 7,938, viz.: To New York, 4,640; to Boston, 1,119; and to New Orleans, 2,229 bales. The stock on hand and on shipboard, not cleared, is 39,227 bales.

To-day (Friday) the demand has been confined to a few buyers, with a light stock on sale. The market closed quiet but firm, with sales of 900 bales at quotations: Ordinary, 32c.@33c.; good ordinary, 36c.; low middling, 39c.; middling, 40c.; strict middling, 41c.@42c.

MOBILE COTTON STATEMENT.

	Bales.
Stock on hand 1st September, 1864.....	24,290
Received this week.....	17,437
Received previously.....	9,140
	577
Total.....	50,867
Exported this week.....	7,988
Exported previously.....	3,625
	11,640

Stock on hand and on shipboard not cleared, Sept. 15, 1865..... 39,227

LIVERPOOL dates are to the 16th. Trade circulars report:

Very heavy imports, mostly East India, coupled with rather lower advices from America, caused our market to open dull, and prices were in many cases $\frac{1}{2}$ d to $\frac{3}{4}$ d lower. Manchester market, however, not having sympathized with the decline here, a much better tone has sprung up, and the above decline has been almost entirely recovered. On the 16th there was an advance of a farthing, with sales of 25,000 bales, making 45,000 bales for two days. The following quotations and statistics are from the circular of the 15th:

QUOTATIONS.

	Uplands.		Texas.		Orleans.		Sea Islands.
Ordinary.....	15 $\frac{1}{2}$	16	15 $\frac{1}{2}$	16	16 $\frac{1}{2}$	17	29
Good ordinary....	16 $\frac{1}{2}$	17 $\frac{1}{2}$	16 $\frac{1}{2}$	17 $\frac{1}{2}$	17 $\frac{1}{2}$	17 $\frac{1}{2}$	—
Low Middling....	17 $\frac{1}{2}$	8	17 $\frac{1}{2}$	8	18	..	—
Middling.....	18 $\frac{1}{2}$	..	18 $\frac{1}{2}$	..	18 $\frac{1}{2}$	..	34
Good Middling....	19	..	19	..	..	..	—
Middling Fair....	—	—	—	—	—	—	—
Fair.....	—	—	—	—	—	—	42

SALES.

	Trade.	Export.	Speculation	Total this week.	Total this Year.	Same time 1864.
American.....	3,930	1,570	370	5,870	221,800	207,140
East Indian....	23,730	13,720	9,780	48,230	1,161,150	939,990
Brazilian.....	1,680	2,380	300	4,360	243,170	163,310
Egyptian.....	6,000	640	320	6,960	356,830	265,090
Other sorts....	4,910	1,320	50	5,280	325,130	332,840
Total.....	49,250	19,630	21,330	70,700	2,308,060	1,908,370

IMPORTS.

	This Week.	This Year.	1864.
American.....	8,032	191,520	151,281
East Indian....	91,344	732,858	824,929
Brazilian.....	16,001	234,006	169,130
Egyptian.....	5,284	306,776	261,830
Other Sorts....	3,261	202,665	290,142
Total.....	126,877	1,718,425	1,697,312

STOCKS.

	This Day.		1864.		COTTON AT SEA	
	1865.	1864.	This Year.	1864.	This Year.	1864.
American..... bales	28,410	21,800	.....	.....	.....	.....
East Indian....	265,080	822,640	250,000	305,000	.....	.....
Brazilian.....	42,970	20,770	Piculs.	Piculs.	.....	.....
Egyptian.....	54,020	41,350	12,000	181,000	.....	.....
Other Sorts....	37,110	93,420	.....	.....	.....	.....
Total.....	407,590	499,980	.....	.....	.....	.....

BREADSTUFFS.

AN increase in the deliveries of Wheat at the Western markets has led to a check in the advance in this market, and caused some decline in those. Wheat touched extreme prices on Wednesday, but since has gradually receded for Spring Wheat, until last evening (Thursday) a decline of about six cents per bushel. The finer Winter Reds, however, have advanced ten cents per bushel. This quality is very scarce, and Southern millers appear to stand in pressing need of the same. The inferior quality of the Border State Wheats has also led to a demand for Seed Wheat, which is felt in the limited offerings. It were impossible, at this stage of the season, to deliver more than sufficient Wheat here to meet the wants of millers till the Spring arrivals, about the first of next June, and no considerable export can be looked for. Flour, however, may come forwarded by railroad all winter, and keep down speculative prices, because if Wheats are pushed too high in this market, Western Flour will undersell our local millers, and they will be compelled to stop. Corn is coming forward freely, but meeting a very heavy local demand, and but a proportion, being in sound shipping order, the export movement continues on a restricted scale. Oats and Barley have arrived sparingly, and prime qualities rule firm.

At to-day's market, there was a renewal of speculative demand, and the decline of the previous two days nearly recovered.

The following are closing quotations—

Flour, Superfine State and Western. ... per bbl.	\$7 40 @	\$7 85
do Extra State.....	8 00 @	8 35
do Shipping Roundhoop Ohio.....	8 70 @	9 00
do Extra Western, common to good.....	8 25 @	10 85
do Double Extra Western and St. Louis.....	11 00 @	14 50
do Southern, supers.....	8 75 @	10 60
do Southern, fancy and extra.....	10 75 @	14 50
do Canada, common to choice extra.....	8 20 @	11 50
do Rye Flour, fine and superfine.....	5 75 @	6 10
do Corn meal, Jersey and Brandywine.....	4 75 @	5 00
Wheat, Chicago Spring..... per bushel	1 58 @	1 65
do Milwaukee Club.....	1 60 @	1 70
do Red Winter.....	2 00 @	2 10
do Amber Michigan, &c.....	2 15 @	2 22
Corn, Western Mixed.....	79 @	93
do Western White.....	.. @	..
do Western Yellow.....	.. @	96
do Southern Yellow.....	94 @	..

do Southern White.....	.. @	..
Rye, Western.....	95 @	..
do North River.....	1 00 @	..
Oats, Western.....	50 @	61
do State.....	55 @	62
do Canada.....	.. @	..
Barley.....	1 20 @	1 38
do Malt.....	1 50 @	1 65

MILWAUKEE.—The receipts of Flour and Wheat at Milwaukee for ten weeks ending the 23rd inst., and the corresponding period of 1864, were as follows:

	1864		1865	
	Flour.	Wheat.	Flour.	Wheat.
1st week.....	3,258	165,776	8,098	215,926
2d ".....	4,943	175,244	6,422	316,118
3d ".....	3,518	179,413	9,249	317,870
4th ".....	2,008	123,370	8,722	276,180
5th ".....	1,404	73,483	8,100	249,625
6th ".....	1,714	80,631	6,489	182,759
7th ".....	5,599	89,698	7,117	245,401
8th ".....	5,950	118,554	9,275	325,754
9th ".....	6,907	139,191	8,743	375,938
10th ".....	8,515	163,628	13,910	398,162
Total.....	43,316	1,313,988	76,115	2,903,633
Increase.....	.....	.....	32,299	1,589,645

BREADSTUFFS AT CHICAGO.—The receipts of Flour and Grain during the week ending September 23, were as follows:

	Flour, bbls.	Wheat, bush.	Corn, bush.	Oats, bush.	Rye, bush.	Barley, bush.
Total.....	36,415	374,829	986,296	301,111	69,801	72,361
Cor. week, '64	35,426	443,253	246,542	742,192	90,319	42,876

The shipments of Flour and Grain during the same period, were as follows:

	Flour, bbls.	Wheat, bu.	Corn, bu.	Oats, bu.	Rye, bu.	Barley, bu.
Total.....	35,560	135,836	1,220,506	322,190	3,783	4,275
Cor. week, '64	23,674	249,475	468,040	564,250	7,725	9,211

The following tables show the receipts and shipments of Flour and Grain from January 1 to Sept. 23, for four year:

	1865.		1864.		1863.		1862.	
	Flour.	Wheat.	Flour.	Wheat.	Flour.	Wheat.	Flour.	Wheat.
Flour.....	761,337	892,375	983,436	1,174,948	.....	.....	.....	.....
Wheat.....	5,790,964	7,790,628	6,782,920	9,391,882	.....	.....	.....	.....
Corn.....	19,624,082	11,815,052	23,952,534	23,889,083	.....	.....	.....	.....
Oats.....	7,864,274	8,347,954	5,093,744	2,504,815	.....	.....	.....	.....
Rye.....	692,411	797,148	548,010	770,698	.....	.....	.....	.....
Barley.....	621,775	493,925	556,390	529,301	.....	.....	.....	.....

	1865.		1864.		1863.		1862.	
	Flour.	Wheat.	Flour.	Wheat.	Flour.	Wheat.	Flour.	Wheat.
Flour.....	628,506	888,857	1,076,439	1,180,999	.....	.....	.....	.....
Wheat.....	4,560,588	7,975,933	5,648,942	9,876,046	.....	.....	.....	.....
Corn.....	18,870,410	10,508,962	22,942,194	23,469,506	.....	.....	.....	.....
Oats.....	6,805,246	8,906,911	4,756,958	2,303,814	.....	.....	.....	.....
Rye.....	296,549	446,117	403,731	653,293	.....	.....	.....	.....
Barley.....	142,369	124,268	322,703	167,564	.....	.....	.....	.....

WEEKLY RECEIPTS AT LAKE PORTS.—The following will show the weekly receipts of Flour and Grain at the places indicated for the week ending Sept. 23:

	Flour, bbls.	Wheat, bushels.	Corn, bushels.	Oats, bushels.	Barley, bushels.	Rye, bushels.
Chicago.....	36,415	373,829	986,296	301,111	72,361	69,801
Milwaukee....	13,912	398,162	3,863	16,465	3,971	7,764
Toledo.....	40,903	83,930	56,423	14,978	400	3,462
Detroit.....	21,551	36,496	3,689	2,447	174	.....
Cleveland.....	1,886	42,277	22,796	18,293	2,405	1,200

Totals.....	114,661	934,694	1,073,067	352,894	79,311	82,227
Previous week..	110,782	838,543	1,285,703	456,630	74,152	80,038

EASTWARD MOVEMENT OF FLOUR AND GRAIN.—The following will show the shipments of Flour and Grain from the ports of Chicago, Milwaukee, and Toledo, for the week ending Sept. 23rd and destination:

	Flour, bbls.	Wheat, bushels.	Corn, bushels.	Oats, bushels.	Barley, bushels.	Rye, bush.
To Buffalo.....	30,657	358,615	969,775	275,899	100	.....
Oswego.....	.....	68,332	28,459	.....	.....	.....
Pt. Colborne..	.....	30,075	158,320	.....	.....	.....
Ogdensburgh..	3,024	21,500	30,700	.....	.....	.....
Cape Vincent..	.....	28,500	.....	.....	.....	.....
Dunkirk.....	9,429	.....	7,750	3,399	.....	.....
Cleveland....	.....	18,375	.....	.....	.....	.....
Saginaw.....	25	.....	600	1,500	.....	.....
Sarnia.....	19,177	.....	8,375	.....	.....	300
Kingston.....	.....	12,400	43,500	.....	.....	.....
Montreal....	.....	.....	12,000	.....	.....	.....
Other ports..	2,760	5,807	7,205	8,075	.....	1,000
By Railroad....	14,138	7,829	1,856	39,115	4,175	2,483

Totals.....	79,210	551,031	1,268,740	324,589	4,275	3,783
Previous week..	85,116	569,929	1,320,352	280,870	4,162	45,148

LIVERPOOL.—Dates are to the 16th of September. The trade circulars report:

"The weather still continues remarkably fine and hot, and the whole of the Wheat crop may now be considered safely gathered, and, with exception of what was housed at first, in good condition. The second crop of Hay is also reported as being unusually good and heavy. We have had very little animation in our Wheat trade, prices of which are nominally unaltered. There has been a fair consumptive inquiry for Indian Corn, and though a good deal has been received, prices have not given way more than 3d@6d per qr.

Deliveries of Wheat from our own farmers for the past week consist of 60,834 qrs; price 46s, against 43s 6d same period last year.

At this morning's market there was only a moderate attendance, and the demand for Wheat being quite of a retail character, the prices current on this day week were barely supported. Flour also was slow of sale. Indian Corn was less freely offered, and sold to a moderate extent for consumption at rather better prices; Mixed American 29s 3d @29s 6d.

Imports for past week consist of 13,280 qrs. Wheat, 33,200 qrs. Indian Corn, 6,388 sacks, and 694 bbls. Flour. Exports for same period consist of 2,447 qrs. Wheat, 4,212 qrs. Indian Corn, 955 sacks, and 1 bbl. Flour.

QUOTATIONS.

		s.	d.	s.	d.
Flour.	Extra State	23	0	@	24 0
do	Philadelphia and Baltimore... do	23	0	@	24 6
do	Ohio..... do	24	0	@	25 0
do	Canadian..... do	24	6	@	27 0
do	Sour and Heated..... do	21	0	@	23 0
Wheat.	Chicago and Milwaukie.....(per 100 lbs.)	8	8	@	9 0
do	Amber Iowa..... do	9	0	@	9 3
do	Red and Amber Winter..... do	9	0	@	9 4
do	White—Western..... do	9	3	@	10 0
Indian Corn.	Yellow.....(per 480 lbs.)	29	6	@	....
do	White..... do	32	0	@	33 0
do	Mixed..... do	29	6	@	....
Peas.	Canadian.....(per 504 lbs.)	37	0	@	38 0
Oatmeal,	do.....(per 240 lbs.)	23	0	@	25 0

THE DRY GOODS TRADE.

The Dry Goods Market has rallied, seemingly from its own inherent strength, from the utter stagnation of last week and is again buoyant and firm. The attempt to break the market, so apparent in the operations of some leading jobbers, failed almost wholly in its effect. Prices of standard goods receded two or three cents, but that was a slight concession from what was anticipated by the large reductions made by jobbers in the early part of last week. Standard goods fell from 37½ to 34, where they have remained, although in a few instances they are held at 35, owing to the scarcity of goods. Of course under this firmness on the part of first hands and a lack of goods, the jobbers have again advanced their prices to the near vicinity of two weeks ago. The sudden fall of goods in jobbers' hands called back the frightened trade, and there has been a good degree of activity during the week. At the concessions made by the agents, all grades of goods have been taken as soon as they arrived, and the small accumulation has been entirely cleared out during the past two days. The scarcity of goods keeps up prices to a figure far above cost of production, which must continue until the present active demand from the South and West is supplied. The mills are crowded to their utmost capacity, and the product is at the present time very great, but not equal to the wants of the country.

BROWN SHEETINGS AND SHIRTINGS are firm and scarce for the finer grades. The sales have increased during the week and the market is almost bare of goods. The prices are three and a half cents lower than two weeks ago for standards, at which goods are quickly taken. There was a better feeling noticeable among agents, and much less difficulty in obtaining figures. Appleton A, Atlantic A., P. A., A. H., & P. H., are held at 34 cents; Amory and Indian Head A. and Wachusett sold quickly at 34 cents, now held at 35. Indian Orchard S. Atlantic Shirts P. E. and H. are also held at 35. Appleton B. sells at 40; D. 31, W. 48, and N. at 26. Augusta Mills 4-4 at 32½, and 7-8 at 27½. Auburn 27, Indian Queen 30, and Rocky Point Sheetings at 33. Atlantic heavy Shirts at 29, and fine Sheetings at 36½. Indian Orchard W. at 31, B. B., & O. at 36, N. at 37, and A. at 38. Newmarket 33 inch at 35, and 36 inch at 36. Nashua A. 33.

BLEACHED SHEETINGS AND SHIRTINGS are again firm and in good demand. The market is poorly supplied and mostly sold to arrive at value. Prices are some 10 cents on a yard lower than before the reaction but firm at this reduction, and there is a great scramble among the jobbers for goods as soon as they arrive. There are no Walthams in market. Bartlett Steam Mills, 33 inch sell at 42½, 44 inch at 47½, 5-4 at 55, and 7-8 at 40. Uxbridge imp. 45, Attawaugan XX. are held at 43.

DRILLS are scarce for heavy grades and high, and would bring

high figures were they in market. Amoskeag are valued at 37 cents.

CORSET JEANS are scarce and firmer. Indian Orchards are held at 32c, New Market 33c.

COTTON FLANNELS have suffered but little in the reduction in prices on other goods, and are scarce and firm. Columbia is held at 40c.

STRIPES and TICKS are also steady and firm, with but little variation in prices. In most instances they are sold ahead at value. Willow Brook Mills Ticks are held 4-4 at 85c, and ½ at 70c, Atlantic 7-8 50c, Concord 4-4 40c, Pacific extra ½ 50c, Union checks 3x3 and 6x3 at 47½c, and Ringold fast plaids at 33c.

DENIMS and COTTONADES are also steady, and sell at firm prices as fast as received.

PRINT CLOTHS are scarce, and no sales are known to have taken place here or at Providence.

PRINTS have fluctuated somewhat. Falling off early in the week and again advancing. The sales have been larger and prices are now quite firm. Sprague's prints are sold out and no goods are expected for some days. Columbia Fall Madders are held at 28c, Concord purples 29, Wauregan rubies, prints and purples, 32c, Merimacs W closed out at 34c, D at 32c, Garners are held at 32c, Amoskeag 29 a 30c, Duchess B 27½c, and Wamsutta 26½c.

GINGHAMS are steady and firm with fair demand. Willow Brook sells at 40c, Lancaster 35c.

JACONETS are also steady with no change in prices. Slater's sell at 31 cents.

SILISIAS and Cambrics are quiet. Slater's plain silisias sell at 32c, Indian Orchard at 36 a 45c. Cambrics Saratoga and Milton Mills at 20c, and Fancy Brand at 21c.

MOUSLIN DELAINES are steady at firm prices. Manchester sell at 35c, all wool and challies at 55c. Hamilton Delaines at 35c.

LINSEYS are steady, Highland Mills all wool sell at 50c, Park Mills No. 45 at 45c, No. 35 at 50c, and Miners' flannels at 60c.

WOOLEN GOODS have been steady and firm for desirable styles of cassimeres and satinets.

FOREIGN GOODS are more steady, and prices are slightly higher and firmer. The several auction sales have been well attended, and better prices have been realised, although considerably below that of two weeks ago.

Messrs. Wilmerding, Hoguet & Co. held a sale on Wednesday, consisting of woolen and tailoring goods. The offering was not large, but comprised many seasonable goods which brought fair prices, and some grades sold above the rates of last week. ¼ red padding brought 32 cents, fancy printed satinet 32 a 42, ¼ fancy wool cassimers 71, ¼ indigo blue coatings 70, fancy make black cassimere \$1.17½, fine fancy do \$1.77½, ¼ black tricots \$1.70, ¼ indigo blue cloths 67½, blue twilled flannel 61 a 62½, fancy cassimere vestings \$1.55 a \$1.75, Lyons all silk fancy vestings \$3.25 a \$3.60, Lyons all silk black velvets \$4.05, sealskin cloakings \$1.15 a \$1.40.

Messrs. Hadden & Co. held a sales of carpets &c. on Wednesday. The offering was in less variety than usual from the fact that the productions of the various manufacturers are well sold up at private sale. This firm hold regular weekly sales of this class of fabrics, put up in lots adapted to the general wants of the trade, and which have thus far been quite satisfactory. Carpet paper brought 92 cents, J. C. & Sons' H. tapestry rugs \$4.10 each, do F velvet do \$5, 12-4 printed drugget squares \$9.50, 12-4 crimson do \$10, 14-4 green do \$11.75, 12-4 printed drugget \$2.62½ per yard, Extra cottage carpeting 41½ a 42c, 4-4 ingrain, cotton chain, wool filling 65½ a 70, made by Thos. Maywhirter.

Messrs. Kobbe & Corlies held a special sale of ribbons, millinery, silks, velvets &c., at 4 months. The ribbons were of the importation of Messrs. Solelisc Freres, and presented one of the largest and most attractive offerings, in the variety of colors and quality. made this season. In the present state of the market prices were not fully sustained, but there were nearly twelve hundred cartons in duplicate sold, in addition to the sample lots, at about 2½ a 5 per cent reduction from the rates obtained at room sales. The silks and velvets were generally sold at satisfactory prices.

A sale of woolens and tailoring goods by Messrs. Wilmerdings & Mount on Tuesday, passed off with considerable spirit at satisfactory prices. Linen ducks brought 22½ a 23c, 6-4 blouse linen 23 a 24c; 4-4 Spanish linen 30c, 7-8 elastic linen coatings 30½c, black

PRICES CURRENT.

WHOLESALE.

All goods deposited in public stores or bonded warehouses must be withdrawn therefrom, or the duties thereon paid within one year from the date of the original importation, but may be withdrawn by the owner for exportation to Foreign Countries, or may be transhipped to any port of the Pacific, or Western Coast of the United States, at any time before the expiration of three years from the date of the original importation, such goods on arrival at a Pacific or Western port, to be subject to the same rules and regulations as if originally imported there; any goods remaining in public store or bonded warehouse beyond three years shall be regarded as abandoned to the Government, and sold under such regulations as the Secretary of the Treasury may prescribe.

In addition to the duties noted below, a discriminating duty of 10 per cent. ad val. is levied on all imports under flags that have no reciprocal treaties with the United States.

On all goods, wares, and merchandise, of the growth or produce of Countries East of the Cape of Good Hope, when imported from places this side of the Cape of Good Hope, a duty of 10 per cent. ad val. is levied in addition to the duties imposed on any such articles when imported directly from the place or places of their growth or production; Raw Cotton and Raw Silk excepted.

The ton in all cases to be 2,240 lb.

Ashes—Duty: 15 cent ad val. Produce of the British North American Provinces, free.

Table with 2 columns: Item (Pot, Pearl) and Price (per 100 lb).

Of 209 lb and upward

Beeswax—Duty, 20 cent ad val. American yellow

Bread—Duty, 30 cent ad val. Pilot, Navy, Crackers

Breadstuffs—See special report.

Bristles—Duty, 15 cents; hogs hair, 1 cent. American, gray and white

Butter and Cheese.—Duty: 4 cents. Produce of British North American Provinces, free.

The market for butter has been dull and prices decreasing. With the cooler weather the supply is increased. Cheese is firmer and higher.

Table with 2 columns: Butter items (Orange & Sussex, Half-firkin tubs, etc.) and Prices.

Table with 2 columns: Cheese items (Factory made dairies, Farm dairies, etc.) and Prices.

Candles—Duty, tallow, 2 1/2; spermaceti and wax, 8; stearine and adamantine, 5 cents per lb.

Table with 2 columns: Sperm, Refined sperm, Stearic, Adamantine and Prices.

Cement—Rosendale

Chains—Duty, 2 1/2 cents per lb. One inch and upward

Table with 2 columns: Coal items (Liverpool Orrel, Liverpool House Cannel, etc.) and Prices.

Table with 2 columns: Cocoa items (Caracas, Maracaibo, Guayaquil) and Prices.

Coffee—Duty: When imported direct in American or equalized vessels from the place of its growth or production; also, the growth of countries this side the Cape of Good Hope when imported indirectly in American or equalized vessels, 5 cents per lb; all other 10 cent ad valorem in addition.

The market is firm, but shows no material change in prices from last week.

Table with 2 columns: Coffee items (Rio, do good, do fair, etc.) and Prices.

Copper—Duty, pig, bar, and ingot, 2 1/2; old copper, 2 cents per lb; manufactured, 30 cent ad val; sheathing copper and yellow metal, in sheets 42 inches long

Table with 2 columns: Cordage items (Duty, tarred, 3; untarred Manila, etc.) and Prices.

Table with 2 columns: Corks items (Duty, 50 cent ad val. Regular, quarts, etc.) and Prices.

Cotton—See special report.

Drugs and Dyes—Duty, Alcohol, 40 cents per gallon; Aloes, 6 cents per lb; Alum, 60 cents per 100 lb; Argols, 6 cents per lb; Arsenic and Assafetida, 20; Antimony, Crude and Regulus, 10; Arrowroot, 30 cent ad val; Balsam Capivi, 20; Balsam Tolu, 30; Balsam Peru, 50 cents per lb; Calisaya Bark, 30 cent ad val; Bi Carb. Soda, 1 1/4; Bi Chromate Potash, 3 cents per lb; Bleaching Powder, 30 cents per 100 lb; Refined Borax, 10 cents per lb; Crude Brimstone, \$6; Roll Brimstone, \$10 per ton; Flor Sulphur, \$20 per ton, and 15 cent ad val; Crude Camphor, 30; Refined Camphor, 40 cents per lb; Carb. Ammonia, 20 cent ad val; Cardamoms and Cantharides, 50 cents per lb; Castor Oil, \$1 per gallon; Chlorate Potash, 6; Caustic Soda, 1 1/4; Citric Acid, 10; Copperas, 1/4; Cream Tartar, 10; Cubebs, 10 cents per lb; Cutch, 10; Chamomile Flowers, 20 cent ad val; Epsom Salts, 1 cent per lb; Extract Logwood, Flowers Benzola and Gamboge, 10 cent; Ginseng, 20; Gum Arabic, 20 cent ad val; Gum Benzoin, Gum Kowrie, and Gum Damar, 10 cents per lb; Gum Myrrh, Gum Senegal, Gum Geeda and Gum Tragacanth, 20 cent ad val; Hyd. Potash and Resublimed Iodine, 75; Ipecac and Jalap, 50; Lic. Paste, 10; Manna, 25; Oil Anis, Oil Lemon, and Oil Orange, 50 cents; Oil Cassia and Oil Bergamot, \$1 per lb; Oil Peppermint, 50 cent ad val; Opium, \$2 50; Oxalic Acid, 4 cents per lb; Phosphorus, 20 cent ad val; Pruss. Potash, Yellow, 5; Red do, 10; Rhubarb, 50 cents per lb; Quicksilver, 15 cent ad val; Sal Eratus, 1 1/4 cents per lb; Sal Soda, 1/4 cent per lb; Sarsaparilla and Senna, 20 cent ad val; Shell Lac, 10; Soda Ash, 1/4; Sugar Lead, 20 cents per lb; Sulph. Quinine, 45 cent ad val; Sulph. Morphine, \$2 50 per oz; Tartaric Acid, 20; Verdigris, 6 cents per lb; Sal Ammoniac, 20; Blue Vitriol, 25 cent ad val; Etherial Preparations and Extracts, \$1 per lb; all others quoted below, FREE. Most of the articles under this head are now sold for cash. (All nominal.)

The market is active, and sales are large to all parts of the interior, especially South and West, at firm prices.

Large table with 2 columns: Various items (Acid, Citric, Alcohol, Aloes, etc.) and Prices.

Table with 2 columns: Items (Hyd. Potash, Fr. and Eng., Iodine, Resublimed, Ipecacuanha, Brazil, etc.) and Prices.

Duck—Duty, 30 cent ad val. Ravens, Light, Ravens, Heavy, Scotch, Gourock, No. 1, Cotton, No. 1

Table with 2 columns: Dye Woods items (Camwood, Fustic, Cuba, etc.) and Prices.

Feathers—Duty: 30 cent ad val. Prime Western, do Tennessee

Fish—Duty, Mackerel, \$2; Herrings, \$1; Salmon, \$3; other pickled, \$1 50 per bbl; on other Fish, Pickled, Smoked, or Dried, in smaller pkgs. than barrels, 50 cents per 100 lb. Produce of the British North American Colonies, FREE.

The market is quiet for cod, but mackerel is active and prices are advanced.

Table with 2 columns: Fish items (Dry Cod, Pickled Scale, Pickled Cod, Mackerel, etc.) and Prices.

Flax—Duty: \$15 per ton. Jersey

Fruit—Duty: Raisins, Currants, Figs, Plums and Prunes, 5; Shelled Almonds, 10; Almonds, 6; other nuts, 2; Dates, 2; Pea Nuts, 1; Shelled do, 1 1/4; Filberts and Walnuts, 3 cents per lb; Sardines, 50; Preserved Ginger, 50; Green Fruits, 25 cent ad val.

The market is unsettled between the old and new crops just arriving, but trade is active West and South.

Table with 2 columns: Fruit items (Raisins, do Layer, do Bunch, Currants, etc.) and Prices.

Furs and Skins—Duty, 10 cent ad val. Product of the British North American Provinces, FREE.

Market for furs nominal. No goods arriving. Skins firm.

Gold Prices—Add premium on gold for currency prices.

Table listing fur prices for various species like Beaver, Bear, Badger, Cat, etc., with columns for North and East, and Western prices.

Glass—Duty, Cylinder or Window Polished Plate not over 10x15 inches, 2 1/2 cents per square foot; larger and not over 16x24 inches, 4 cents per square foot; larger and not over 24x39 inches 6 cents per square foot; above that, and not exceeding 24x60 inches, 20 cents per square foot; all above that, 40 cents per square foot; on unpolished Cylinder, Crown, and Common Window, not exceeding 10x15 inches square, 1 1/2; over that, and not over 16x24, 2; over that, and not over 24x30, 2 1/2; all over that, 8 cents per lb.

American Window—1st, 2d, 3d, and 4th qualities. (Subject to a discount of 45 @ 50 per cent.) Table listing window sizes and prices.

English and French Window—1st, 2d, 3d, and 4th qualities. (Single Thick)—Discount 35 @ 40 per cent. Table listing window sizes and prices.

Gunny Bags—Duty, valued at 10 cents or less, per square yard, 3; over 10, 4 cents per lb.

Gunny Cloth—Duty, valued at 10 cents or less per square yard, 3; over 10, 4 cents per lb.

Gunpowder—Duty, valued at 20 cents or less per lb, 6 cents per lb, and 20 per cent ad val.; over 20 cents per lb, 10 cents per lb and 20 per cent ad val.

Hair—Duty FREE. Rio Grande, mixed (gold) per lb; Buenos Ayres, mixed (gold) per lb; Hog, Western, unwashed per lb.

Hay—North River, in bales per 100 lbs, for shipping.

Hemp—Duty, Russian, \$40; Manila, \$5; Jute, \$15; Italian, \$40; Suna and Sisal, \$15 per ton; and Tampico, 1 cent per lb.

Hides—Duty, all kinds, Dry or Salted, and Skins, 10 per cent ad val. Product of the British North American Provinces FREE. (Nominal.)

The market has been excited and active during the week with a considerable advance in prices.

Table listing hide and skin prices for various locations like B. A., Rio Grande, R. G. & B. A., etc.

Table listing commodity prices for items like Tampico, Vera Cruz, Porto Cabello, Minos, Rio Hache, Bogota, Truxillo, St. Domingo, Curacao, California, Dry, etc.

Honey—Duty, 20 cents per gallon. Cuba (duty paid) per gallon.

Hops—Duty: 5 cents per lb. Crop of 1865 per lb; do of 1864 per lb.

Horns—Duty, 10 per cent ad val. Produce of the British North American Provinces FREE. Ox, Rio Grande per lb; Ox, Buenos Ayres per lb.

India Rubber—Duty, 10 per cent ad val. Para, Fine per lb; Para, Medium per lb; Para, Coarse per lb; East India per lb; Carthagena, etc per lb; Guayaquil per lb.

Indigo—Duty FREE. Bengal per lb; Oude per lb; Kurpah per lb; Madras per lb; Manila per lb; Guatemala per lb; Caraccas per lb.

Iron—Duty, Bars, 1 to 1 1/2 cents per lb; Railroad, 70 cents per 100 lb; Boiler and Plate, 1 1/2 cents per lb; Sheet, Band, Hoop, and Scroll, 1 1/2 to 1 3/4 cents per lb; Pig, \$9 per ton; Polished Sheet, 3 cents per lb.

The market is poorly supplied with pig and English, and prices are firmer.

Table listing iron prices for Pig, Scotch, Best, No 1 (cash per ton), Pig, American, No. 1, Bar, Swedes, assorted sizes, Bar Swedes, assorted sizes, Bar, English and American, Refined, etc.

Ivory—Duty, 10 per cent ad val. East India, Prime per lb; East India, Billiard Ball per lb; African, West Coast, Prime per lb; African, Scrivellos, West Coast per lb.

Lead—Duty, Pig, \$2 per 100 lb; Old Lead, 1 1/2 cents per lb; Pipe and Sheet, 2 1/2 cents per lb. Galena per lb; Spanish per lb; German per lb; English per lb; Bar per lb; Pipe and Sheet per lb.

Leather—Duty: sole 35, upper 80 per cent ad val. The market is active for oak and hemlock, and prices have still further advanced.

Table listing leather prices for Oak, (slaughter), light, do middle, do heavy, do crop, Hemlock, middle, R. Grande & B. Ayres, do middle, California, do middle, Orinoco, etc., do light, R. Grande & B. Ayres, do light, California, do light, Orinoco, etc., do heavy, R. Grande & B. Ayres, do Ayres, do heavy, California, do heavy, Orinoco, etc., do good damaged, do poor damaged, do upper, in rough, slaughter, Oak, upper, in rough, slaughter.

Lime—Duty: 10 per cent ad val. Rockland, common per bbl; do heavy per bbl.

Lumber, Woods, Staves, Etc.—Duty Lumber, 20 per cent ad val.; Staves, 10 per cent ad val.; Rosewood and Cedar, FREE. Lumber and Timber of all kinds, unmanufactured, product of the British North American Provinces, FREE. Spruce, Eastern per M feet; Southern Pine per M feet; White Pine Box Boards per M feet; White Pine Merchant Box Boards per M feet; Clear Pine per M feet.

Table listing lumber prices for Laths, Eastern, Poplar and W. wood B'ds & Pl'k, Cherry Boards and Plank, Oak and Ash, Maple and Birch, Black Walnut.

STAVES—White oak, pipe, extra per M; do pipe, heavy per M; White oak, pipe, light per M; do pipe, culls per M; do hhd, extra per M; do hhd, heavy per M; do hhd, light per M; do hhd, culls per M; do bbl, extra per M; do bbl, heavy per M; do bbl, light per M; do bbl, culls per M; Red oak, hhd, heavy per M; do hhd, light per M; HEADING—white oak, hhd per M.

Mahogany, Cedar, Rosewood—Duty free. Mahogany, St. Domingo, crotches, per foot; do St. Domingo, ordinary logs per lb; do Port-au-Platt, crotches per lb; do Port-au-Platt, logs per lb; do Nuevitas per lb; do Mansanilla per lb; do Mexican per lb; do Honduras (American wood) per lb; Cedar, Nuevitas per lb; do Mansanilla per lb; do Mexican per lb; do Florida per lb; Rosewood, Rio Janeiro per lb; do Bahia per lb.

Molasses—Duty: 8 cents per gallon. New Orleans per gallon; Porto Rico per gallon; Cuba Muscovado per gallon; do Clayed per gallon. Nails—Duty: cut 1 1/2; wrought 2 1/2; horse shoe 5 cents per lb (Cash). Cut, 4d. @ 6d. per 100 lb; Clinch per lb; Horse shoe, forged (8d) per lb; Copper per lb; Yellow metal per lb; Zinc per lb.

Naval Stores—Duty: spirits of turpentine 30 cents per gallon; crude turpentine, rosin, pitch, and tar, 20 per cent ad val. Tar and turpentine, product of the British North American Provinces, free. (All cash.) The market is firm and quite active for all kinds. Turpentine, N. C. per 280 lb; Tar per bbl; Pitch per lb; Rosin, common and strained per lb; do No. 2 per lb; do No. 1 per lb; do Pale and Extra (280 lbs.) per lb; Spirits turpentine, Am per gallon.

Oil Cake—Duty: 20 per cent ad val. City thin oblong, in bbls. per ton; do in bags per ton; Western thin oblong, in bags per ton. Oils—Duty: linseed, flaxseed, and rape seed, 23 cents; olive and salad oil, in bottles or flasks, \$1; burning fluid, 50 cents per gallon; palm, seal, and cocoa nut, 10 per cent ad val.; sperm and whale or other fish (foreign fisheries,) 20 per cent ad valorem. Olive, 13 bottle baskets per lb; do in casks per lb; Palm, (duty paid) per lb; Linseed, city per lb; Whale per lb; do refined winter per lb; Sperm, crude per lb; do winter, bleached per lb; do do unbleached per lb; Lard oil per lb; Red oil, city distilled per lb; Straits per lb; Paraffine, 28 — 80 gr. deodorized per lb; Kerosene per lb.

Paints—Duty: on white lead, red lead, and litharge, dry or ground in oil, 3 cents per lb; Paris white and whiting, 1 cent per lb; dry ochres, 56 cents per 100 lb; oxides of zinc, 1 1/2 cents per lb; ochre, ground in oil, \$1.50 per 100 lb; Spanish brown 25 per cent ad val.; China clay, \$5 per ton; Venetian red and vermilion, 25 per cent ad val.; white chalk, \$10 per ton. The market is poorly supplied and prices high owing to the high prices of raw materials. Litharge, American per lb; Lead, red, American per lb; do white, American, pure, in oil per lb; do white, American, pure, dry per lb; Zinc, white, American, dry, No. 1 per lb; do white, American, No. 1, in oil per lb; Ochre, yellow, French, dry per lb; do ground in oil per lb; Spanish brown, dry per lb; do ground in oil per lb; Paris white, No. 1 per lb; do do Am per lb; Whiting, American per lb; Vermilion, Chinese per lb; do Trieste per lb; do American per lb; Venetian red, (N. C.) per cwt; Carmine, city made per lb; China clay per ton; Chalk per bbl; Chrome yellow per lb.

Petroleum—Duty: crude, 20 cents; refined, 40 cents per gallon.

Table with 3 columns: Item, Price, and Unit. Includes Crude, 40 @ 47 gravity, Refined, free, do in bond, Naptha, refined, Residuum.

Plaster Paris—Duty: lump, free; calcined, 20 cent ad val.

Table with 3 columns: Item, Price, and Unit. Includes Blue Nova Scotia, White Nova Scotia, Calcined, eastern, Calcined, city mills.

Provisions—Duty: cheese and butter, 4 cents; beef and pork, 1 cent; hams, bacon, and lard, 2 cents per lb. Produce of the British North American Provinces. Free.

The market has been variable during the week, especially with Pork and closes higher.

Table with 3 columns: Item, Price, and Unit. Includes Beef, plain mess, do mess, extra, do prime mess, do India, do India mess, Pork, mess, (new), do prime mess, do mess, Western, do prime, West'n, (old and new), Lard, in bbls, do kettle rendered, Hams, pickled, do dry salted, Shoulders, pickled, do dry salted, Beef hams.

Rags—(Domestic).

Table with 3 columns: Item, Price, and Unit. Includes White, city, Seconds, City colored, Canvas, Country mixed.

Rice—Duty: cleaned 2 1/2 cents per lb.; paddy 10 cents, and uncleaned 2 cents per lb.

Table with 3 columns: Item, Price, and Unit. Includes Carolina, East India, dressed.

Salt—Duty: sack, 24 cents per 100; bulk, 18 cents per 100 lb.

Table with 3 columns: Item, Price, and Unit. Includes Turks Islands, Cadiz, Liverpool, ground, do fine, Ashton's, do fine, Worthington's, do fine, Jeffreys & Darcy's, do fine, Marshall's, Onondaga, com. fine, do do, 210 lb bgs, do do, Solar coarse, Fine screened, do, F. F.

Saltpeetre—Duty: crude, 2 1/2 cents; refined and partially refined, 3 cents; nitrate soda, 1 cent per lb.

Table with 3 columns: Item, Price, and Unit. Includes Refined, pure, Crude, Nitrate soda.

Seeds—Duty: linseed, 16 cents; hemp, 1 cent per lb; canary, \$1 bushel of 60 lb; and grass seeds, 30 cent ad val.

Table with 3 columns: Item, Price, and Unit. Includes Clover, Timothy, reaped, Flaxseed, Amer. rough, Linseed, American, clean, do American, rough, do Calcutta (at New York), do Bombay (at New York).

Shot—Duty: 2 1/2 cents per lb.

Table with 3 columns: Item, Price, and Unit. Includes Drop and Buck.

Silk—Duty: free. All thrown silk, 35 cent.

Table with 3 columns: Item, Price, and Unit. Includes Tsatlees, No. 1 @ 3, Taysaams, superior, No. 1 @ 2, do medium, No. 3 @ 4, Canton, re-reeled, No. 1 @ 2, do usual reel, Japan, superior, do No. 1 @ 3, China thrown, Italian thrown.

Soap—Duty: 1 cent per lb, and 25 cent ad val.

Table with 3 columns: Item, Price, and Unit. Includes Castle.

Spelter—Duty: in pigs, bars, and plates, \$1 50 per lb

Table with 3 columns: Item, Price, and Unit. Includes Plates, foreign, do domestic.

Spices—Duty: mace, 40 cents; nutmegs, 50; cassia and cloves, 20; pepper and pimento, 15; and ginger root, 5 cents per lb. (All cash.)

The market is very firm, and a greater demand for shipment South and West than can be supplied.

Table with 3 columns: Item, Price, and Unit. Includes Cassia, in mats, Ginger, race and African, Mace, Nutmegs, No. 1, Pepper, Pimento, Jamaica, Cloves.

Steel—Duty: bars and ingots, valued at 7 cents per lb or under, 2 1/2 cents; over 7 cents and not above 11, 3 cents per lb; over 11 cents, 3 1/2 cents per lb and 10 cent ad val.

Table with 3 columns: Item, Price, and Unit. Includes English, cast, German, American, spring, English, spring.

Sugar—Duty: on raw or brown sugar, not above

No. 12 Dutch standard, 3; on white or clayed, above No. 12 and not above No. 15 Dutch standard, not refined, 3 1/2; above 15 and not over 20, 4; on refined, 5; and on Molado, 2 1/2 cents per lb.

Table with 3 columns: Item, Price, and Unit. Includes New Orleans, St. Croix, Porto Rico, Cuba, Muscovado, Fair refining, Good refining, Fair to good grocery, Havana White, do Yellow and Brown, Manila, Brazil, brown, Melado, Leaf, Crushed, Ground, White coffee, A, Yellow coffee.

Sumac—Duty: 10 cent ad val.

Table with 3 columns: Item, Price, and Unit. Includes Sicily.

Tallow—Duty: 1 cent per lb. Product of the British North American Provinces, free.

Table with 3 columns: Item, Price, and Unit. Includes American, prime, country and city.

Tea—Duty: 25 cents per lb

Table with 3 columns: Item, Price, and Unit. Includes Hyson, Common to fair, do Superior to fine, do Ex fine to finest, Young Hyson, Canton made, do Common to fair, do Superior to fine, do Ex fine to finest, Gunpowder & Imperial, Canton made.

Table with 3 columns: Item, Price, and Unit. Includes do do Com. to fair, do do Sup. to fine, do do Ex. f. to finest, H. Skin & Twankay, Canton made, do do Com. to fair, do do Sup'r to fine, do do Ex f. to finest, Uncolored Japan, Com. to fair, do do Sup'r to fine, do do Ex f. to finest, Oolong, Common to fair, do Superior to fine, do Ex fine to finest, Souchong & Congou, Com. to fair, do do Sup'r to fine, do do Ex f. to finest, Orange Pecco, Common to fine.

Tin—Duty: pig, bars, and block, 15 cent ad val.

Table with 3 columns: Item, Price, and Unit. Includes Plate and sheets and terne plates, Banca, Straits, English, Plates, charcoal I. C., do I. C. coke, Tobacco—Duty: leaf 38 cents per lb; and manufactured, 50 cents per lb.

A heavy business is doing in bright Virginia tobacco, those in order bringing full prices. In black work, a fair demand for fine sound navy lbs.

Table with 3 columns: Item, Price, and Unit. Includes Lugs (light and heavy), Common leaf do, Medium do do, Good do do, Fine do do, Selections do do, Conn. selected wrappers, do prime wrappers, do fair wrappers, do fillers, New York running lots, Ohio do, Pennsylvania do, Pennsylvania and Ohio fillers, Yara, Havana, fillers.

Tobacco—Duty: leaf 38 cents per lb; and manufactured, 50 cents per lb.

A heavy business is doing in bright Virginia tobacco, those in order bringing full prices. In black work, a fair demand for fine sound navy lbs.

Table with 3 columns: Item, Price, and Unit. Includes Lugs (light and heavy), Common leaf do, Medium do do, Good do do, Fine do do, Selections do do, Conn. selected wrappers, do prime wrappers, do fair wrappers, do fillers, New York running lots, Ohio do, Pennsylvania do, Pennsylvania and Ohio fillers, Yara, Havana, fillers.

Whalebone—Duty: foreign fishery, 1/2 ad val.

Table with 3 columns: Item, Price, and Unit. Includes South Sea, North west coast, Ochotsk, Polar.

Wines and Liquors—Liquors—Duty: Brandy, first proof, \$3 per gallon, other liquors, \$2.50.

Table with 3 columns: Item, Price, and Unit. Includes Navy lbs—Best, do Medium, do Common, Navy 1/2 lbs—Best, do Medium, do Common.

Wines and Liquors—Liquors—Duty: Brandy, first proof, \$3 per gallon, other liquors, \$2.50.

Table with 3 columns: Item, Price, and Unit. Includes Brandy—Duty: value set over 50 cents per gallon 20 cents per gallon and 25 cent ad valorem; over 50 and not over 100, 50 cents per gallon and 25 cent ad valorem; over \$1 per gallon, \$1 per gallon and 25 cent ad val.

Mr. W. H. Stairn who makes the following quotations, reports the market active during the past week, especially for Southern and Western consumption.

Table with 3 columns: Item, Price, and Unit. Includes Brandy—J. & F. Martell, Hennessy, Otard, Dupuy & Co.

Table with 3 columns: Item, Price, and Unit. Includes Pinet, Castillon & Co., Renault & Co., Jules Robin, Marrette & Co., United Vineyard Propr., Vine Growers Co., Other brands Cognac, Pellevoisin f.eres, A. Seignette, Hivert Pellevoisen, Alex. Seignette, Arzac Seignette, Other brands Rochelle, Rum—Jamaica, St. Croix, do New England, pure, Gin, Dewdrop, do Dewdrop, cases, do Grape Leaf, do J.H.J. Notel's Im. Eagle, do Continental, do Meder's Swan, do Cabinet, do Telegraph, do Rynben's P. A., do St. Nicholas, do Clover Leaf, Madeira, Sherry, do Cetta, do Coll, Port, do Spanish, do Burgundy, do pure juice, Sicily, Maderia, do Marseille, Malaga, dry, do sweet, Claret, in casks of 60 galls, do in cases, Champagne, Piper, Heldseick, do Widow Clicquot.

Wire—Duty: No. 0 to 18, uncovered, \$2 to \$3 50 per 100 lb, and 15 cent ad val.

Table with 3 columns: Item, Price, and Unit. Includes No. 0 to 18, No. 19 to 26, Telegraph, No. 7 to 11 Plain, Wool—Duty: costing 12 cents or less per lb, 3 cents per lb; over 12 and not more than 24, 6 cents; over 24 and not over 32, 10, and 10 cent ad valorem; over 32, 12 cents per lb, and 10 cent ad valorem; on the skin, 20 cent ad val. Produce of the British North American Provinces, free.

The wool market is exceedingly quiet.

Table with 3 columns: Item, Price, and Unit. Includes American, Saxony fleece, do full blood Merino, do 1/2 and 1/4 Merino, Extra, pulled, Superfine, pulled, No. 1, pulled, California, fine, unwashed, do common, unwashed, Peruvian, unwashed, Chilian Merino, unwashed, do Mestiza, unwashed, Valparaiso, unwashed, S. American Mestizo, unwashed, do common, unwashed, do Entre Rios, washed, do Creole, unwashed, do Cordova, washed, Cape Good Hope, unwashed, East India, washed, African, unwashed, do washed, Mexican, unwashed, Texas, Smyrna, unwashed, do washed, Syrian, unwashed.

Zinc—Duty: pig or block, \$1 50 per 100 lb; sheet 2 1/2 cents per lb.

Table with 3 columns: Item, Price, and Unit. Includes Sheet.

Freights—To LIVERPOOL:

Table with 3 columns: Item, Price, and Unit. Includes Cotton, Flour, Petroleum, Heavy goods, Oil, Corn, bulk and bags, Wheat, bulk and bags, Beef, Pork, To LONDON:

Freights—To LONDON:

Table with 3 columns: Item, Price, and Unit. Includes Heavy goods, Oil, Flour, Petroleum, Beef, Pork, Wheat, To GLASGOW:

Freights—To GLASGOW:

Table with 3 columns: Item, Price, and Unit. Includes Flour, Wheat, Corn, bulk and bags, Petroleum, Heavy goods, Oil, Beef, Pork, To HAVRE:

Freights—To HAVRE:

Table with 3 columns: Item, Price, and Unit. Includes Cotton, Hops, Beef and pork, Measurement goods, Wheat, in shipper's bags, Flour, Petroleum, Lard, tallow, cut meats, etc, Ashes, pot and pearl, To MELBOURNE (Br. ves.), To SYDNEY, N. S. W. (Br. ves.), To SAN FRANCISCO by clippers: Measurement goods, Heavy goods.

The Railway Monitor.

PACIFIC RAILROAD.—The Pacific Railroad of Missouri is at last completed from the Mississippi River to the confluence of the Kansas with the Missouri River. This important line extends from St. Louis, a distance of 283 miles, and is the first link in the great railroad which at no great distance in time will connect the Atlantic and Pacific States of the Union. The event transpired on the 19th September, 1865, when the same hand—that of the Hon. Luther M. Kennett—which turned the first spade of earth at the commencement of the enterprise, performed the finishing stroke by driving the last spike. The Pacific Railroad Company was incorporated by the Legislature of Missouri February 12, 1849, and was organized January 31, 1850. The formal breaking of the ground took place July 4, 1851. The road and equipment has cost about \$12,000,000, toward which the State has contributed \$7,000,000 in bonds, to secure which it holds a first lien on the property. At Kansas City this road will connect with the Union Pacific Railroad, E. D., which has already been opened to a point opposite Lawrence 40 miles west, and is now progressing towards the point where the main line of the Union Pacific Railroad will cross the hundredth meridian.

NORTHERN ILLINOIS RAILROAD.—The construction of the river section of this road is progressing rapidly. It is already in operation from Savanna to Fulton, 17 miles, and will probably be completed to Port Byron, 21 miles further south in the coming October. The company's charter extends to Rock Island, a distance of 17 miles from Port Byron; but this section will be constructed by the Chicago and Rock Island Company, and operated in common by the two companies. In connection with the Racine and Mississippi Railroad, a line of 197 miles will stretch from Racine on Lake Michigan to Rock Island on the Mississippi. This line is about to be consolidated under the title of the Western Union Railroad. The river line will be continued south to Quincy by the Warsaw, Rock Island and Galena Company.

RAILROAD DIVIDENDS.—The following companies have declared dividends :

Chicago and Rock Island, for the half year	5 per c.
Philadelphia, Wilmington, and Baltimore, for the half year	5 "
Pittsburg, Ft. Wayne, and Chicago, for the quarter.....	2½ "
Hartford and New Haven, for the quarter.....	3 "
Panama (and steamships) for the quarter.....	6 "

The Panama Company also distributes to the stockholders \$2,000,000 in stock, two shares being given to every holder of five shares.

BALTIMORE AND OHIO RAILROAD EXTENSIONS.—Two very important railroad enterprises, in which the West is interested, are now under full headway. The one is the construction of a railroad from Washington to Point of Rocks, on the Baltimore and Ohio Railroad, near Harper's Ferry; and the other is the completion of the Pittsburg and Connellsville Railroad, between Pittsburg and Cumberland, the latter also a point on the Baltimore and Ohio Railroad, 178 miles west of Baltimore. The Point of Rocks road will be 40 or 50 miles long. It is 70 miles now from Baltimore to Point of Rocks, and 91 miles from Washington to Point of Rocks, by the present railroad. By the new road it will only be 40 or 50 miles to Point of Rocks from Washington. It is being built by the Baltimore and Ohio Railroad Company. The Pittsburg and Connellsville road is 148 miles long; 59 miles are completed and in operation between Pittsburg and Connellsville; the remaining 89 miles will be completed, it is hoped, in about a year. When these two links are completed, there will be an air-line railroad from Chicago to Washington, as follows: Chicago to Pittsburg, by Fort Wayne and Chicago road, 468 miles; Pittsburg to Cumberland, by Pittsburg and Connellsville road, 148 miles; Cumberland to Washington, by Baltimore and Ohio and Point of Rocks road, 155 miles—total from Chicago to Washington, only 771 miles, or 71 miles shorter than the present shortest route by way of Harrisburg and Baltimore. The difference in time, however, will be still greater. It now requires 40 hours to go from Washington to Chicago. By the new route, through trains can easily be run in 30 hours; and that will be only 25 miles per hour.

COMPARATIVE MONTHLY EARNINGS OF PRINCIPAL RAILROADS.

Chicago and Alton.			Chicago & Northwestern.			Chicago and Rock Island.			Cleveland and Pittsburg.		
1863.	1864.	1865.	1863.	1864.	1865.	1863.	1864.	1865.	1863.	1864.	1865.
(281 m.)	(281 m.)	(281 m.)	(502 m.)	(502 m.)	(502 m.)	(182 m.)	(182 m.)	(182 m.)	(204 m.)	(204 m.)	(204 m.)
\$109,850	\$100,991	\$261,903	\$232,208	\$273,876	\$535,675	\$140,024	\$158,735	\$305,554	\$123,808	\$139,414	—
101,365	154,418	252,583	202,321	317,839	481,165	130,225	175,482	246,331	115,394	170,879	\$180,048
104,372	195,803	288,159	221,709	390,355	506,290	122,512	243,150	289,403	135,211	202,857	—
122,084	162,723	263,149	240,051	371,461	467,710	126,798	185,013	186,172	140,952	193,919	—
132,301	178,786	312,316	230,209	466,830	568,904	144,995	198,679	227,260	152,662	203,514	215,563
145,542	206,090	343,985	359,888	565,145	727,193	170,937	243,178	311,180	160,569	—	—
149,137	224,257	315,944	275,506	482,054	688,171	139,142	224,980	232,728	182,655	214,533	226,047
157,948	296,546	391,574	299,607	519,306	743,359	160,306	271,140	288,095	182,085	264,637	243,417
170,044	354,554	—	473,186	655,364	—	210,729	375,800	—	181,935	—	—
170,910	320,879	—	551,122	708,714	—	216,030	324,865	—	180,246	248,292	—
156,869	307,803	—	435,945	705,496	—	196,435	336,617	—	181,175	220,062	—
153,294	252,015	—	404,183	545,943	—	201,134	321,037	—	180,408	201,169	—
1,673,706	2,770,484	—	3,975,935	5,902,383	—	1,959,267	3,095,470	—	1,917,100	2,512,315	—
Erie Railway.			Hudson River.			Illinois Central.			Marietta and Cincinnati.		
1863.	1864.	1865.	1863.	1864.	1865.	1863.	1864.	1865.	1863.	1864.	1865.
(724 m.)	(724 m.)	(724 m.)	(150 m.)	(150 m.)	(150 m.)	(708 m.)	(708 m.)	(708 m.)	(251 m.)	(251 m.)	(251 m.)
\$845,695	\$984,837	\$908,341	\$458,953	\$501,231	\$525,936	\$299,944	\$327,900	\$546,410	\$38,203	\$77,010	\$88,112
839,949	934,133	886,039	425,047	472,240	418,711	271,085	416,588	522,555	53,778	74,409	86,626
956,445	1,114,508	1,240,626	366,802	356,626	424,870	275,643	459,762	592,276	60,540	89,901	93,503
948,059	1,099,507	1,472,120	270,676	278,540	311,540	289,224	423,797	491,297	64,306	72,389	82,186
848,783	1,072,293	1,339,279	244,771	281,759	351,759	334,687	406,373	454,604	35,326	83,993	73,842
770,148	1,041,975	1,225,528	202,392	253,049	310,049	407,992	510,100	590,061	40,706	78,697	110,186
731,243	994,317	1,152,803	190,364	273,726	—	343,929	423,578	527,888	58,704	91,809	106,651
687,092	1,105,364	1,364,126	219,561	306,595	—	511,305	586,964	661,548	52,864	94,375	112,155
816,801	1,301,005	—	268,100	361,600	—	478,576	799,236	—	77,112	93,078	—
965,294	1,222,568	—	302,174	340,900	—	496,433	661,391	—	83,059	93,546	—
1,024,649	1,224,909	—	295,750	340,738	—	487,679	657,141	—	76,764	96,908	—
1,035,321	1,334,217	—	484,550	507,552	—	424,531	603,402	—	68,863	95,453	—
10,469,481	13,429,643	—	3,726,140	4,274,556	—	4,571,028	6,329,447	—	710,225	1,038,165	—
Michigan Central.			Mich. So. North and Indiana.			Mil. and Prairie du Chien.			New York Central.		
1863.	1864.	1865.	1863.	1864.	1865.	1863.	1864.	1865.	1863.	1864.	1865.
(285 m.)	(285 m.)	(285 m.)	(524 m.)	(524 m.)	(524 m.)	(234 m.)	(234 m.)	(234 m.)	(656 m.)	(656 m.)	(656 m.)
\$242,073	\$252,435	\$306,324	\$248,784	\$256,600	\$363,986	\$67,130	\$102,749	\$98,183	\$920,272	\$921,831	\$899,478
245,858	273,848	279,137	230,508	304,445	366,361	76,132	115,135	74,283	790,167	936,587	581,372
236,432	348,802	344,228	257,227	338,454	413,322	44,925	88,221	70,740	867,590	1,059,028	915,600
238,495	338,276	337,240	268,613	330,651	366,245	88,177	140,418	106,689	911,395	1,105,664	1,300,000
236,453	271,553	401,456	264,835	267,126	353,194	106,967	186,747	146,943	839,126	1,004,435	1,204,435
206,221	265,780	365,663	241,236	315,258	402,122	111,260	212,209	224,838	841,165	1,029,736	—
193,328	263,244	329,105	189,145	279,129	309,083	71,587	139,547	—	818,512	1,055,793	—
215,449	346,781	413,501	238,012	355,264	474,706	69,353	113,399	—	840,450	1,273,117	—
308,168	408,445	—	308,106	402,219	—	155,417	168,218	—	1,079,551	1,450,076	—
375,488	410,802	—	375,567	407,107	—	205,055	178,526	—	1,041,522	1,194,435	—
339,794	405,510	—	332,360	448,934	—	138,342	149,099	—	1,045,401	1,157,818	—
306,186	376,470	—	348,048	411,806	—	112,913	117,013	—	1,157,818	1,039,902	—
3,168,065	3,970,946	—	3,302,541	4,120,391	—	1,247,258	1,711,231	—	11,069,853	13,230,417	—
Pittsburg, Ft. W., & Chicago.			Rome, Watert'n & Ogdensb.			St. Louis, Alton & T. Haute.			Toledo, Wabash & Western		
1863.	1864.	1865.	1863.	1864.	1865.	1863.	1864.	1865.	1863.	1864.	1865.
(468 m.)	(468 m.)	(468 m.)	(238 m.)	(238 m.)	(238 m.)	(210 m.)	(210 m.)	(210 m.)	(242 m.)	(242 m.)	(242 m.)
\$337,350	\$290,676	\$684,260	\$35,047	\$38,778	\$ —	\$109,808	\$100,872	\$170,078	\$86,321	\$79,735	\$144,084
366,598	457,227	696,738	31,619	54,735	—	110,603	147,485	153,903	91,971	95,843	139,171
461,985	611,297	886,511	36,912	60,006	—	120,310	160,497	202,771	103,056	132,896	155,753
462,987	588,066	738,107	43,058	60,361	—	123,115	157,786	169,299	132,111	123,987	144,001
427,094	525,751	601,238	44,835	72,452	91,172	113,798	149,855	177,625	134,272	127,010	138,738
395,845	532,911	650,311	—	—	—	123,949	155,730	173,722	152,585	156,338	194,525
350,753	506,640	612,127	49,673	71,302	90,050	118,077	144,942	162,570	105,554	139,626	*271,798
407,077	625,547	718,016	51,281	84,483	—	130,378	218,236	—	116,379	244,114	—
463,509	675,360	—	76,136	83,946	—	153,470	234,194	—	120,595	243,840	—
505,814	701,352	—	—	—	—	144,736	204,785	—	151,052	221,570	—
466,300	691,556	—	—	—	—	143,748	202,966	—	134,563	220,209	—
487,642	914,082	—	—	—	—	162,921	204,726	—	111,339	265,154	—
5,132,934	7,120,465	—	584,800	827,615	—	1,554,913	2,084,074	—	1,439,798	2,050,322	* 484 m.

RAILROAD, CANAL AND MISCELLANEOUS BOND LIST.

DESCRIPTION.	Amount outstanding.	INTEREST.		Principal payable.	MARKET.		DESCRIPTION.	Amount outstanding.	INTEREST.		Principal payable.	MARKET.	
		Rate.	Payable.		Bid.	Ask'd			Rate.	Payable.		Bid.	Ask'd
Railroad:							Railroad:						
<i>Atlantic and Great Western:</i>							<i>Des Moines Valley:</i>						
1st Mortgage, sinking fund, (Pa.)	\$2,500,000	7	Ap'l & Oct. 1879		94%		Mortgage Bonds	\$1,740,000	8	Feb. & Aug 1872			
2d do	2,000,000	7	do 1882				Income Bonds	348,000	7	J'ne & Dec. 1874			
Eastern Coal Fields Branch. do	400,000	7	do 1882				<i>Detroit and Milwaukee:</i>						
1st Mortgage, sinking fund, (N. Y.)	1,000,000	7	do 1879		94%		1st Mortgage, convertible	2,500,000	7	May & Nov. 1875			
2d do	777,500	7	do 1881				do	1,000,000	8	do 1864			
1st Mortgage, sinking fund, (Ohio)	4,000,000	7	do 1876		94%		<i>Detroit, Monroe and Toledo:</i>						
2d do	6,000,000	7	Jan. & July 1883				1st Mortgage	34,000	7	Feb. & Aug 1876			
<i>Atlantic and St. Lawrence:</i>							<i>Dubuque and Sioux City:</i>						
Dollar Bonds	988,000	6	Ap'l & Oct. 1866	85	86		1st Mortgage, 1st section	300,000	7	Jan. & July 1863			
Sterling Bonds	484,000	6	May & Nov. 1878				1st do 2d section	600,000	7	do 1864			
<i>Baltimore and Ohio:</i>							<i>Eastern (Mass.):</i>						
Mortgage (S. F.) of 1834	1,000,000	6	Ja Ap Ju Oc 1867	98			Mortgage, convertible	590,000	5	Jan. & July 1872			
do do 1855	1,128,500	5	Jan. & July 1875	100			do do	672,600	6	Feb. & Aug 1874	95	96%	
do do 1850	700,000	6	do 1880	100 1/4	101		<i>East Pennsylvania:</i>						
do do 1853	2,500,000	6	Ap'l & Oct. 1855	102			Sinking Fund Bonds	598,000	7	Ap'l & Oct. 1888			
<i>Bellevue Line:</i>							<i>Elmira and Williamsport:</i>						
1st Mortgage (B. & L.) convertible	368,000	7	Jan. & July 1866				1st Mortgage	1,000,000	7	Jan. & July 1873	99%		
1st do do extended	422,000	7	do '70-'79				<i>Erie Railway:</i>						
2d do do	116,000	7	do 1870				1st Mortgage	3,000,000	7	May & Nov. 1868	103		
1st do (P. & C.)	650,000	7	do 1870				2d do convertible	4,000,000	7	M'ch & Sep 1879	101		
2d do do	347,000	7	do				3d do	6,000,000	6	do 1883	100		
<i>Belvidere Delaware:</i>							4th do convertible	3,634,600	7	April & Oct 1880	96 1/2	97	
1st Mort. (guar. C. and A.)	1,000,000	6	J'ne & Dec. 1867				5th do do	1,002,500	7	June & Dec 1888			
2d Mort. do	500,000	6	M'ch & Sep 1885				<i>Erie and Northeast:</i>						
3d Mort. do	589,500	6	Feb. & Aug 1877				Mortgage	149,000	7	Jan. & July 1870			
<i>Blossburg and Corning:</i>							<i>Galena and Chicago Union:</i>						
Mortgage Bonds	150,000	6	May & Nov. 1871				1st Mortgage, sinking fund	1,981,000	7	Feb. & Aug 1882	99	101 1/2	
<i>Boston, Concord and Montreal:</i>							2d do do	1,336,000	7	May & Nov. 1875		100	
1st Mortgage	300,000	7	Feb. & Aug 1865	99			<i>Grand Junction:</i>						
1st do	200,000	6	do 1865				Mortgage	927,000	6	Jan. & July 1870			
2d do	250,000	7	Jan. & July 1870				<i>Great Western, (Ill.):</i>						
2d do	100,000	6	do 1870				1st Mortgage West. Division	1,000,000	10	April & Oct 1868			
Sinking Fund Bonds	200,000	6	do 1889				do do East. do	1,350,000	7	Jan. & July 1865			
<i>Boston and Lowell:</i>							<i>Hannibal and St. Joseph:</i>						
Mortgage Bonds	400,000	6	Jan. & July 1873	95 1/2	96		Land Grant Mortgage	3,344,000	7	April & Oct 1881	95	106	
<i>Buffalo, New York and Erie:</i>							Convertible Bonds	822,000	7	Jan. & July 1883			
1st Mortgage	2,000,000	7	J'ne & Dec. 1877		95 1/2		<i>Harrisburg and Lancaster:</i>						
2d Mortgage	426,714	7	May & Nov 1872				New Dollar Bonds	661,000	6	Jan. & July 1883			
<i>Buffalo and State Line:</i>							<i>Hartford and New Haven:</i>						
1st Mortgage	500,000	7	Ap'l & Oct. 1866				1st Mortgage	927,000	6	Feb. & Aug 1883			
Income	200,000	7	Jan. & July '69-'72				<i>Hartford, Providence and Fishkill:</i>						
Erie and Northeast	400,000	7	do 1870				1st Mortgage	1,037,500	7	Jan. & July 1876			
<i>Camden and Amboy:</i>							2d do sinking fund	1,000,000	6	do 1876			
Dollar Loans	1,700,000	6	Feb. & Aug 1883	88 1/2	90		<i>Housatonic:</i>						
Dollar Loan	867,000	6	May & Nov. 1889	100	100		1st Mortgage	191,000	6	Jan. & July 1877			
Consolidated (\$5,000,000) Loan	4,269,400	6	J'ne & Dec. 1893		100		<i>Hudson River:</i>						
<i>Camden and Atlantic:</i>							1st Mortgage	3,890,000	7	Feb. & Aug 1870	102 1/2		
1st Mortgage	490,000	7	Jan. & July 1873				1st do	110,000	6	do 1869			
2d do	493,000	7	Ap'l & Oct. 1879				2d do sinking fund	2,000,000	7	J'ne & Dec. 1885	102		
<i>Catawissa:</i>							3d do	1,840,000	7	May & Nov. 1877			
1st Mortgage	141,000	7	Feb. & Aug 1882				Convertible	1,002,000	7	do 1867			
<i>Central of New Jersey:</i>							<i>Huntington and Broad Top:</i>						
1st Mortgage	900,000	7	Feb. & Aug 1870	100 1/2	104		1st Mortgage	500,000	6	May & Nov 1870			
2d do	600,000	7	May & Nov. 1875	105			2d do	500,000	6	Feb. & Aug 1875			
<i>Central Ohio:</i>							<i>Illinois Central:</i>						
1st Mortgage W. Div.	450,000	7	Feb. & Aug 1890	84	92		1st Mortgage, convertible	7,975,500	7	April & Oct 1875	111		
1st do E. Div.	800,000	7	May & Nov 1890				1st do Sterling	2,896,500	6	do 1875			
2d do	800,000	7	M'ch & Sep 1865				Redemption bonds	2,086,000	6	do 1890			
3d do (Sink. Fund)	950,000	7	Ap'l & Oct. 1885				<i>Indiana Central:</i>						
4th do do	1,365,800	7	Jan. & July 1876	59			1st Mortgage, convertible	600,000	7	Jan. & July 1866			
Income	1,192,200	7	do '57-'62	57			2d do	364,000	10	do 1870			
<i>Cheshire:</i>							<i>Indianapolis and Cincinnati:</i>						
Mortgage Bonds	600,000	6	Jan. & July '95-'80	90			1st Mortgage	500,000	7	Jan. & July 1866			
<i>Chicago and Alton:</i>							2d do	400,000	7	do 1862			
1st Mortgage (Skg Fund), pref.	554,000	7	May & Nov. 1877		98		Real Estate Mortgage	200,000	7	do 1858			
1st do	2,400,000	7	Jan. & July 1892	97	98		<i>Indianapolis and Madison:</i>						
2d do income	1,100,000	7	Ap'l & Oct. 1882	87			1st Mortgage	685,000	7	May & Nov. 1881			
<i>Chicago, Burlington and Quincy:</i>							<i>Jeffersonville:</i>						
Trust Mortgage (S. F.) convert.	467,000	8	Jan. & July 1883	112			1st Mortgage	187,000	7	Mch & Sept 1861			
do do inconvert.	3,167,000	8	do 1883				2d do	392,000	7	April & Oct 1873			
Bonds, (dated Sept. 20, 1860)	680,000	7	M'ch & Sep 1890				<i>Joliet and Chicago:</i>						
<i>Chicago and Great Eastern:</i>							1st Mortgage, sinking fund	500,000	8	April & Oct 1883	92		
1st Mortgage	2,000,000	7	Ap'l & Oct. 1894				<i>Kennebec and Portland:</i>						
<i>Chicago and Milwaukee:</i>							1st Mortgage	800,000	6	April & Oct 1870	90	100	
1st Mortgage (consolidated)	2,000,000	7	Jan. & July 1898	92			2d do	230,000	6	do 1861			
<i>Chicago and Northwestern:</i>							3d do	250,000	6	do 1862			
Preferred Sinking Fund	1,250,000	7	Feb. & Aug 1885		100		<i>La Crosse and Milwaukee:</i>						
1st Mortgage	3,600,000	7	do 1885	81	84		1st Mortgage, Eastern Division	903,000	7	May & Nov. 1872			
Interest Bonds	756,000	7	May & Nov. 1863	81 1/2			2d do do	1,000,000	7	Jan. & July 1869			
2d Mortgage	2,000,000	6	do 1890				<i>Lehigh Valley:</i>						
Extension Bonds	484,000	7	Feb. & Aug 1865				1st Mortgage	1,465,000	6	May & Nov. 1873	92 1/2	94 1/2	
<i>Chicago and Rock Island:</i>							<i>Little Miami:</i>						
1st Mortgage	1,397,000	7	Jan. & July 1870	101			1st Mortgage	1,300,000	6	May Nov 1883		95	
<i>Cincinnati, Hamilton and Dayton:</i>							<i>Little Schuylkill:</i>						
1st Mortgage	379,000	7	do 1867				1st Mortgage, sinking fund	960,000	7	April & Oct 1877			
2d do	1,249,000	7	May & Nov. 1880		100		<i>Long Island:</i>						
<i>Cincinnati and Zanesville:</i>							Mortgage	500,000	6	Jan. & July 1870	85	86	
1st Mortgage	1,300,000	7	May & Nov 1893				Extension Bonds	225,000	7	May & Nov. 1890			
<i>Cleveland, Columbus and Cincinnati:</i>							<i>Louisville and Nashville:</i>						
1st Mortgage	510,000	7	Jan. & July 1890				1st Mortgage	1,804,000	7	Feb. & Aug 1883			
<i>Cleveland and Mahoning:</i>							1st Lebanon Branch Mortgage	41,000	7	do 18—			
1st Mortgage	850,000	7	Feb. & Aug 1873				1st Memphis Branch Mortgage	300,560	7	do 18—			
2d do	244,200	7	M'ch & Sep 1864				<i>Marietta and Cincinnati:</i>						
3d do	648,200	8	do 1875				1st Mortgage, dollar	1,691,293	7	Feb. & Aug 1892	82	87	
<i>Cleveland, Painesville and Ashtabula:</i>							1st do sterling	1,000,000	7	do 1892			
Dividend Bonds	900,000	7	Feb. & Aug 1880				<i>Michigan Central:</i>						
Sunbury and Erie Bonds	500,000	7	do 1878				Dollar, convertible	2,230,500	8	Feb. & Ang 1869			
<i>Cleveland and Pittsburg:</i>							do do	215,000	8	April & Oct 1882			
2d Mortgage	1,157,000	7	M'ch & Sep 1873		95		Sink. Fund, do	4,328,000	8	do 1882	113 1/2	113 1/2	
3d do convertible	1,72												

RAILROAD, CANAL AND MISCELLANEOUS BOND LIST (continued).

Table with columns: DESCRIPTION, Amount outstanding, INTEREST (Rate, Payable), Principal payable, MARKET (Bid, Ask'd). It lists various railroad, canal, and miscellaneous bonds with their respective terms and market values.

RAILROAD, CANAL, AND MISCELLANEOUS STOCK LIST.

Table with columns: COMPANIES, Stock out-standing, Dividend (Periods, Last p'd), Market (Bid, Askd). Includes sections for Railroad, Canal, and Miscellaneous.

Insurance and Mining Journal.

INSURANCE STOCK LIST.

COMPANIES. Marked thus (*) are partici- pating, and thus (†) write Marine Risks.	Dec. 31, 1864.		DIVIDEND.		Last sales in 30 d'ys.
	Capital.	Net Assets.	Periods.	Last paid.	
Joint Stock Fire:					
Adriatic.....	25 \$300,000	293,142	Jan. and July.	July.....5	
Aetna*.....	50 200,000	211,492	do	July 31 & 30	
Agricultural, (Watert'n).....	5 50,000	122,248			
Albany.....	100 200,000	187,467			
Albany City.....	100 200,000	200,645			
American*.....	50 200,000	440,084	Jan. and July.	July 31 & 50	
American Exchange.....	100 200,000	203,363	March and Sep	Sep.....5	
Arctic.....	50 500,000	529,167	Jan. and July.	July.....5	
Astor.....	25 250,000	270,827	Feb. and Aug.	Aug.....5	
Atlantic (Brooklyn).....	50 300,000	347,723	March and Sep	Sep.....5	
Baltic.....	25 200,000	192,631	May and Nov.	May.....4	
Beekman.....	25 300,000	233,536	Feb. and Aug.	Aug.....4	
Bowery.....	50 150,000	319,027	June and Dec.	June.....5	
Brevoort.....	25 300,000	132,306	Jan. and July.	July.....5	
Broadway.....	25 300,000	264,366	Feb. and Aug.	Aug.....6	
Brooklyn (L. I.).....	17 153,000	249,764	do	Aug.....10	
Capital City (Albany).....	100 200,000				
Central Park.....	100 150,000	159,079	Feb. and Aug.	Aug.....4	
Citizens'.....	20 300,000	474,177	Jan. and July.	July.....10	
City.....	70 210,000	306,652	Feb. and Aug.	Aug 4 p. sh.	
Clinton.....	100 250,000	289,454	Jan. and July.	July.....5	
Columbia*.....	100 500,000	495,466	do	July.....5	
Commerce.....	100 200,000	229,835	do	July.....5	
Commerce (Albany).....	100 200,000	239,144			
Commercial.....	50 200,000	269,319	Jan. and July.	July.....5	
Commonwealth.....	100 250,000	282,243	April and Oct.	April.....5	
Continental*.....	100 500,000	1,174,929	Jan. and July.	July.....7	
Corn Exchange.....	50 400,000	299,038	March and Sep	Sep.....5	
Croton.....	100 200,000	227,675	Jan. and July.	July.....5	
Eagle.....	40 300,000	401,922	April and Oct.	April.....7½	
Empire City.....	100 200,000	246,853	Jan. and July.	July.....7	
Excelsior.....	50 200,000	255,112	do	July.....5	102
Exchange.....	30 150,000	146,024	Feb. and Aug.	Aug.....57½	
Far Joint St'k (Meridian).....	100 50,000	72,880			
Firemen's.....	17 204,000	262,121	Jan. and July.	July.....5	
Firemen's Fund.....	10 150,000	141,396	do	July.....5	
Firemen's Trust (Bklyn).....	10 150,000	169,340	do	July.....5	
Fulton.....	25 200,000	230,229	do	July.....5	
Gallatin.....	50 150,000	162,744	May and Nov.	May.....6	
Gebhard.....	100 200,000	225,241	Feb. and Aug.	Aug.....5	
Germania.....	50 500,000	590,147	Jan. and July.	July.....5	
Glenn's Falls.....	10 100,000	159,602			
Globe.....	50 200,000	224,667	Jan. and July.	July.....5	
Goodhue*.....	100 200,000	221,062	do	July.....5	
Greenwich.....	25 200,000	261,138	Feb. and Aug.	Aug.....7	
Grocers'.....	50 200,000	214,373	March and Sep	Sep.....5	
Guardian.....	— 200,000				
Hamilton.....	15 150,000	167,778	Jan. and July.	July.....4	
Hanover.....	50 400,000	491,869	do	July.....6	
Harmony (F. & M.)†.....	50 300,000	403,183	do	July.....5	
Hoffman.....	100 200,000				
Home.....	100 2,000,000	2,929,628	Jan. and July.	July.....5	
Hope.....	50 200,000	214,017	do	Jan.....5	
Howard.....	50 300,000	433,998	do	July.....10	
Humboldt.....	100 200,000	234,925	do	July.....5	
Importers' and Traders'.....	50 200,000	213,413	do	July.....6	
Indemnity.....	100 150,000	159,054	Feb. and Aug.	Aug.....5	
International.....	100 1,000,000	1,079,164	April and Oct.	April.....5	
Iving.....	25 200,000	228,083	Feb. and Aug.	Aug.....5	
Jefferson.....	30 200,000	261,586	March and Sep	Sep.....8	
King's County (Brook'n).....	20 150,000	113,325	March and Sep	Sep.....5	
Knickerbocker.....	40 280,000	328,115	Jan. and July.	July.....5	
Lafayette (Brooklyn).....	50 150,000	157,483	do	July.....5	
Lamar.....	100 300,000	358,142	do	July.....5	
Lenox.....	25 150,000	184,916	March and Sep	Sept.....5	
Long Island (Brooklyn).....	50 200,000	298,778	Jan. and July.	July.....10	
Lincoln Fund.....	50 1,000,000				
Lorillard*.....	25 1,000,000		Feb. and Aug.	Aug.....5	
Manhattan.....	100 500,000	708,874	Jan. and July.	July.....5	
Market*.....	100 200,000	331,793	do	July.....10	
Mechanics' (Brooklyn).....	50 150,000	185,624	do	July.....5	
Mechanics' and Traders'.....	25 200,000	242,320	do	July.....5	
Mercantile.....	100 200,000	221,815	do	July.....3½	
Merchants'.....	50 200,000	293,503	do	July.....10	
Metropolitan*†.....	100 1,000,000		do	July.....5	
Montank (Brooklyn).....	50 150,000	169,572	do	July.....5	
Morris (and inland).....	100 200,000	233,295			
Nassau (Brooklyn).....	50 150,000	219,046	Jan. and July.	July.....7	
National.....	37½ 200,000	249,874	do	July.....8	
New Amsterdam.....	25 300,000	348,467	do	July.....5	
New World.....	50 200,000	203,224	do	July.....4	
N. Y. Cent. (Union Sp.).....	100 100,000	110,905			
N. Y. Equitable.....	35 210,000	253,079	Jan. and July.	July.....8	
N. Y. Fire and Mar.....	100 200,000	262,076	Feb. and Aug.	Aug.....6	
Niagara.....	50 1,000,000	1,164,291	Jan. and July.	July.....5	
North American*.....	50 1,000,000		June and Dec.	June 6 & 50	
North River.....	25 350,000	388,919	April and Oct.	April.....4	
Northwestern (Oswego).....	50 150,000	170,982	Jan. and July.	July.....5	
Pacific.....	25 200,000	244,289	do	July.....7½	
Park.....	100 200,000	217,876	do	July.....5	
Peter Cooper.....	20 150,000	163,247	Feb. and Aug.	Aug.....5	97½
People's.....	20 150,000	135,496	Jan. and July.	July.....5	
Phoenix†.....	50 500,000	664,987	do	July.....5	
Relle.....	50 200,000	249,750	do	July.....5	
Republic*.....	100 300,000	481,551	do	July 31 & 20	
Resolute*.....	100 200,000	232,191	do	July.....3½	
Rutgers'.....	25 200,000	208,016	Feb. and Aug.	August.....7	
St. Mark's.....	25 150,000	159,336	do	Aug.....5	
St. Nicholas†.....	25 150,000	156,707	do	Aug.....4	
Security*†.....	50 1,000,000	1,241,874	do	Aug.....7	
Standard.....	50 200,000	263,035	Jan. and July.	July.....5	
Star.....	100 200,000	200,559			
Sterling*.....	100 200,000	206,070			
Stuyvesant.....	25 200,000	219,139	Feb. and Aug.	Aug.....5	
Tradesmen's.....	25 150,000	180,310	Jan. and July.	July.....5	
United States.....	26 250,000	343,685	do	July.....5	
Washington*.....	50 400,000	600,527	Feb. and Aug.	Aug.....4	
Western (Buffalo).....	100 200,000	303,213			
Williamsburg City.....	50 150,000	159,226	Jan. and July.	July.....5	
Yonkers and New York.....	100 500,000	566,543	do	July.....5	
Joint Stock Marine:					
Columbian.....	100 2,000,000				
Great Western*.....	100 1,000,000	3,177,437			
Mercantile Mutual*.....	100 640,000	1,322,469			
Washington*.....	100 287,400	581,689			

MARINE MUTUAL INSURANCE SCRIP.

COMPANIES, &c.	Am'ts	Value.	COMPANIES, &c.	Am'ts	Value.
Atlantic. (6 p. c. Feb.)	\$	Per cent.	N. Y. Mutual. (6 p. c.)	\$	Per cent.
Scrip of 1864.....	2,599,520	@	Scrip of 1859.....	@	@
" 1865.....	2,705,060	@	" 1860.....	@	@
Limit \$1,000,000.			" 1861.....	@	@
Columbian. (6 p. c. Feb.)			" 1862.....	@	@
Scrip of 1862.....		@	" 1863.....	121,460	@
" 1863.....	255,000	@	" 1864.....	@	@
" 1864.....	350,000	@	" 1865.....	@	@
Limit \$1,000,000.			Orient Mutu- al. (6 p. c. Mar)		
Commercial. (6 p. c. July.)			Scrip of 1859.....	138,570	@
Scrip of 1859.....	83,120	95 @	" 1860.....	131,270	@
" 1860.....	81,120	90 @	" 1861.....	105,770	@
" 1861.....	48,660	85 @	" 1863.....	100,830	@
" 1862.....	84,120	80 @	" 1864.....	53,610	@
" 1863.....	78,700	75 @	Limit \$500,000.		
" 1864.....	126,540	72 @	Pacific Mutu- al. (6 p. c.)		
" 1865.....	103,850	70 @	Scrip of 1861.....	@	@
Limit \$500,000.			" 1862.....	@	@
Gt Western. (6 p. c. Feb.)			" 1863.....	@	@
Scrip of 1861.....	@	@	" 1864.....	180,790	@
" 1862.....	@	@	" 1865.....	@	@
" 1863.....	435,404	@	Limit \$500,000.		
" 1864.....	@	@	Sun Mutual. (6 p. c. Nov.)		
" 1865.....	@	@	Scrip of 1862.....	129,000	@
Limit \$1,000,000.			" 1863.....	224,000	@
Mercantile. (6 p. c. Feb.)			" 1864.....	195,000	@
Scrip of 1858.....	90,730	60 @	" 1865.....	549,000	@
" 1859.....	136,300	@	Limit.		
" 1860.....	80,130	@	Union. (6 p. c.)		
" 1861.....	42,700	@	Scrip of 1859.....	102,440	98 @ 100
" 1862.....	69,470	@	" 1860.....	180,650	90 @ 92
" 1863.....	111,530	@	" 1861.....	177,330	87 @ 89
" 1864.....	86,620	@	" 1862.....	130,180	83 @ 85
" 1865.....	101,340	39 @	" 1863.....	153,420	99 @ 81
Limit \$1,000,000.			" 1864.....	125,670	75 @ 77
Mutual of Buffalo (7 p. c)			" 1865.....	185,540	71 @ 73
Scrip of 1862.....	@	@	Limit \$500,000.		
" 1863.....	@	@	Washington Marine. (7 p. c.)		
" 1864.....	24,915	@	Scrip of 1863.....	10,000	65 @
" 1865.....	@	@	" 1864.....	30,000	45 @
Limit fixed by Trustees.			" 1865.....	30,000	30 @

THE MANHATTAN LIFE INSURANCE COMPANY.—We are requested to call attention to the advertisement of this Company. Its cash capital and accumulation now amounts to \$2,550,000, after having paid \$750,000 in dividends to policy holders and \$1,000,000 fire losses under policies issued. These figures are a good indication of past success, and under the same management a good sign for the future.

PETROLEUM STOCK LIST.

COMPANIES.	MARKET.		COMPANIES.	MARKET.	
	Bid.	Asked.		Bid.	Asked.
Adamantine Oil.....	1 60		Maple Shade of N. Y.		
Allegheny.....			Maple Shade of Phil.		
Allen Wright.....			Montana.....	8 50	8 60
Beekman.....			Mount Vernon.....		53
Bennehoff Reserve.....			National Oil of N. Y.		
Bennehoff Run.....	12 95	14 00	N. York, Phila. and		
Bergen Coal and Oil.....	14	19	Baltimore Consol		
Black Creek.....			Noble & Delamater		
Blood Farm.....			of Philadelphia.....		
Bradley Oil.....		2 00	Noble & Delamater		
Brevoort.....	10 00	14 00	Rock Oil.....		
Brooklyn.....			Northern Light.....		2 00
Buchanan Farm.....	1 28	1 30	Oceanic.....	55	60
California.....			Oil City Petroleum.....		
Cascade.....			Oil Creek of N. Y.....	1 15	1 28
Central.....	20 50	25 00	Pacific.....	</	

TABLE OF LETTER POSTAGES TO FOREIGN COUNTRIES.

The Asterisk (*) indicates that in cases where it is prefixed, unless the letter be registered, prepayment is optional; in all other cases prepayment is required.

Countries.	Not Exc. 1/2 o. cts.	Not Exc. 1/2 o. cts.
Acapulco.....	10	
Aden, British Mail, via Southampton ...	33	
Alexandria, Prussian closed mail (if prepaid 36c).....	*33	
do by Bremen or Hamburg mail.....	*30	
do French mail.....	*30	*60
do open mail, via England, by Am. pkt.....	21	
do open mail, via England, by British pkt.....	5	
Algeria, French mail.....	*15	*30
Arabia, British mail, via Southampton ...	33	
do do Marseilles....	39	45
Argentine Republic, via England.....	45	
do via France, in French mail from Bordeaux	30	60
Ascension, via England.....	45	
Aspinwall.....	10	
Australia, British mail via Sth'mpt'n ...	33	
do do Marseilles	39	45
do by private ship from New York or Boston.....	5	
do Fch. mail (Sth Austr'a Co.)	*30	*60
do by Beem. or Hamb'g mail via Marseilles and Suez....	50	102
do by Bremen and Hamb'g mail via Trieste.....	55	
Austria and its States, Prussian closed mail.....	*30	
do do Prussian closed ml. when prp'd ...	28	
do do by Brem. or Hamb'g mail.....	*15	
do do (except prov. in Italy) Fch. mail....	*21	*47
Azores Island, British mail via Por..	29	32
Baden, Prussian closed mail (if prep'd 28cts).....	*30	
do Bremen or Hamburg mail....	*15	
do French mail.....	*21	*42
Bahamas, by direct st'r from N. Y. ...	5	
Batavia, British mail via Southamt'n ...	45	
do do Marseilles, ...	53	
do French mail.....	30	60
Bavaria, Prussian closed mail.....	*30	
do do when prepaid ...	28	
do by Bremen or Hamb'g mail ...	*15	
do French mail.....	*21	*42
Belgium, French mail.....	*21	*42
do closed mail, via England, ...	*27	
do open mail, via London, by American packet.....	21	
do open mail, via London, by British packet.....	5	
do by French mail.....	*21	*42
Beyrout Prussian closed mail, (if prepaid, 38cts).....	*40	
do French mail.....	*30	*60
Bogota, New Granada.....	18	
Bolivia.....	34	
Brazils, via England,.....	45	
do France, in Fch. mail from Bordeaux.....	*33	*66
Bremen, Prussian closed mail,.....	*30	
do do do when prep'd ...	28	
do Bremen mail.....	*10	
do Hamburg mail.....	*15	
do French mail.....	*21	*42
Brit. A. Am. Prov., except Canada and New Brunsw'k not over 3,000 m. ...	*10	
do do do exceeding 3,000 m. ...	*15	
Brunswick, Prussian mail.....	*30	
do do when prep'd ...	28	
do by Brem. or Hamb'g ml. ...	*15	
do French mail.....	*21	*42
Buenos Ayres, via England.....	45	
do via France by French mail from Bordeaux..	30	60
Canada.....	*10	
Canary Islands, via England.....	33	45
Cape of Good Hope, Brit. mail, via Southampton..	45	
do do Brit. mail via Marseilles,....	53	
Cape de Verde Islands, via England	29	37
do do in Fch. mail, via Bord'x and Lisbon	30	60

Countries.	Not Exc. 1/2 o. cts.	Not Exc. 1/2 o. cts.
C. Am. Pac. Sloop, via Panama ...	10	
Ceylon, open mail, via London, by American packet.....	21	
do open mail, via London, by British packet.....	5	
do French mail.....	30	60
do Brit. mail, via Southampton ...	33	
do do Marseilles.....	39	45
Chili.....	34	
China, Brit. mail via Southampton ...	45	
do do Marseilles.....	53	
do do Br'n or Hmb'g ml. via Trieste.....	55	
do by Br'n or Hmb'g mail, via Marseilles and Suez.....	40	72
do French mail.....	30	60
do by mail to San Fran., thence by private ship.....	3	
Constantinople, Prus. closed mail, (if prepaid, 38c).....	*40	
do French mail.....	*20	*60
do by Br'n or Hmb'g mail. ...	*32	
do open mail, via London, by Am. packet.....	21	
do open mail, via London, by Brit. packet.....	5	
Corfu—see Ionoan Islands		
Corsica, British mail by Am. packet ...	21	
do do Brit. packet ...	5	
do French mail,.....	*15	*30
Costa Rica.....	10	
Cuba.....	10	
Curacao via England.....	45	
Denmark, Prus. closed mail (if prepaid, 33cts).....	*35	
do by Brem. or Hmb'g mail ...	*20	
do French mail.....	*27	*54
East Indies, open mail, via London, by American pack't.....	21	
do open mail, via London, by British packet.....	5	
do Prussian closed mail, via Trieste.....	68	
do (Lug. possessions,) Prus. closed mail, via Trieste..	36	
by Br'n or Hamb'g mail, via Marseilles and Suez....	40	72
do by Br'n or Hamb'g mail, via Trieste.....	64	
do French mail.....	30	60
Ecuador.....	34	
Falkland Islands, via England.....	33	
France.....	*15	*30
Frankfort, French mail.....	*21	*42
do Prussian closed mail....	*30	
do do do when prepaid.....	*28	
do Bremen or Hamburg mail ...	*15	
Gambia, via England.....	33	
Gaudaloupe, via England.....	45	
Guatemala.....	10	
German States, Prus. closed mail (if prepaid, 28c).....	*30	
do French mail.....	*21	*42
do Bremen mail.....	*15	
do (except Luxemburgh) Hamburg mail.....	*15	
Gibraltar, French mail.....	21	42
do open mail, via London, by Amn. pkt.....	24	
do open mail by British pkt. ...	1	
Great Britain and Ireland.....	*25	
Greece, Prussian closed mail, (if prepaid, 40c).....	*42	
do French mail.....	*30	*60
do by Bremen or Hamburg mail.....	*35	
do open mail, via London, by American pkt.....	21	
do open mail, via London, by British pkt.....	5	
Hamburg, by Hamburg' mail, direct from New York.....	*10	
do Bremen mail.....	*15	
do Prussian closed mail....	*30	
do do do when prepaid.....	28	
do French mail.....	*21	*42
Hanover, Prussian closed mail.....	*30	
do do when prepaid ...	28	
do by Bremen or Hamburg mail.....	*15	
do French mail.....	*21	*42
Hayti, via England.....	45	
Holland, French mail.....	*21	*42
do open mail, via London, by American pkt.....	21	

Countries.	Not Exc. 1/2 o. cts.	Not Exc. 1/2 o. cts.
Holland, open mail, via London, by British pkt.....	5	
Holstein, Prussian closed mail, (if prepaid, 33c).....	*35	
do by Bremen or Hamburg mail.....	*25	
do French mail.....	*27	*54
Honduras.....	35	
Indian Archipelago, French mail....	30	60
do British mail, via Marseilles.....	39	45
Ionian Islands, Prussian closed mail, (if prepaid, 36c).....	*38	
do French mail.....	*30	*60
do British mail, via England.....	35	49
Japan, British mail, via Southampton ...	45	
do do via Marseilles....	53	
do French mail.....	30	60
Liberia, British mail.....	33	
Lombardy, Prussian closed mail, (if prepaid, 40c).....	*42	
do by Bremen or Hamburg mail.....	*15	
do French mail.....	*21	*42
Luxumburg, Grand Duchy, Prussian closed mail.....	*30	
do Grand Duchy, Prussian closed mail, when prepaid.....	28	
do Grand Duchy, French mail.....	*21	*42
do Grand Duchy, Bremen mail.....	*15	
do Grand Duchy, Hamburg mail.....	*22	
Madeira, Island of, via England....	29	37
Majorca and Minorca, British mail....	33	
do do French mail..	21	42
Malta, Island of, open mail, via Lond. by American pkt..	21	
do op. mail, via Brit. pkt ...	5	
do French mail.....	*30	*60
Martinique, via England.....	45	
Mauritius, British mail, via South'pt'n ...	33	
do do via Marseilles	39	45
do French mail.....	30	60
Mexico, (except Yucatan, Matamoras and Pacific coast....	34	
do to places excepted above....	10	
Mecklenburg, (Strelitz and Schwerin,) Prussian closed mail....	*30	
do do when p'paid ...	28	
do (Strelitz and Schwerin,) by Bremen or Hamburg mail.....	*15	
do (Strelitz and Schwerin,) French mail.....	*21	*42
Montevideo, via England.....	45	
do via France, by Frn'h mail from Bordeaux.....	30	60
Naples, Kingdom of, Prus. clos'd mail ...	28	
do do French mail....	*21	*42
do do by Bremen and Hamburg mail. ...	22	
Nassau, N. Prov., by direct steamer from N. Yerk....	5	
Netherlands, The, French mail.....	*21	*42
do open mail, via Lon., by Amer. pkt....	21	
do open mail, via Lon., by British pkt....	5	
New Brunswick.....	*10	
Newfoundland.....	10	
New Granada, (except Aspinwall and Panama,).....	18	
New South Wales, British mail, via Southampton... ..	33	
do do British mail, via Marseilles.....	39	45
do do French mail....	*30	*60
do do by mail to San Francisco.....	3	
New Zealand, British mail, via Southampton.....	33	
do British mail, via Mars'ls	39	45
do French mail.....	*30	*60
Nicaragu, Pacific slope, via Panama ...	10	
do Gulf Coast of.....	34	
Norway, Prus. closed mail, (if p'paid, 42c).....	*46	
do by Bremen or Hamb'g mail, ...	*38	
do French mail.....	*33	*66
Nova Scotia—see Brit. N. American Provs.....		
Oldenburg, Prus. closed mail, (if prepaid, 28c).....	*30	

Countries.	Not Exc. 1/2 o. cts.	Not Exc. 1/2 c.
Oldenburg, by Bremen or Hamburg mail.....	*13	
do French mail.....	*21	*42
Panama.....		10
Paraguay, British mail, via England.....	45	
Peru.....		22
Philippine Islands, British mail, via Southampton.....	45	
do do British mail, via Marseilles.....	53	
do do French.....	30	60
Poland, Prussian closed mail (if prepaid, 35c.).....	*37	
do by Bremen or Hamb'g mail.....	*29	
do by French mail.....	*30	*60
Porto Rico, British mail, via Havana.....	34	
Portugal, British mail, via England.....	33	45
do by Bremen or Hamb'g mail.....	30	42
do by French mail, via Behobia.....	21	42
do do via Bord'x & Lis.....	30	60
Prussia, Prussian closed mail.....	*30	
do do do when prep.....	28	
do by Bremen or Hamburg mail.....	*15	
do French mail.....	*21	*42
Rom. or Pap. States Prus. closed mail.....	44	
do do French mail.....	*27	*54
do do Bremen or Hamburg mail.....	*28	
Romagna, Prussian closed mail (if prepaid, 40c.).....	*42	
Russia, Prussian closed mail (if prepaid, 35c.).....	*37	
do by Bremen or Hamb'g mail.....	*29	
do French mail.....	*30	*60
Sandwich Islands, by mail to San Francisco.....	3	
Sardinian States, Prus. cl'd mail (if prepaid, 40c.).....	*42	
do do French mail.....	*21	*42
do do Brem. or Ham. mail.....	*28	
Savoy, District of.....	*15	*30
Saxe-Altenburg, Prussian closed mail.....	*30	
do do when pre.....	28	
do by Bre. or Ham. mail.....	*15	
do French mail.....	*21	*42
Saxe-Coburg-Gotha, Meiningen and Weimar, Pr. cl'd m.....	*30	
do do do when pre.....	28	
do do do Brem. or Hamburg mail.....	*15	
do do do French mail.....	*21	*42
Saxony, King. of, Prus. cl'd m.....	*30	
do do do when pre.....	28	
do do by Brem. or Ham. m.....	*15	
do do French mail.....	*21	*42
Schleswig, by Brem. or Ham. mail.....	*25	
do French mail.....	*27	*54
do Prussian closed mail (if prepaid, 33c.).....	*35	
Sicilies, The Two, Prus. closed mail.....	47	
do do French mail.....	*21	*42
do do open m'l via Lon. by Amer. packet.....	21	
do do open m'l via Lon. by Brit. packet.....	5	
do do by Bremen or Hamburg mail.....	22	
Singapore, Brit. m'l, via Southampton.....	45	
do do via Marseilles.....	53	
do French mail.....	30	60
Spain, Brit. mail, by Amer. packet.....	21	
do do by British packet.....	5	
do French mail.....	21	42
do by Bremen or Hamburg mail.....	30	42
St. Thomas, by U.S. pkt., to Kingston, Jamaica.....	18	
do via Havana.....	34	
Sweden, Prus. cl'd mail (if prep'd, 36c.).....	*40	
do by Bremen or Hamburg mail.....	*33	
do French mail.....	*33	*66
Smyrna, Prus. cl'd mail (if prep'd, 38c.).....	*40	
do French mail.....	*30	*60
Switzerl'd, Pr. cl'd mail (if prep'd, 33c.).....	*35	
do French mail.....	*21	*42
do by Bremen mail.....	*19	
do by Hamburg mail.....	*19	
Syria, British mail, via Marseilles, by French packet.....	33	45
do French mail.....	30	60
Turkey in Europe, and Turkish Islands in the Mediterranean, except as herein mentioned:		
Prussian closed mail.....	28	
By Bremen or Hamburg mail.....	*32	
Open mail, via Lon., by Am. pkt.....	21	
do do by Brit. pkt.....	5	

Countries.	Not Exc. 1/2 o. cts.	Not Exc. 1/2 c.
Turkey in Europe, cities of, except as herein mentioned:		
By French mail, via Austria.....	21	*42
Turk's Island.....		19
Tuscany, Pr. cl'd mail (if prepaid, 40c.).....		*42
do French mail.....	*21	*42
do by Bremen or Hamburg mail.....		*28
Uruguay, via France, by French mail from Bordeaux.....	30	60
do British mail, via England.....		45
Van Diemen's Land, British mail, via Southampton.....		33
do British mail, via Marseilles.....	39	45
do French mail.....	30	60
Venetian States, Prus. closed mail (if prepaid, 28c.).....		*30
do French mail.....	*27	*54
do by Bremen or Hamburg mail.....		*15
Venezuela, British mail, via Southampton.....		45
West Indies, British.....		10
do not British (except Cuba).....		34

CHEAP AND PLEASANT SUMMER TRAVEL.

RARITAN AND DELAWARE BAY RAILROAD.
NEW YORK TO CAMDEN,
From Pier 3, N. R., Daily, at 11:45 A. M.,
connecting with trains for Red Bank, Long Branch, Manchester, Tom's River, Barnegat and Tuckerton; and 4:15 P. M. for Highlands, Middletown, Red Bank, Shrewsbury, Eatontown, Ocean Port, Branchport, Long Branch, Shark River, Farmingdale, Squampum, Bergen, Manchester and Tom's River. Fare to Long Branch, \$1.
The splendid steamer JESSE HOYT will leave as above daily, at 10:45 A. M. for Camden direct, through in five hours. Fare, \$2. Excursion tickets, good for three days, \$3.
From Camden, take the West Jersey Railroad for Cape May and all parts of West Jersey.

Francis & Loutrel,
45 MAIDEN LANE,
STATIONERS, STEAM PRINTERS,
LITHOGRAPHERS AND
BLANK BOOK MANUFACTURERS.
All kinds of Stationery, Paper and Account Books for Business, Professional and Private use Orders solicited.

Marine Insurance.

SUN Mutual Insurance COMPANY.
(INSURANCE BUILDINGS)
49 WALL STREET.
ASSETS, Oct. 4, 1864 - - - \$2,383,487 45
DIVIDEND THIRTY PER CENT.
This Company insures against Marine Risks on Vessels, Freight, and Cargo; also, against Inland Navigation Risks.
Premiums paid in gold will be entitled to a return premium in gold.
MOSES H. GRINNELL, Pres't.
EDWARD P. ANTHONY, Vice-Pres't
ISAAC H. WALKER, Sec'y.

MARINE AND FIRE INSURANCE.

METROPOLITAN INSURANCE CO.,
No. 108 Broadway, New York.
Cash Capital..... \$1,000,000
Assets July 1, 1865..... 1,400,000
This Company insures, at customary rates of premium against all Marine and Inland Navigation Risks on Cargo or Freight; also against loss or damage by Fire.
If Premiums are paid in Gold, Losses will be paid in Gold.
The Assured receive twenty-five per cent of the net profits, without incurring any liability, or in lieu thereof, at their option, a liberal discount upon the premium.
All losses equitably adjusted and promptly paid.
Scrip Dividend declared Jan. 10, 1865,
FIFTY PER CENT.
JAMES LORIMER GRAHAM, President.
ROBERT M. C. GRAHAM, Vice President.
EDWARD A. STANSBURY, 2d Vice Pres.
JOHN C. GOODRIDGE, Secretary.

Life Insurance.

NATIONAL LIFE

AND
Travelers' Insurance Co.
OF NEW YORK.

OFFICE, 243 BROADWAY.
Authorized Capital..... \$500,000

DIRECTORS:
EDWARD A. JONES, SAMUEL J. GLASSEY, T. B. VAN BUREN, SYLVESTER M. BEARD, ROBERT CROWLEY, WILLIAM COIT, J. C. DIMMICK, HENRY CLAWS, ALBERT WRIGHT, JOHN A. ISELIN, H. P. FREEMAN, NICHOLAS E. SMITH, JAMES R. DOW,
ORISON BLUNT, HOWELL SMITH, F. H. LUMMUS, WM. E. PRINCE, SYLVESTER TRATS, JOSEPH WILDE, A. A. LOW, CHAS. CURTISS, ASHER S. MILLS, WM. H. WEBB, HENRY J. RAYMOND, SILAS C. HERRING, SAMUEL W. TRUSLOW, RICHARD A. McCURDY.
EDWARD A. JONES, President.
WM. E. PRINCE, Vice-President.
ASHER S. MILLS, Secretary.
T. B. VAN BUREN, Treasurer.
S. TRATS, M.D., Medical Examiner.
E. H. JONES, Superintendent of Agencies.
E. F. FOLGER, General Railway Agent.

LIFE AND ENDOWMENT POLICIES

are issued on the Mutual plan. All the profits in this department are divided *pro rata* among the Policy Holders. All policies to be *incontestable* after five years from date, and non-forfeitable after two annual payments. A loan of one-third of the amount of premiums will be made; also, thirty days' grace given payment of premiums.

GENERAL ACCIDENT POLICIES

are granted, covering accidents of all descriptions, including the travelers' risk. If issued **WITHOUT COMPENSATION,** they provide for death, if caused by accident; but in case of injury only, the insured receives no compensation. If granted

WITH COMPENSATION,

the full amount assured is payable to the family in case of death caused by accident and occurring within three months from the date of injury. Or, in case of injury causing disability, the insured receives a weekly compensation until he is able to attend to his business, such time not to exceed twenty-six weeks. The policy covers all forms of Dislocations, Broken Bones, Sprains, Bruises, Cuts, Gunshot Wounds, Burns and Scalds, Bites of Dogs, Assaults by Burglers, Robbers, or Murderers, the action of Lightning or Sun-stroke, the effects of Explosions, Floods, and Suffocation by Drowning or Choking, and all other kinds of accidents.

TEN DOLLARS
secures a general Accident Policy for
TWO THOUSAND DOLLARS,
with a Weekly Compensation of
TEN DOLLARS.

TRAVELERS' INSURANCE TICKETS

for any length of time, from one day to twelve months are on sale at the various Railroad and Steamboat Ticket Offices and Agencies.

MARINE RISKS AND SPECIAL VOYAGES.

Policies are granted insuring against death by accident while sailing in steamer or sailing vessels; also for special voyages.
Full information, together with Tables of Rates, &c., can be obtained at the Home Office, or by application to the State Agent.

THE MUTUAL LIFE INSURANCE COMPANY OF NEW YORK.

CASH ASSETS, Sept. 1st, 1865, OVER \$13,500,000 00
FREDERICK S. WINSTON, President.
R. A. McCURDY, Vice-President.
Secretaries, } ISAAC ABBATT,
 } THEO. W. MORRIS.
Actuary, SHEPPARD HOMANS.

Life Insurance.

THE MANHATTAN LIFE INSURANCE COMPANY.

NOS. 156 AND 158 BROADWAY, N. Y.
Capital \$2,500,000
Cash Capital and Accumulation 2,550,000
Losses Paid 1,000,000
Dividends Paid to Policy-holders 750,000

From the great success of this Company, they are enabled to offer superior advantages to policy-holders. Life-policies are issued, payable in annual, or in one, five, or ten annual, installments; also, non-forfeiture endowment policies, payable in ten annual payments, which are paid at death, or on arriving at any particular age. Life insurance, as an investment, has no superior, as it has saved millions of dollars to the insured, and thousands of families from ruin. Dividends are paid to policy-holders, thus enabling them to continue their policies, if otherwise unable to do so.

This favorable feature has been the means of saving many policies that would have been forfeited for want of means to continue them, and, in several instances, families, once wealthy, have thus been saved from utter ruin.

HENRY STOKES, Pres. C. Y. WEMPLE, Secretary
 J. S. HALSBY, Ass. Sec. S. N. STEBBINS, Actuary.
 ABRAM DuBois, Medical Examiner.

Banks and Bankers.

Government Agency, and Designated Depository of the United States.

JOSEPH U. ORVIS, Pres't. JOHN T. HILL, Cash'r

THE NINTH NATIONAL BANK
 of the City of New York,

668 BROADWAY, CORNER OF FRANKLIN ST.

Terms for Banks and Bankers Accounts:

Takes New England money at 1-10 and New York State $\frac{1}{2}$ per cent. discount.

Checks on Albany, Troy, Boston, Philadelphia, and Baltimore at par.

Interest collected, and credited in Gold or Currency as directed.

Revenue Stamps supplied—\$20 with 4 $\frac{1}{2}$ ct. disc't
 do do do 100 4 $\frac{1}{2}$ do
 do do do 1,000 4 $\frac{1}{2}$ do

All classes of Government Securities bought and sold.

Redeems for National Banks, at present, without charge, using the Bills for the Army.

Receives National Currency at par, put to credit of any Bank, or pays Sight Drafts for it.

7-30 Notes bought and sold at market rates.

The United States 5 per cent., one year, and two year, and two year Coupon Notes, received on deposit from regular dealers, or those choosing to become so.

Will deliver new Fractional Currency, at your Bank, in sums not less than \$1,000, per Express, at market rates, and bags of \$50 1 cent and 2 cent, and \$30 3 cent coin, free of charge.

The above is in reply to numerous inquiries for terms. Any further information by writing to the undersigned.

The paid up Capital of this Bank is ONE MILLION DOLLARS, with a large surplus,

J. U. ORVIS, President.

J. T. HILL, Cashier.

New York, July 22 1865.

FOURTH NATIONAL BANK
 of the City of New York,

27 and 29 Pine Street.

DEPOSITORY AND FINANCIAL AGENT OF THE UNITED STATES,

HAVE FOR SALE, READY FOR DELIVERY

U.S. 7 3-10 Treasury Notes

Convertible, at Maturity, into

6 PER CENT. GOLD-BEARING BONDS

Also, United States 10-40 Bonds.

Do. 5-20 Bonds.

Do. 1 Year Certificates.

We also collect Government Vouchers and Drafts and attend to other business with Government.

P. C. CALHOUN, President.

B. SEAMAN, Cashier.

T. L. TAYLOR & REED, BANKERS,

And Government Loan Agents
 No 6 WALL STREET,

Buy and Sell Government Securities and Specie, AT BEST RATES, AT THE COUNTER.

FOUR PER CENT ALLOWED ON ALL DEPOSITS, Subject to Check at Sight.

RAILWAY STOCKS, BONDS, and other Securities bought and sold at Brokers' Board, at the usual Commission.

Banks and Bankers.

L.P. MORTON & Co.,

BANKERS,

35 WALL STREET,
 NEW YORK,

Are prepared to draw Sterling Bills of Exchange, at sight, or sixty days, on the

Union Bank of London,
 in sums to suit purchasers; and also to issue Circular Letters of Credit, on this Bank, for Travellers' use.

GOVERNMENT SECURITIES, STOCKS and BONDS bought and sold on Commission.

ORDERS FOR SECURITIES EXECUTED ABROAD.

Interest allowed on Deposits, subject to Cheques at sight.

Prompt attention given to the Collection of Dividends, Drafts, &c.

DUNCAN, SHERMAN & CO.,

Bankers,

COR. OF PINE and NASSAU STS.,
 ISSUE

Circular Notes and Circular Letters of Credit,

For the use of Travelers abroad and in the United States, available in all the principal cities of the world; also,

Commercial Credits,

For use in Europe, east of the Cape of Good Hope, West Indies, South America, and the United States.

AGENCY, BANK OF BRITISH NORTH AMERICA,

No. 24 PINE STREET,

WALTER WATSON, CLARENCE M. MYLREA, and JAMES GOLDIE, Agents.

Exchange bought and sold on London and collections made in Great Britain and the colonies. Drafts issued on Canada, Nova Scotia, New-Brunswick, British Columbia and San Francisco. Drafts for small sums issued on Ireland and Scotland.

THE TRADESMEN'S NATIONAL BANK.

291 BROADWAY, NEW YORK.

CAPITAL..... \$1,000,000

RICHARD BERRY, President.

ANTHONY HALSEY, Cashier.

THE NATIONAL PARK BANK

OF NEW YORK.

CAPITAL.... \$2,000,000 | SURPLUS.... \$1,200,000

This Bank will issue Certificates of Deposit bearing interest on favorable terms.

J. L. WORTH, Cashier.

New York, August, 21, 1865.

A. G. CATTELL, Pres't. } Capital,
 A. WHILLDIN, V. Pres't. } \$500,000

THE CORN EXCHANGE NATIONAL BANK,

PHILADELPHIA, PENN.,

Attends to business of Banks and Bankers on liberal terms.

J. W. TORREY, Cashier.

H. J. MESSENGER, BANKER,

No. 139 BROADWAY,

Seven-thirty Loan Agent

Gold Bonds and Stocks of all descriptions bought and sold on commission.

Accounts of Banks, Bankers, and individuals received on favorable terms.

JOHN MUNROE & Co.,

AMERICAN BANKERS,

No. 5 RUE DE LA PAIX, PARIS,

AND

No. 8 WALL STREET, NEW YORK,

Issue Circular Letters of Credit for Travelers in all parts of Europe, etc., etc. Also Commercial Credits.

Banking and Collecting Office of

J. NELSON LUCKEY,

243 BROADWAY,

Interest allowed on call deposits at the rate of four per cent; on deposits of three months and over, five per cent, and six per cent on deposits of six months and over. Any deposit may be drawn on ten days' notice, and interest allowed the same as deposits on call. Collections promptly made and returned with quick dispatch. Government and other securities bought and sold. Possessing every facility, will execute all orders and commissions at the very best market rates. Refer by permission to S. C. Thompson, Pres. 1st Nat. Bk., N. Y., A. N. Stout, Pres. Nat. Shoe & Leath. B'k., N. Y., W. H. Johnson, Pres. Han. Bk., N. Y., James Buell, Pres. Imp. & Trad. Nat. Bk., N. Y., S. K. Green, Pres. 3d-av. Savings Bk., N. Y., N. L. Buxton, Irving Savings Bk., N. Y., Hon. Geo. Opdyke, Ex-Mayor, N. Y., Hon. James Harper, Ex-Mayor, N. Y.

Fire Insurance.

GERMANIA

FIRE

INSURANCE CO.

No. 4 WALL STREET, N. Y.

CASH CAPITAL, \$500,000,
 WITH A LARGE SURPLUS.

THIS COMPANY INSURES PROPERTY OF ALL KINDS AGAINST LOSS OR DAMAGE BY FIRE, ON FAVORABLE TERMS.

MAURICE HILGER,

President.

RUDOLPH GARRIGUE,

Vice-President.

JOHN E. KAHL, Secretary.

NIAGARA

Fire Insurance Company.

No. 12 Wall Street.

CASH CAPITAL, \$1,000,000
 SURPLUS, JANUARY 1st, 1865, 270,353

Losses equitably adjusted and promptly paid. Chartered 1850. Cash Dividends paid in 15 years, 253 per cent.

JONATHAN D. STEELE, President.

P. NOTMAN, Secretary.

OFFICE OF THE

MORRIS

FIRE AND INLAND

Insurance Company,

(COLUMBIAN BUILDING.)

1 Nassau Street.

NEW YORK, July 1st, 1865.

AUTHORIZED CAPITAL - - - \$5,000,000.00

CASH CAPITAL, paid in, & Surplus, 885,040.57

Policies of Insurance against loss or damage by Fire issued on the most favorable terms

B. C. MORRIS, Pres't.

WM. M. WHITNEY, Sec'y.

Dry Good

GUITERMAN BROTHERS,

IMPORTERS OF

Shawls, Dress Goods, & Scarfs,

63 LEONARD ST.,

NEW YORK.

SEYMOUR & LACY,
 Manufacturers of Ruches and

Nett Goods.

No. 63 READE STREET,

UT STAIRS,

NEW YORK

EDWARD L. CORLIES, Auctioneer.

By Kobbe & Corlies,

Stores Nos. 87 and 89 LEONARD Street.

TUESDAY, Oct. 3,

At 10 o'clock, at the salesrooms,
 LARGE AND SPECIAL SALE

OF

IRISH LINENS AND LINEN GOODS,
 ALSO,

HOSIERY AND HOSIERY GOODS.

On a credit of four months, for approved endorsed Paper, for all sums of \$100 and upward.

Catalogue and samples on the morning of sale.

WEDNESDAY, Oct. 4,

At 10 o'clock, at the salesrooms,
 LARGE AND ATTRACTIVE SALE

OF

MILLINERY, GOODS SILKS, VELVETS, &c.,

THURSDAY, Oct. 5,

At 10 o'clock, at the salesroom,
 HOSIERY and FURNISHING GOODS.

Catalogues and samples on the morning of sale.

FRIDAY, Oct. 6,

At 10 o'clock, at the salesrooms,
 LACE AND DRESS GOODS.

SATURDAY, Oct. 7,

MILLINERY GOODS, RIBBONS, etc.