

# 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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## CONTENTS.

### THE CHRONICLE.

Stringency and the Stock Exchange.....	609	Railway Analyses. No. 7.....	613
The New Contract Loan.....	610	Literature.....	611
The Cotton Supply.....	611	Foreign Intelligence.....	615
The Work for Congress.....	612	Commercial and Miscellaneous News.....	615
The Speculation in Breadstuffs.....	613		

### THE BANKERS GAZETTE AND COMMERCIAL TIMES.

Money Market, Railway Stocks, U. S. Securities, Gold Market, Foreign Exchange, New York City Banks, Philadelphia Banks, National Banks, etc.....	619	Commercial Epitome.....	624
Sale Prices N. Y. Stock Exchange National, State, etc., Securities....	622	Exports and Imports.....	624-25
	623	Cotton Trade.....	626
		Breadstuffs.....	627
		Dry Goods Trade.....	628
		Prices Current and Tone of the Market.....	630

### THE RAILWAY MONITOR AND INSURANCE JOURNAL.

Epitome of Railway News.....	633	Railway, Canal, etc., Stock List....	636
Railroad, Canal, and Miscellaneous Bond List.....	634-5	Insurance and Mining Journal....	637
		Postages to Foreign Countries....	638

### INDEX TO ADVERTISEMENTS.

Insurance Companies.....	639	Bank Announcements, etc.....	640
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## The Chronicle.

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### STRINGENCY AND THE STOCK EXCHANGE.

THE vague uneasy feeling in financial circles to which we referred last week, has taken a more decisive turn, and the money market has received an impulse towards stringency in all our large cities. The inevitable result has been that some of the more needy banks in the interior and elsewhere have been urging their New York correspondents to accord them favors which were impossible in some cases, and difficult in all. The pressure for two or three days on the loan market here is, in consequence, rather severely complained of.

A second effect of this depression has been that in order to raise funds a large amount of seven-thirty and five-twenty bonds held by such banks have been suddenly thrown upon the market. The price of these securities has thus receded, and the other securities on the government list sym-

pathize in the decline. Unfortunately this fall in prices has been precipitated by the depressed quotations in London, and by reports that the state of our relations with France on the Mexican question was becoming more delicate, and that the discussions of the Cabinet and the movement of our navy alike forboded a rupture. These sensation rumors were distorted by the fears of some persons; and the cupidity of others augmented the general alarm.

Nor was this all. A few unprincipled speculators seized this opportunity of working for their own gain a "corner" in one of the small western railroad stocks. These men, some of whom are reported to have been concerned in the disgraceful speculation in Harlem stock last year, have for months been secretly organizing their present operations, the common stock of the Prairie du Chien railroad being the one selected. Their first efforts were directed to the buying up of the stock which consists of about 29,000 shares and was selling a few weeks ago at 40. Next they lent out several thousand shares to their neighbors, and by these and other means a large number of short contracts were supposed to be floating in Wall street. On Monday last the mine so long preparing was sprung. The firms that had borrowed the stock were notified suddenly to return it. Those who had sold it short were similarly required to deliver. Some were prepared and made their deliveries. Others rushed to the Stock Exchange to buy. But none was to be had except at a fabulous price. For stock that cost 40, 200 was asked or even more. So sudden and flagitious a movement was never known in Wall street before. The little knot of speculators had "cornered" their neighbors; the victors had sprung a trap upon their victims, and, as it seemed, had them wholly in their power. The entire losses are variously estimated. One hundred and twenty-five thousand dollars are reported to have been paid by one firm. And settlements have been made at rates ranging from 110 to 210. The clique seem, however, to have sprung their mine too soon. And the report is that notwithstanding the contributions they have levied on their neighbors and on the public, the whole scheme will pay but little pecuniary profit; especially as the stock may remain a dead property on their hands. Considerable satisfaction is expressed at the announcement that already legal proceedings for conspiracy are in contemplation.

In the sensitive condition of the money market the violent effects of so sudden a movement may well be imagined. Several failures took place. But it is a conspicuous proof of the elasticity and recuperative powers of our financial system that the trouble resulting from so unfortunate a com-

bination of unpropitious events has not been far more extensive in its sweep, and more protracted in its force. Already there are promising indications of recovery. Indeed, it is one of the advantages of the close inter-dependence which that system has established between all the banks in the Union, that if financial perturbation in one point rapidly spreads throughout the whole country, there has always been up to the present moment a tendency to a quick restoration of equilibrium and public confidence.

#### THE NEW CONTRACTION LOAN.

THE Treasury Department at Washington, and the leading newspaper offices in our principal cities, are daily beset with applications for a hearing by men who imagine they can restore our depreciated currency to par without disturbing the money market, or diminishing the amount of notes in circulation. Such plans, however ingenious, will seldom repay attention. The projectors merit the summary treatment we should give to a man who claims to have squared the circle, or offers us a demonstration that two and two make five. But if it is waste of time to discuss the details of such schemes, it may be of use to point out the mistakes, in which they all agree. Their cardinal defect is, that they mistake the nature of the evil they propose to cure. As a physician, whose diagnosis is wrong, will err in treating a disease, so is it with the "currency doctors," as they are familiarly styled. They have to learn what is the fundamental malady of the currency before they can treat that malady with success.

The project of repealing the Legal Tender Enactment is relied on by one class of these empirical reformers of the currency. This law being repealed, we are told, the evil it has done will disappear. This is much as if a man run through with a sword were assured he would be well when the blade was withdrawn; or as if a patient struck down by a *coup de soleil* were expected to be cured by simple protection from the glare of the sun. The Legal Tender clause of the Act of 25th February 1862 has certainly opened the door for numerous mischiefs to invade the sacred precincts of our currency; but the evil spirits are not to be exorcised by the easy process of closing the door again. The chief harm which the legal tender law has done is, that by making paper notes unredeemable in coin it takes away the only known check on their unlimited emission. The consequence has been that greenbacks have been over-issued. There is too much paper money in circulation. With redundancy has come depreciation, and until the excess is removed, the depreciation will continue to defy all our less radical remedies.

Another set of currency empirics gravely propose that on a given day the government shall offer to pay its 600 millions of paper money in coin. To prepare for this payment gold is to be previously hoarded in the Treasury to the amount of 100 or 150 millions of dollars. These gentlemen, it may well be expected, differ greatly as to the means by which, in the deranged state of our national finances, this prodigious mass of gold is to be piled up. Some fix their eyes on the customs duties; others propose a special duty on cotton—but all agree that when we have got the gold in the Treasury nobody will want it in exchange for greenbacks. The gold, they imagine, will remain in possession of the government, and it will keep the notes at par, although its amount be not one-third of the aggregate of the notes in circulation. Now, no one who has the least practical sagacity can fail to see that if this scheme could be tried it would produce a run on the government offices for gold. The greenbacks would pour into the Treasury vaults, and the gold would flow out. Long before the public demand ceased the 150 millions of coin would have disappeared, the holders of the remaining 450 or 500 millions of notes would be clamorous,

and it would be a matter of gratitude if the defeat of the scheme, and the spasmodic fluctuations attending so wild and rash an experiment did not lead to that frightful catastrophe, a currency panic.

Now in all our efforts at retrieving the currency, two guiding principles are to be kept steadily in view. First, contraction is inevitable, because recovery from depreciation of the currency is to be realized only by correcting the redundancy which caused it. Of our legal tenders a sufficient quantity must be withdrawn and cancelled to make this aggregate of the currency what it would be on a coin basis. This amount varies at different parts of the year, but it varies within limits which are narrow and easily ascertainable. How much the aggregate is, can only be learned by experience. In England the average amount of current money is under 250 millions of dollars; in France under 300 millions; and in this country the amount required has been estimated at 300 millions and could probably never safely exceed 400 millions without depreciation. Whatever be the amount of currency needed for the monetary exigencies of this country, it is certain that the volume of our paper money must be brought down to those dimensions before any permanent plan can be realized of returning to specie payments on the basis of making the paper dollar equal to the dollar in gold. Any attempt to resume coin payments until the amount of our floating currency approaches the normal limits will prove abortive and can scarcely fail of producing irreparable mischief.

The second principle to which we have referred is that the needful contraction of the currency must be gradual, or it will fail. To avoid precipitating the country into the gulf of financial disaster, the withdrawing of the currency must be adjusted with the most delicate and watchful care. For instance, it is well known that during the months of October and November the demand for currency in the interior of the country is larger than in June and July. A prudent policy dictates that such variations in the demand for currency shall be met by a responsive elasticity in the supply. Hence it happens that in summer a large contraction of the currency might be made without deranging business, while half the amount of contraction three months later might produce a panic. It was in consequence of Mr. McCulloch's delay in putting the late contraction-loan on the market that it was objected to in many quarters. If he had offered it in July or August it might have been closed up before the fall demand set in for currency at the west. Had the recent 50 million loan absorbed active greenbacks instead of the inert compound notes, it could scarcely have failed to cause trouble. Indeed it has been conjectured, on we know not what grounds, that some of the advocates of inflation took pains to avail themselves of every expedient to delay the loan till October in the hope that the artificial scarcity of currency produced might cause stringency, excite popular alarm, and thus prevent Congress from acting vigorously in support of the policy of contraction.

In view of these principles we hear with pleasure the report that Mr. McCulloch is proposing to offer at the beginning of the year a loan on five-twenty bonds at a fixed price, the payment to be made in interest-bearing legal tenders at par and interest, the amount of the loan being unlimited and the time for subscription indefinitely extended. This loan would come out at a time when the money market is usually in a favorable condition for such negotiations. It would not act spasmodically on the current of the circulation. It would quickly and gradually absorb and destroy compound notes, and would have a tendency to lower the amount of the call loans in the Treasury. By this means preparation would be made for the future conversion of part of the greenback

currency into compound notes. The amount as well as the activity of our paper money being thus diminished, prices would gradually fall, speculation would cease to inflict on the country the evils of scarcity, and by slow but sure steps we should fix our financial system once again on the solid stable foundation of hard money.

We approve, then, of the policy of the new loan, because it is another step towards the adoption of the most feasible plan yet proposed for a gradual steady return to cash payments. If any one expects, however, that the work of restoring our currency to par will be easy and free from financial trouble, he will be disappointed. All that can be done by the best expedients known to financial statesmanship is to shorten the duration and diminish the perils of the struggle; but we shall find by experience as all nations similarly situated have found before us, that the triumphs of finance no less than those of war call for resolute endurance in action as well as for consummate skill in contrivance.

THE COTTON SUPPLY.

WITHIN the last four months, there has been a general revival in the demand for cotton fabrics. For four years, the advancing tendency of prices had produced a universal contraction of consumption; but the process of curtailment, it appears, could go no further, and simultaneously with the reopening of the Southern supply, consumers in all parts of the world seem to have come to the conclusion that they must replenish their wardrobes, at whatever cost. The result has been an almost unprecedented activity in the cotton market, and a material advance in the prices of cotton and of cotton manufactures. During the early months of the year, the consumption of cotton in Great Britain about kept pace with that of the same period of 1864; but so largely has it increased during the latter months that the returns for the port of Liverpool, for the period from January 1st to October 20th, show an excess in consumption of 474,250 bales, over the corresponding period last year. A similar tendency on the continent of Europe is apparent, from the fact that the exports of cotton from Liverpool, for the same period, were 95,108 bales larger than in 1864. The result of this large increase in the consumption and the exports is that, although the imports at Liverpool for the period specified, were 1,971,946 bales against 1,865,859 bales in 1864, yet the stock at that port, on the 20th of October, was only 280,370 bales, against 531,510 bales at the same date of last year. At London, also, the stock is 40,686 bales less than a year ago. The stock of cotton at Liverpool, on the 20th October, compares with that of several previous years as follows:

	Bales.		Bales.
1865 .....	280,370	1859 .....	519,760
1864 .....	531,510	1858 .....	469,830
1863 .....	177,840	1857 .....	321,800
1862 .....	299,790	1856 .....	495,520
1861 .....	621,740	1855 .....	512,230
1860 .....	753,420	1854 .....	762,470

It is thus apparent that the present stock at Liverpool is almost one-half the average, at the same date, for the seven years preceeding the war. This consideration might not very materially affect the price were there but a light demand; but, considering the unusually large wants of spinners, it is not surprising that, with only about half the stock held in October, 1864, when middling upland was worth 2s 7½d, the price should now be firm at 2s 1d.

The depleted stocks of raw material in England, and the increasing demand for goods in all the markets of the world, would thus seem to favor strongly the maintenance of high prices for raw cotton. The next questing arising is,—how far is this tendency likely to be counteracted by the supply from the producing countries? India affords no prospect of an increased supply. On the contrary, the Liverpool receipts

from that source, for the expired portion of the year, are 168,870 bales less than last year; while the amount afloat for Europe is only 206,394 bales, against 448,372 bales at the same time of 1864. This decrease in the India supply is partially compensated by an increase, at the rate of about 250,000 bales per annum, in the imports from Brazil, Egypt, and other sources. The only hope then for an increased supply points to the United States. We shall, of course, have an important surplus, over the wants of our own factories, for exportation; but it is impossible to do more than vaguely guess at its amount. The present stock at all the ports of the United States is estimated at 400,000 bales; and the receipts from the interior are at the rate of 6,000 bales per day; so that within six weeks we should have in receipts and present stocks at the ports 650,000 bales—an amount which it may be presumed would, at current prices, be adequate to a twelve months' consumption for the United States. It may then be assumed that we shall have an amount available for export equivalent to the entire receipts from January 1, 1866 to the 1st of September following; less the new crop; which may stand for the stock at the ports. It is impossible to estimate satisfactorily what the amount may be. The most general estimate of the amount of cotton in the South at the close of the war is 1,500,000 bales of sound cotton. Accepting this estimate as a safe basis, the following may, perhaps, be taken as approximately representing the probable movement of the supply from the close of the war to the 1st September, 1866:—

	bales.
In the South at the close of the war.....	1,500,000
At the ports.....	60,000
Crop of 1865, say.....	300,000
Supply from May '65 to September '66 .....	1,860,000
United States consumption from May '65 to September '66.	900,000
Leaving for stock and export .....	960,000

According to this estimate, we shall have nearly one million bales available for shipment and stock. Allowing 260,000 bales for stock at the ports, there would be 700,000 remaining for exportation, less the amount shipped from the close of the war up to date, which is about 220,000 bales. Should the estimate of 1,500,000 bales, as the stock in the South at the close of the war, prove to be below the truth—which would appear quite possible, not to say probable—the surplus for foreign export will be proportionately larger. Upon the whole, the supply of cotton from the United States for the next ten months, cannot be deemed sufficiently important to materially change the price of cotton at Liverpool; provided the present activity of manufacturing be continued,—a contingency about which there can be no serious doubt.

The probabilities of the crop of 1866, however, must to some extent affect the value of the existing supply. The present disorganized condition of the South makes it difficult to form any intelligent estimate as to the amount of the next crop. A variety of considerations are presented as favoring the low estimate of about one million bales. The negroes, it is said, are indolent and scattered, and their labor consequently cannot be made available for planting. It does not, however, appear to be sufficiently considered that labor is a physical necessity with them. A population of four millions of indigent people cannot be supported without their doing a large amount of work, and especially when the cost of subsistence is so high as at present. Much of the prevailing indolence of the colored people is due to their foolishly imagining that a millenium of idleness has dawned upon them; an error which the pinchings of want may safely be left to correct. Very large numbers are unemployed in consequence of their having wandered from their former masters. They are in a state of vagrancy; and, lacking the energy and

enterprise of the white laborer, instead of offering their services to planters, they wander about with no purpose beyond half-supporting themselves by petty peculations. This, however, cannot be deemed anything more than a temporary state of affairs, to be corrected by the joint influence of the vagrancy laws and the necessities of the vagrants. Indeed recent reports from the South represent that large numbers of this scattered population are returning to their former masters, glad to hire and willing to work.

There is nothing in the present condition of the negro population but what must be speedily remedied by the joint operation of law, necessity and the feeling of self-dependence; and it is perhaps quite as likely that, at the opening of the planting season, there will be a superabundance of labor as a scarcity; for capital, which is now scarce in the South, is quite as necessary for the employment of labor as labor is essential to the growing of cotton. The lack of capital among the planters would, at first sight, seem likely to greatly check the culture of cotton. The prospect of handsome profits will, however, enable the planter to make terms for advances of capital. Northern capitalists, through banks and other agencies, will invest large amounts in the South, which will be chiefly devoted to the raising of cotton. The planters have always been able to borrow upon the prospective crop; and their character for commercial honor, together with the high profits of planting, will enable them to do so still. Thus the difficulties connected with capital will probably prove much less influential than is imagined. The dilapidated condition of the plantations that have been ravaged by the armies will inevitably limit the crop, since time is indispensable for restoring such damages.

Making, however, ample allowance for the demoralized condition of the laborers, for the lack of capital, the ruined condition of some homesteads, and the neglected state of some lands, yet it must not be overlooked that the fact of cotton bringing five times its ordinary price will induce planters to grow it in preference to all other crops, leaving a large proportion of their breadstuffs to be supplied by the West. Even if the labor resources be largely reduced, still the concentration of the remaining force chiefly upon cotton-growing, will enable the South to raise a much larger crop of that staple than is represented by the current estimates.

#### THE WORK FOR CONGRESS.

The approaching session of Congress will be perhaps the most important ever held. Upon the policy which shall be adopted will depend to a great degree the success of our people with the problems which the war and its accompaniments have forced upon their consideration. The contest while it lasted, required only persistence, the accumulation of the instruments of warfare and their incessant employment. This period is now over, and with the disbanding of the armies we are called upon to reinstate industry and repair the waste which war had occasioned.

The efforts of our statesmen at this time should be directed to the maintenance of public honor, at the same time giving productive industry the utmost scope possible for the creation of wealth. The nation is but an individual in the collective sense, and should manage its affairs on the same principles which a sagacious head of a family would employ in his private matters. Forethought, judicious curtailment of expenditures, and the employment of enterprise in every direction that is likely to prove remunerative, are the means to be adopted to lighten the burdens that war has left.

At the very start, however, all endeavors at economy will be met by that spirit of extravagance and speculation which our inflated currency and the necessarily vast expenses of the past four years have engendered. During the recent con-

test large grants of land were made for the subsidising of railway companies. We will not question the wisdom of this; but there is great danger that it will now be followed up by multitudes of schemes for the purpose of obtaining gifts or loans of internal property or money to aid in innumerable measures of internal improvement. The sooner the gate is shut down on them the better. This is certainly no time for such things. The States that embarked in similar enterprises at former periods, failed to make them remunerative; even New York has outlived the period when her canals can be made profitable, and doubts are perplexing the people of Massachusetts about the eventual success of their Hoosac Tunnel.

The General Government cannot incur these outlays to better purpose than Ohio and Pennsylvania. Encumbered with a debt of \$2,700,000,000, the commonest dictate of financial wisdom forbids incurring further expenditure or indebtedness for objects that are not indispensable.

The interest of our public debt must be provided for; and the soundest considerations of political economy demand that abundant provision shall be made to redeem the principal. A permanent indebtedness is a burden upon the productive industry of the country, which ought to be made as light as possible. Congress should, therefore, provide for liquidation at as early a day as practicable without being oppressive. Its own expenditures should be brought within as low an amount as is consistent with a proper administration of government. The army should be reduced to the minimum consistent with national safety; and as many of its officers restored to private life as the exigencies of the service will permit. The civil list should undergo a similar operation. The emergencies of the country during the war may have justified the multiplication of officers, but now that peace has been restored that necessity cannot longer exist. It was an indictment of our fathers against the king of Great Britain that "he has created a multitude of new offices, and sent hither swarms of officers to harass our people and eat out their substance." Their children should not have occasion to reiterate this complaint.

Another imperative requirement is the reduction of the volume of the currency. At present, the money that we have, answers but imperfectly the purposes of a circulating medium. Its quantity swells the prices of every commodity, creating artificial famine in the midst of abundance, and making the wages of the laborer, and the salary of the person employed utterly inadequate for support. Only speculators prosper in such times. Every dollar of currency not passing at a gold value is so much wrested from the productive industry of the country; and the present inflation of our currency constitutes a "heavy burden and grievous to be borne," to lighten which all the energies of our statesmen should be directed.

We do not plead against liberal taxation. With two hundred millions of annual interest to pay, in addition to the necessary current expenditures, our people expect to be heavily taxed. Let the burden, however, be made equal, as little inquisitorial as possible, and at the same time as light upon productive industry as may be consistent with its practical utility.

But most of all we require a policy. A government of precarious expedients can hardly be a blessing. Legislation to create departments of industry, to keep coin at home, or to compel a depreciated currency to occupy the place of genuine money, cannot remain long unchanged or effect good. Trade, like water, will obtain its level, and the aqueducts provided for it by legislation are seldom beneficial. It must inevitably be conducted on a specie basis; and its operations, so necessary to furnish industry with its proper reward, should

be as unrestrained as possible. Upon this foundation the policy of the government must be established at last, and the sooner this is perceived and done the better. This is the true course for our government to pursue, if it would have the glory of the new nation greater than that of the first. It is the narrow path to recuperation, and we would have our people taught to walk in it.

**THE SPECULATION IN BREADSTUFFS.**

WE have never favored the restriction of commercial enterprises in any legitimate sphere. The best interests of our people are advanced by unrestricted enterprise as they could not be otherwise. The prosperity which it creates is substantial. It stimulates industry by supplying markets and equivalent value for its products. Labor is thus made, what it would otherwise be in only a limited degree, the producer of wealth.

But when commercial enterprise is suffered to degenerate into mere speculative endeavors, it becomes a fruitful source of evil. We object not to transactions based on a reasonable anticipation of changes in the seasons, or in the supply of commodities. Most of the business of our merchants consists in such operations. But at the present time prices have been run up by speculators, under the stimulation of an inflated currency, to a figure which interferes directly with the best interests of the community. For instance, breadstuffs have been bought up and hoarded, till the rates are so extravagant as absolutely to debar their exportation. It is impossible to purchase wheat at Chicago, or Milwaukee, or St. Louis, bring it to New York, and sell it for a remunerative price. Exportation is out of the question; an embargo or a blockade would not be more effective. It seems to be almost as well to import grain from Europe as to obtain it from the West. The English corn factors are aware of this, and are drawing their supplies from different countries of the eastern continent. Our western speculators are sure to become involved by the course they are pursuing, and are not likely to extricate themselves from the consequences of their short-sighted folly till they shall have incurred heavy losses from the inevitable fall of prices.

We have been told that there was a short crop in the West. It is not true, however, that it has been so short as to expose us to scarcity. The wheat crop is only about twelve million bushels less than it was in 1864, and the old wheat is still on hand in considerable quantities. The holding of it at Chicago can, therefore, only result, as it has already, in the injury of the article by heating, and, when sent to market, a fall in prices. It is impossible for western men to pay their debts to eastern merchants while the grain is held unsold. They will be compelled to move it eastward at that season of the year when transportation is highest, and sell it at lower prices. If failures do not ensue, the fact will be an anomaly in commercial experience.

The banks should interpose to change this short-sighted policy. Prices will inevitably be lower next spring, and the reduction will greatly embarrass their customers. By requiring an immediate "movement" of the grain in store, its early sale would be effected; at somewhat lower rates it is true, but the money received for it would be in active circulation at the West, adding to its business facilities and eventually to its capacity for further production. This would be infinitely preferable to the present method of carrying the business men through the winter on borrowed capital at the hazard of effecting sales at a sacrifice next spring and losing a large part of the export trade.

It is noticeable that to this practice of the western forwarders in holding back their grain till late in the season, is attributable the more plausible part of their complaints

about inadequate facilities of transportation. Everybody knows that the canal boats have been idle all the season, and that till lately the railroads have done little business in the way of moving breadstuffs. But now far more business is being done, and will continue to be for many weeks. We are in favor of having abundant facilities for transportation, but must pronounce many of the complaints made about their present insufficiency fanciful and unfounded.

The result of this speculation will be oppressive at both extremities of the country. The western debtors will be compelled to make severe sacrifices to pay interest and meet their engagements; and breadstuffs will bear an immensely high price here, having been kept back till it was not practicable to supply the demand. Railroads will make large profits out of it, for they will be taxed through the winter months to their utmost capacity to deliver at the seaboard; but neither the forwarder nor the eastern consumer will be so well off as if this mad speculation had not taken place. We read that in Bengal one season, owing to the purchasing and hoarding of rice by the East India Company a famine was created in which 30,000 perished of starvation. Western speculators have put forth their efforts in the same direction. They have produced a scarcity where none existed, shutting off a foreign market, and greatly embarrassing business at home. Of this we have a right to complain, for it is palpably wrong, and can result only in injury.

**ANALYSES OF RAILROAD REPORTS. No. 7.**

**CHICAGO AND NORTH-WESTERN RAILROAD.**

The Chicago and Northwestern Railroad Company is a consolidation of the Company originally so called, and the Galena and Chicago Union, the Kenosha and Rockford, and the Peninsula Railroad Companies. This consolidation now owns the following lines:

1. Chicago, Ill., to Fort Howard, Wisc.....	242 miles
2. Chicago, Ill., to Fulton, Ill.....	137 "
2. Junction (30m. W. Chicago) to Freeport, Ill.....	91 "
4. East Elgin (42m. N. W. Chicago) to Wis. State line..	35 "
5. Belvidere (78m. N. W. Chicago) to Beloit, Wis.....	21 "
6. St. Charles Branch .....	9 "
7. Kenosha, Wis., to Rockford, Ill.....	73 "
8. Peninsula, (Mich.,) Division.....	70 "
<hr/>	
Total owned by Company.....	679 miles
Chicago, Iowa and Nebraska R. R. (leased).....	82 miles
Cedar Rapids and Missouri R. R. " .....	122 "
Beloit and Madison R. R. " .....	47 "
<hr/>	
Total owned and leased.....	930 miles

The longest continuous lines of railroad now operated by the Company are:

From Chicago to Boonesboro, Iowa.....	342 miles
" " Green Bay, Wis.....	242 "
" " Madison, Wis.....	146 "
" " Freeport, Ill.....	131 "
" " Richmond.....	77 "

The Peninsula Division extending from Escanaba to the Iron mines, is connected with the Chicago and Green Bay Line by steamer, the intervening distance being about 110 miles. This arrangement will eventually be superseded by a railroad from Fort Howard to Escanaba, a like distance of 110 miles.

The company has also purchased 12,741½ of the 22,500 shares of the Chicago and Milwaukee Railroad Company and has consequently a controlling interest in their line of 85 miles.

The whole of Northern Illinois and a great part of Southern and Eastern Wisconsin are tributary to the lines of this company. These sections embrace the best populated and most developed portions of these States. They cover at least 12,000 square miles of territory, and contain not far from half a million inhabitants. Chicago, Kenosha, Fond du Lac and Green Bay are the chief lake ports at which the roads of the company have direct connection. On the Mis

Mississippi Dubuque, Galena and Fulton are the principal ports. The two former are reached over the Illinois Central Railroad. At Fulton commences the Iowa leased lines which are already completed to Boonesboro, 204 miles west, and are progressing to the Missouri River and a connection with the Union Pacific Railroad. Over these the company holds a perpetual lease. About 130 miles of road will bring the line to this point, making the whole distance from Chicago to the Missouri River about 472 miles. It is thus apparent that a large part of Iowa, say a section of 50 miles in width across the State, will also contribute to the resources of the company, and in time the same lines will constitute a section of the great Atlantic and Pacific overland route of travel and traffic.

The total number of passengers carried over the several lines during the year closing May 31, 1865, was 1,096,697, yielding \$2,167,901 77. The quantity of freight carried was 956,484½ tons, which yielded \$4,448,598 57. The gross earnings are given as follows:

Passenger earnings.....	\$2,167,901 77	
Freight earnings.....	4,448,598 57	
Express earnings.....	90,045 97	
Mail earnings.....	67,885 91	
Miscellaneous earnings.....	46,317 53	\$6,820,749 75
Operating expenses (62.98 p. c.).....	\$4,295,472 86	
State, county, and town taxes.....	163,119 91	
Government tax, 2½ p. c. on gross.....	157,769 07	
Interest and sinking fund on bonds.....	750,470 00	
Dividend on preferred stock, Dec. 1, 1864.....	372,872 15	
Rents of leased roads.....	597,115 98	6,141,519 97

Earnings over expenditures..... \$678,929 78

—from which was paid the June interest on the preferred stock, amounting at 3½ per cent to \$447,846, leaving a net balance of \$231,083 78.

The gross earnings of the lines operated in 1863-64 and 1864-65 compare as follows:

Gross earnings 1864-65.....	\$6,820,749 75
Gross earnings 1863-64.....	4,681,907 40
Increase in 1864-65.....	\$2,138,942 35

The details of the gross earning for the two years were as follows:

	1863-64.	1864-65.	Increase.	Decrease.
Passenger.....	\$1,321,819 32	\$2,167,901 77	\$846,082 45	
Freight.....	3,193,419 62	4,448,598 57	1,255,178 95	
Express.....	54,972 48	90,045 97	35,073 49	
Mail.....	62,551 94	67,885 91	5,333 97	
Miscellaneous ..	49,044 04	46,317 53		2,726 51
Total.....	\$4,681,807 40	\$6,820,749 75	\$2,141,668 86	\$2,726 51

—leaving a net increase equal to 45.69 per centum.

The earnings for the first four months of the fiscal year 1865-66 compare as follows:

	1864.	1865.	Increase.
Passenger.....	\$634,275 34	\$976,008 05	\$341,732 71
Freight.....	1,538,501 68	2,098,229 84	549,728 16
Express.....	24,808 27	45,576 50	20,768 23
Mail.....	22,522 27	22,627 62	105 35
Miscellaneous.....	14,658 44	22,406 99	7,748 55
Total.....	\$2,234,766 00	\$3,164,849 00	\$930,083 00

—the increase being equivalent to 41.62 per centum.

The Balance Sheet from the General Ledger shows the financial condition of the Company on the 31 May, 1865, one year after the consolidation:

PROPERTY AND ASSETS.			
Cost of consolidated property.....		\$34,870,931 98	
Construction since June 1, 1864.....	\$1,350,835 18		
Equipment, same time.....	1,102,024 40	2,452,859 58	
Construction and equipment, 31 May, 1865.....		\$87,323,791 56	
Stocks and bonds of other companies, &c.....		1,340,728 44	
Materials on hand.....		1,015,932 06	
Total.....		\$39,680,452 06	
STOCKS, BONDS AND DEBT, ETC.			
Common stock.....	\$13,160,921 18		
Preferred stock.....	12,994,719 79	26,155,640 97	
Funded Debt.....		12,020,482 87	
Bills payable, &c.....		858,710 57	
Operating Debts.....	\$870,543 40		
Operating assets.....	489,196 68	381,346 72	
		\$1,240,057 29	
Cash on hand.....		414,658 85	825,393 44
Balance of Income.....			678,929 78
Total.....			\$39,680,452 06

The following are the details of the Company's Funded Debt.

Description of Securities.	Rate.	Interest Payable.	Princip'l Payable.	Amount Outst'g.
Flagg Trust Bonds (Chicago Depot).....	8	Janu'y & July	.....	\$245,000
Prof. Sinking Fund Bonds (1st Mort. C & N W R R, 193 m.).....	7	Febr'y & Aug.	1885	1,250,000
Funded Coupons Bond (2d M do do).....	7	May & Nov'er	1883	756,000
General 1st M. Bonds (3d M do do).....	7	Febr'y & Aug.	1885	3,600,000
Appleton Extension Bonds (1st Mort. 23 m. and 76,000 acres).....	7	Febr'y & Aug.	1885	184,000
Green Bay Extension Bonds (1st Mort. 26 m. and 76,000 acres).....	7	Febr'y & Aug.	1885	360,000
Equipment Bonds (1st Mort. engines and cars purchased with said Bonds).....	7	Janu'y & July	1874	275,483
Gal. & Chicago Union R R, 1st Mortgage Bonds.....	7	Febr'y & Aug.	1882	1,963,000
Gal. & Chicago Union R R, 2d Mortgage Bonds.....	7	May & Nov'er	1875	1,086,000
(The two last series are secured on the road and equipment contributed by the Galena and Chicago Railroad Company.)				
Mississippi River Bridge Bonds (G & C. U. R R).....	7	Janu'y & July	1884	200,000
Elgin & State Line R-R purchase Bonds.....	6	Janu'y & July	1878	189,000
(The two last are secured by first and second liens on the net earnings of the Galena Division after satisfying 1st and 2d Mortgages.)				
Peninsula R R 1st Mortgage B'ds \$1,200,000 (Secured on 70 m of road, and the lands donated by the U S in aid of road.)	7	Mar. & Sept'er	1898	1,020,000
Consolidated Sinking Fund Bonds.....	7	F. M. A. & N.	1915	948,000
Total amount of Funded Debt.....				\$12,020,483

The consolidated Sinking Fund Bonds are secured by a mortgage covering all the different lines of the road and equipment in the States of Illinois and Wisconsin, subject only to prior liens. The mortgage provides for an issue of \$2,000,000, with the right to increase by \$500,000 for the purpose of equipment after February, 1866, and also provides that the Company may at any time make further issues of this class of funds for the purpose of exchanging them for any of the prior bonds of the company, dollar for dollar. The first \$2,000,000 of these bonds are convertible into preferred stock, at par, at the option of the holder, at any time before May 1, 1870.

### Literature.

*Ship Canal between the St. Lawrence and Hudson Rivers.* Remarks of S. DEWITT BLOODGOOD, one of the Delegates from the New York Chamber of Commerce to the Detroit Commercial Convention of July, 1865.

A prominent topic of discussion at the Commercial Convention at Detroit was, as our readers are aware, the feasibility of transporting grain economically from the lake ports to tide water without breaking bulk.

The enlargement of the existing canals and the construction of new ones of sufficient dimensions for ships, were debated at several sessions. Mr. Bloodgood, accordingly, as his contribution, submitted the project of a ship canal from Lake Champlain to the Hudson River. This project is by no means utopian, but deserves consideration; for the present Champlain canal has been the most profitable of any within the state of New York. Nor is it a novel idea. A convention was held at Saratoga in 1849 which adopted it. The best engineers of the State have recommended the route as affording transportation from Chicago to New York cheaper than that of the Erie Canal. Mr. William J. McAlpine estimated transportation by these routes as follows:

From Chicago to New York by way of Buffalo, the Erie Canal and Hudson River, 1,418 miles, by sailing vessels, \$5.30 per ton; by steamer, \$6.98.

By way of the Welland Canal, Oswego and the Erie Canal, 1,410 miles, by sailing vessels, \$4.46 per ton; by steamer, \$6.36.

By the Lakes, Welland Canal, the St. Lawrence, Caughnawagua and Champlain Canals and Hudson River, 1,632 miles, by sailing vessels, \$3.76; by steamer, \$5.21 per ton.

These calculations are based on the present dimensions of the Champlain Canal; whereas, if the proposed enlargement should be made, the expense of transferring cargoes at Whitehall would be obviated. There would also be additional facilities afforded for importing lumber from the British Provinces, at the present time of great importance. These considerations, which Mr. Bloodgood has clearly adduced, deserve candid attention.

*A Treatise on the Assaying of Lead, Copper, Silver, Gold, and Mercury.* From the German of TH. BODEMANN and BRUNO KERL. New York: Published for the Berzelius Trust Association, by JOHN WILEY & SON, 1865.

This work is deservedly considered as among the best of the

German treatises upon assaying. There is a great scarceness of English works upon the subject; those of European metallurgists obtaining pre-eminence on account of their number and merit. Mining has become a leading interest in this country, making necessary the publication of a treatises upon the subject which shall be full, reliable and practical. No such works exist in this country, and hence Professor Goodyear prepares the present translation to meet, in some degree, the requirement.

The treatise before us is selected from the works of Messrs. Bode-mann and Kerl, omitting iron and zinc. The German assay weights have all been retained, without being reduced to the French system. This will somewhat embarrass the student; but the difficulty will soon be satisfactorily mastered. In other respects the work is an invaluable addition to our metallurgical literature. We presume that its publication will be followed by others of equal importance. Mining and metallurgy constitute a new department of national industry, which should receive the utmost care and attention.

## Foreign News.

### GREAT BRITAIN.

#### LONDON AND LIVERPOOL DATES TO OCTOBER 23.

The money market has been marked by a want of animation during the week, in consequence of the death and funeral of Lord Palmerston. Transactions of all kinds were limited, and prices receded. An unfounded report of a demand for gold added to the dullness, and induced apprehensions of a still further advance in Bank of England rates, which were not realized. Under these influences consols declined, and transactions of all kinds were very limited. Consols subsequently partially recovered, but other securities showed but little buoyancy, with the exception of Overend, Gurney & Co., which are at a premium of 9 per cent.

It is generally expected that the Bank of England will reduce the rate of interest to 6 per cent at the next weekly meeting of the Directors.

Friday was observed as a close holiday, in consequence of the funeral of Lord Palmerston, and business was suspended in London and the provinces.

Vague political rumors of increasing complications in the difficulties between the French and English governments and the United States, for questions in relation to Mexico, and her demand for indemnity for losses by the Confederate privateers, created an uneasy feeling during the early part of the week.

The discount houses and private banks experienced a slightly increased demand for money, but the rates remain at from 6½ to 7 per cent. The demand at the Bank of England was light. In some cases first class paper was quoted at 4 and 5 per cent.

It is intimated that Messrs. Guion & Co., of Liverpool, who have been long identified with the business, have contracted for the building of first class steamers to form a weekly line from that port to New York. These will commence early next year, and during the interval other steamers have been engaged by the firm to sail every Thursday. Thus there will be five weekly steamers departing from Liverpool in the New York trade, viz: one by the Cunard Company, two by the Inman Company, one by the National Company, and one by the Guion Company.

The prospectus of the "Coffee, Cocoa, Cotton, and General Produce Freehold Estates Company of Venezuela (limited)" is issued. The proposed capital is £200,000, in 10,000 shares of £20 each, with a first issue of 6,000 shares. The objects are stated to be "to purchase lands, or interest in lands, in Venezuela, for the purpose of re-selling, or for the cultivation of coffee, cocoa, cotton, Indian corn, tobacco, &c., and for such other purposes in relation thereto as the directors may from time to time determine."

A prospectus has been issued of the Tyne General Engineering Company, with a capital of £100,000, in shares of £10, for the construction at Newcastle of marine engines and hydraulic and other machinery.

A prospectus has also been issued of the Liverpool Shipbuilding company, with a capital of £300,000 (£200,000 to be first subscribed) in shares of £10 to take over the steel, iron, and shipbuilding works of Messrs. Jones, Quiggin & Co., and to purchase 14 acres of land adjoining for a graving dock, &c.

Trade is firm in the manufacturing districts. At Manchester there has been a slight decline in prices, but buyers hold out in expectation of better terms. The amount of business is generally small, there being an absence of speculation in consequence of rumors growing out of the death of Lord Palmerston.

### THE CONTINENT.

#### PARIS DATES TO OCTOBER 23.

There has been a diminished demand for money in Paris, and prices have receded. The rate of money in the open market is lower than the Bank rate of interest, being 4½ and 4¾ for good bills. The report of the Bank of France shows a decline in bul-

lion and bills discounted, thus confirming the fact of the general slackness in business.

The Cholera has exercised a depressing influence upon the trade of Paris, and the retail dealers begin to suffer. In the wholesale trade speculators await a decline in prices, and a reduction in the rate of interest. The workmen's strikes have exercised an unfavorable influence by drawing off the best workmen under the prospects of higher wages in Switzerland and Prussia. The silk trade has particularly suffered from the loss of superior workmen.

The new turn of the affairs of the Compagnie Immobiliere excites considerable interest in Paris. It appears that the Credit Mobilier has reached the term of the difficulties which the first-mentioned company has caused it, and that it will be shortly repaid the advances which absorbed nearly the whole of its capital. According to the report in circulation, the Compagnie Immobiliere has sold some of the ground it possesses at Marseilles to an English company, patronized by an eminent London house, and the new company will bring out their shares on the London market, which will be a fortunate circumstance for the Paris Bourse.

The Superior Council of Paris continues to receive evidence on the Bank question. M. Pinard, director of the Comptoir d'Es-compte, has been examined, and his evidence is understood to be in favor of a modification of the exclusive privileges enjoyed by the Bank of France. The inquiry, which will not be brought to an end until the close of the year, is exercising a marked influence in favor of a more liberal financial policy the number of sugar-houses at work in France amounts to 293, in the place of 181 last year, and that the quantity produced is 10,749,515 kilogrammes, against 2,755,400 kilogrammes.

Such great distress prevails in Galicia that the Supreme Court of Justice has deemed it advisable temporarily to suspend the legal proceedings against the small landed proprietors, many of whom are over head and ears in debt. In the circle of Stanislaw 25,000 bills of exchange are now under protest, and 2,000 small landed proprietors are in danger of being turned out of house and home. The arrears of taxes in Hungary amount to 18 millions of florins.

A railway train was recently seized on the Spanish frontier. It appears that a certain extensive iron manufacturer obtained a judgment in the Commercial Court of Paris against the North of Spain Railway Company for £4,000. They applied through their law officer at the Paris office for payment, but were answered that there were no funds there belonging to the North of Spain. The Paris *huissier* then forwarded the judgment to a colleague at Bayonne, who, knowing that the trains belonging to the North of Spain Railway Company pass the frontier to arrive at Hendaye, obtained assistance and seized a train composed of six travelling carriages, besides the locomotive and tender. The whole was placed under the care of a lieutenant of the Customs Corps, legally appointed as officer of the Court above. The Company at once telegraphed to their agents in Paris, announcing the seizure, and the following day the amount of the judgment was paid. A telegram was immediately transmitted to the officer at Hendaye in charge of the train, and then only was it permitted to continue its journey to Spain.

## COMMERCIAL AND MISCELLANEOUS NEWS.

IMPORTS AND EXPORTS FOR THE WEEK.—The following are the imports at New York for the week ending (for drygoods) Nov. 2, and for the week ending (for general merchandise) Nov. 3:

#### FOREIGN IMPORTS AT NEW YORK FOR THE WEEK.

	1862.	1863.	1864.	1865.
Dry goods . . . . .	\$426,017	\$1,518,634	\$361,686	\$2,015,405
Gen'l merchandise.	1,722,573	2,599,703	999,193	3,359,738
Total for the week.	\$2,148,590	\$4,118,337	\$1,360,879	\$5,375,138
Previously rep'ted.	148,095,377	150,924,388	187,910,781	166,287,957
Since Jan. 1. . . . .	\$151,247,967	155,042,725	189,271,660	171,613,095

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 November 7, and since January 1st.

#### EXPORTS FROM NEW YORK FOR THE WEEK.

	1862.	1863.	1864.	1865.
For the week . . . . .	\$3,215,610	\$3,339,088	\$1,874,605	\$6,127,156
Previously rep'ted.	128,332,895	145,673,347	183,147,056	139,400,176
Since January 1. . . . .	\$131,548,505	149,012,435	185,021,661	145,527,332

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 Nov. 4, 1865:

Nov. 1.—Steamer Scotia, Liverpool—	
Gold bars . . . . .	\$69,000
“ 3.—Steamer Hansa, Bremen—	
Foreign silver . . . . .	1,500
For Southampton—	
American gold . . . . .	11,400

4.—Steamer City of New York, Liverpool—  
American gold..... 22,200

Total for the week..... \$104,100  
Previously reported..... \$25,184,118

Total since Jan. 1, 1865..... \$25,288,218

Same time in	Same time in-
1864..... \$39,729,572	1857..... \$33,560,342
1863..... 39,042,834	1856..... 32,683,309
1862..... 49,902,205	1855..... 26,482,661
1861..... 3,295,652	1854..... 34,612,176
1860..... 41,613,419	1853..... 21,326,961
1859..... 4,708,293	1852..... 23,106,137
1858..... 23,692,977	

TREASURE MOVEMENT AT NEW YORK.—The following is a statement showing the supply of specie from California, foreign countries and hoards, for the first ten months of 1865, and the corresponding period in 1864 and 1863; also the amount exported, and the amount remaining in the banks and Sub-Treasury at the end of each month, and of the periods compared :

Months, &c	Sources of Supply				Exports to foreign countries	Treasure in banks & Sub-Treas
	Rec'd from California	Foreign imports	Domestic hoards	Total new to market		
January, 1865....	\$2,043,457	\$52,268	\$1,376,928	\$3,472,653	\$3,184,853	\$30,392,250
February, "....	914,735	106,704	4,181,853	5,203,292	1,023,201	34,522,340
March, "....	1,668,975	242,232	799,350	2,710,567	381,913	36,851,995
April, "....	2,307,025	236,493	1,372,824	3,916,341	871,249	39,897,087
May, "....	1,257,651	177,085	8,882,448	10,317,184	7,245,071	42,969,200
June, "....	750,469	249,732	5,529,172	6,529,373	5,199,472	44,099,101
July, "....	1,092,805	253,640	4,710,940	6,357,385	723,986	49,732,500
August, "....	1,676,177	182,072	2,668,542	4,526,791	1,554,398	52,404,893
September, "....	2,040,446	194,224	2,234,679	4,469,349	2,494,973	46,595,974
October, "....	2,451,088	77,942	.....	2,569,030	2,516,226	44,566,493
Jan—Oct. 1865....	16,232,828	1,773,401	21,711,156*	39,717,385	25,205,342	44,566,493
" " 1864....	9,820,908	1,988,919	21,585,589†	35,994,924	37,432,083	33,955,867
" " 1863....	10,636,611	1,306,174	24,513,116	36,455,901	39,056,640	38,370,251

The amounts of treasure and specie in the banks and Sub-treasury on the 1st of January and 1st of November compare as follows :

	1865	1864	1863
January 1.....	\$30,054,450	\$37,992,534	\$40,970,994
November 1.....	44,566,493	33,955,867	38,370,251
Increase.....	\$14,512,043	.....	.....
Decrease.....	.....	\$4,036,667	\$2,600,743

The increase in 1865 is due to the increase of the California supply, coupled with a large decrease in the amounts exported to foreign countries. But for the rehoarding in September and October, the banks and Sub-treasury would have shown a total on the 1st November of \$52,187,394, instead of \$44,566,493. Probably a large share of the difference has been sent to the Southern States or disbursed otherwise on their account.

UNITED STATES MINT RETURNS.—The following is a statement of deposits and coinage at the United States Mint for the month of October, 1865 :

DEPOSITS.		
Gold deposits from all sources.....		\$453,157 31
Silver deposits, including purchases.....		62,283 83
Total Deposits.....		\$515,441 19
GOLD COINAGE.		
Denomination.	Pieces.	Value
Double Eagles.....	12,795	\$255,900 00
Fine bars.....	14	10,785 83
Total.....	12,809	\$266,685 83
SILVER.		
Half Dollars.....	76,800	\$38,400 00
Fine bars.....	8	485 12
Total.....	76,808	\$38,885 12
COPPER.		
Cents.....	1,330,000	13,300 00
Two cent pieces.....	785,000	15,700 00
Three cent pieces.....	1,111,000	33,330 00
Total.....	3,226,000	\$62,330 00
RECAPITULATION.		
Gold Coinage.....	12,809	\$266,685 83
Silver.....	76,808	38,885 12
Copper.....	3,226,000	62,330 00
Total.....	3,315,617	\$367,900 00

SPECIE PAYMENTS, AND THE ACTION OF THE NEW YORK CHAMBER OF COMMERCE AND THE BOSTON BOARD OF TRADE.—The action of the Boston Board of Trade and the New York Chamber of Commerce with regard to a return to specie payments, indicates the

\* In September, \$5,548,616, and in October, \$2,072,285—in all \$7,620,901—was returned to hoards, and is deducted from the total to September 1, \$29,332,057, leaving the net of this column \$21,711,156.  
† Less \$2,599,508 rehoarded.

opinion of our leading commercial men on this important subject. We give below the resolutions adopted, being an emphatic expression against further expansion, and in favor of systematic measures for contracting the currency.

The following are the resolutions of the Boston Board of Trade offered by Hon. S. H. Walley, and unanimously adopted at their meeting held November 7 :

Whereas, Hon. H. McCulloch, Secretary of the Treasury of the United States, in a speech recently delivered at a meeting of his fellow-citizens in the State of Indiana, has fully and clearly stated his views in relation to the currency, and has insisted upon the vital importance of the adoption of systematic measures for contracting the present large volume of currency with a view to preparation for the resumption of specie payments as soon as may be found to be practicable ;

And whereas, in affirmance of these views, the honorable Secretary has already made a commencement of his plan of gradual contraction, by funding a large amount of compound interest notes ;

And whereas, it is desirable that the honorable Secretary should feel assured that he has the countenance and co-operation of the business men of this and other centers of trade, in order that he may carry forward successfully his plan of contraction by funding ; therefore

Resolved, That the government of this Board received with satisfaction the announcement that the head of the Treasury Department at Washington has not only avowed an intention of gradually contracting the currency, but has actually commenced the work and furnished the evidence in the monthly statement just published.

Resolved, That in the opinion of the government of this Board, the return of peace to our country not only deprives the national government of the argument of necessity for continued expansion of the currency, but that it imperatively demands a judicious, gradual and regular contraction of currency—by economy, funding, and taxation.

Resolved, That in the present condition of things—in which prices are so very high—importations excessive—exports so small in amount and limited almost to cotton and specie—we are forcibly reminded that, however we may banter with each other, the only standard of value by which we can settle with the rest of mankind is the precious metals, and that we cannot anticipate a healthy state of business, finance or even of morals in our community, until we, as a nation, are prepared to pay our debts in gold and silver as they fall due.

Resolved, That we counsel no hasty action by the government or the community on this subject ; that we do not recommend the policy of naming any date for the resumption of specie payments ; but we do approve of the avowed purpose of the Government not only to cease expansion, but to inaugurate steadily, and firmly to carry out a carefully devised plan for regular contraction, as rapidly as events may prove to be salutary to the country—keeping the object steadily in view, an early resumption of specie payments.

Resolved, That a copy of these resolves be forwarded by the officers of this Board to the President of the United States and the Secretary of the Treasury.

The Board then adjourned.

The action of the New York Chamber of Commerce at their regular meeting, Nov. 2d, was to the same effect. Ex-Mayor Opdyke in offering the resolutions said that the Executive Committee thought it would be well to express their opposition to an increase of the currency before the meeting of Congress. The members of the committee had learned that the Secretary of the Treasury has been urged by various interests to expand rather than contract the currency, and as no organization supports his policy, Mr. Opdyke thought it very important that the friends of a sound currency should take immediate action to sustain the Secretary of the Treasury in a contraction of the currency. The following were then adopted unanimously :

Resolved, That the sentiments expressed by the Secretary of the Treasury, in his speech at Fort Wayne, as well as his recent action in funding fifty millions of legal tender notes, giving assurance, as they do, of his determination to exert his influence and authority in favor of the earliest practicable return to specie payments, meet the unqualified approbation of this chamber.

Resolved, That while the chamber would deprecate, as injurious to commerce and all other industrial interests, a curtailment of the currency so rapidly as to produce serious financial embarrassments, it cannot express too strongly its conviction of the necessity of a prompt but cautious movement in that direction ; and therefore enters, in advance, its emphatic protest against every appeal that may be made to Congress at its approaching session for authority to increase the issue of national bank currency beyond the three hundred millions authorized, or the issue of a single dollar more of paper money in any form.

Resolved, That copies of these resolutions, duly attested by the officers of the chamber, be forwarded to the President of the United States and to the Secretary of the Treasury.

FINANCES OF ST. PAUL, MINN.—The indebtedness of the city on the 1st October, 1865, was as follows, viz. :

Seven per cent bonds.....	\$326,227 65
Twelve per cent bonds.....	30,000 00
Bills payable at 10 and 12c per annum.....	47,000 00

Making a total of..... \$403,227 65

This amount with the outstanding scrip and orders, perhaps about 7,000, which with about \$10,000 the city will require to bor-

row to pay interest in New York and expenses, up to January 1st, 1866, will make the entire indebtedness of the city at that date, \$420,227 65.

The assessed valuation of the city on the 1st October, 1865, was as follows :

Real estate.....	\$2,950,000
Personal property.....	1,435,000
National bank stock.....	900,000

Total..... \$5,285,000

The city levy of 18 mills on the above amount not including National bank stock, will yield about..... \$78,930  
Less discount and collection..... 7,000

\$71,930

Add revenue from wharfage \$12,000; licenses \$12,143; bridges \$7,000; city justices' courts \$4,500; and market and pound 2,000..... 87,643

\$149,573

Total estimated revenue for 1865-66.....  
The city expenses will be—mayor and alderman \$3,300; police force \$7,800; city attorney, clerk and treasurer, each \$1,000, \$3,000; city surveyor and assistants \$1,500; city comptroller, jailor, pound master and market master, each \$600, \$2,400; city justices \$450..... \$18,450

Streets \$1,500; fire department \$1,000; prison \$1,000; incidental \$8,000; printing, &c., \$1,500..... 27,500

Interest and exchange on 7 per cent bonds... 23,977  
" " on 12 per cent bonds and bills payable..... 9,240— \$79,167

\$30,406

Balance to credit.....  
If the assessment of the National bank stock be sustained by the courts, there will be an additional amount of.. 16,200

\$46,606

Total balance to credit.....  
—which may be applied to cancel the bills payable. The city indebtedness will then stand as follows:

Total indebtedness Jan. 1, 1866..... \$420,227 65  
Surplus revenue above expenses..... 30,405 77

\$389,821 88

National bank tax, if sustained..... 16,200 00  
\$373,621 88

With a prospect of an early completion of the railroads converging on the city and the advance of real estate, the city's credit can be easily sustained, and the amount of borrowed money paid off next year.

EXPORTS OF TEA FROM CHINA TO THE UNITED STATES.—Exports from all ports in China to the United States on the Atlantic, for the year ending May 31, are as follows :

	1865.	1864.	1863.
Young Hyson.....lbs	4,180,294	3,752,675	5,576,166
Hyson.....	707,477	1,353,058	648,676
Hyson skin.....	126,809	210,229	177,562
Twankay.....	504,951	684,125	526,183
Gunpowder.....	647,886	1,480,608	1,173,153
Imperial.....	714,278	1,242,866	864,217
Total green.....lbs.	6,917,695	12,323,561	8,935,957
Congou and Souchong.....	779,828	1,840,544	1,658,811
Pouchong.....		160,557	
Peoke and Ora'ge Pek'e.....	26,400	60,735	253,666
Ankoe.....			334,517
Oolong and Ningyong.....	7,951,300	8,900,773	9,001,552
Total black.....lbs.	8,757,528	10,962,609	11,248,546
Add teas of Japan.....	1,569,540	1,884,689	1,798,208
Total of all kinds.....	17,244,763	25,170,859	21,982,711

THE CITY DEBT OF TORONTO.—The amount of the debenture debt in December 31, 1864, of Toronto, Canada, was \$2,333,584 99. The purposes for which this debt was contracted were :

Purposes for which the debt was contracted.	Original amount of debt aforesaid purposes.	Amount re-deemed to Dec. 31, 1864.	Amount outstanding on the 1st Jan., 1865.
Esplanade contract.....	\$767,896 65	\$77,379 98	\$699,516 67
Railway stock.....	600,000 00	170,293 34	429,706 66
Gaol buildings.....	159,900 00	170,293 34	159,900 00
School buildings.....	54,950 00	30,589 00	24,370 00
Opening streets.....	87,820 00	30,589 00	87,820 00
Local improvements....	33,572 00	30,589 00	33,572 00
New drill shed.....	4,000 00	30,589 00	4,080 00
Erection of city public buildings.....	111,000 00	30,589 00	111,000 00
Construction of sewers & macadamizing streets and other general improvements.....	1,107,436 28	264,916 62	482,519 66
	\$2,929,751 93	\$543,169 94	\$2,383,534 99

MOVEMENT OF COFFEE AND SUGAR IN FOREIGN PORTS.—The following are the importations of Coffee and Sugar to the ports named below up to the 30th of September for the years 1864 and 1865, and also the stock on hand at each port, September 30th of the same years :

	SUGARS				COFFEE			
	Imports. 1864. Mill.	Imports. 1865. Mill.	Stocks. 1864. Mill.	Stocks. 1865. Mill.	Imports. 1864. Mill.	Imports. 1865. Mill.	Stocks. 1864. Mill.	Stocks. 1865. Mill.
Hamburg...	38.0	35.0	9.0	1.5	52.5	84.7	7.5	24.0
Bremen....	7.4	12.3	3.7	....	7.2	14.6	1.6	2.3
Amsterdam..	113.5	124.1	9.6	19.1	62.7	54.7	19.8	24.2
Rotterdam..	69.8	98.1	1.6	20.6	48.3	46.7	15.9	15.4
Antwerp....	23.1	22.7	5.7	3.9	19.4	32.4	3.2	6.3
Havre.....	99.9	77.2	47.1	17.8	36.8	58.3	15.1	21.7
Bordeaux...	24.3	41.8	2.2	6.8	12.5	15.9	6.0	6.3
Marseilles..	103.2	213.8	20.9	76.8	23.9	29.2	4.9	11.4
Genoa*.....	32.4	....	3.3	....	6.5	....	3.3	....
Leghorn....	14.4	19.8	....	1.3	3.0	2.7	0.5	0.3
Trieste.....	....	15.4	....	2.8	....	15.0	....	3.6
Great Britain.	605.2	557.6	409.8	383.5	77.0	102.7	31.9	39.2
Total.....	1136.2	1217.8	512.9	534.1	349.8	456.9	109.7	159.7

AMERICAN SHIPMASTERS' ASSOCIATION.—Previous to the year 1854 attempts had been made to regulate the appointment of masters of merchant vessels in Great Britain, and in that year was passed what is known as the Merchant Shipping Act of 1854. This act requires all masters and officers of merchant vessels to be examined, and to hold certificates issued in accordance with the provisions of the act, before they can clear a vessel from any English custom house. Local boards of examination are established in the out-ports, London being the head office, from which all certificates issue, under the control of the Board of Trade. A fee of £2 is paid by a master, and proportionably less by subordinate officers. The system is not extended to the British colonies, though a modification of it is in use in the East Indies.

Some mode of examining those who are to have the control of vessels is in operation in Norway, Sweden, Prussia, Germany, France, Spain, Italy and Mexico.

The want of a similar system has been long felt in the United States, and the underwriters have attempted in some measure to supply it by private efforts. In 1860 an organized attempt was made by influential ship-owners, merchants and underwriters, which resulted in the establishment of the American Shipmasters' Association, an institution chartered by the legislature of New York, for the purpose of "examining and certifying to the qualification of masters and officers of vessels." The plan met with very general favor, and the association is now permanently established.

It has upon its published register about four thousand three hundred names, and on the list are to be found very many of those who have taken the highest rank as shipmasters. It proved of important service to the government during the war, and its members were well represented in the ranks of our volunteer navy. Applicants for a certificate of the Shipmasters' Association are examined by competent persons in seamanship and navigation, and the reports submitted to a committee of experienced shipmasters. Each commission issued bears a number, which is not changed, and this is used as a signal somewhat upon the system adopted in the commercial code, or simply by exhibiting a blue flag with red border on which the number of the master's commission appears. A book or register is printed, which gives every number, the name corresponding to it, and the name of the vessel to which the holder of each commission is attached. Thus at sea, as far as the flag can be seen and the number made out, an intelligible signal is readily made.

RAILWAYS IN INDIA.—Perhaps the most marvellous illustration of recent progress in India is this. The annual official holiday, known as the Doorga Pooja, begins on the 26th of next month, and lasts about a fortnight. Yesterday the great Jumna Bridge, near Allahabad, was opened to the through traffic, reducing the delay between Calcutta and Delhi by two hours. The East India Railway Company offer holiday makers return tickets available for three weeks between the two capitals—English and Mussulman—for £7 second, and £12 first-class, and each may take two servants at £2 2s. a head, besides luggage. The distance both ways is 2,040 miles. Moreover the superstitious Hindoo is tempted to visit his holy kasi, Benares, by the offer of a third-class ticket for £1 4s., a distance both ways of 1,081 miles. You cannot match that in England.

\* No return from Genoa.

Who, ten years ago, before Lord Dalhousie, would have believed it possible? Low fares for both passengers and goods, but especially the latter, are likely to accomplish great things in India. During the past half year the Eastern Bengal Railway has lowered its rates to compete with the river traffic, and the result is a net profit of 4½ per cent, which certain improvements, now in progress, will raise above 5 per cent. The Indian Railway, because it is completed and its rates are low, pays its way. The rest will follow.

**GREAT AQUEDUCT TO SUPPLY PARIS.**—The conveyance of the waters of the river Dhuys to Paris ranks amongst the most important public works of its class, and, being just completed, a short account of the undertaking will not be uninteresting. The object is the increase in the supply of the amount of water for the consumption of Paris, and especially that of the higher levels of the city. The aqueduct of the Dhuys or Dhuis, commences at Pargny, in the Aisne, and traverse the departments of the Seine-et-Marne, Seine-Oise, and Seine, its total length being about 135 kilometres, or upwards of eighty English miles. The whole is constructed in solid masonry, with a fall of about seven inches in the mile, with the exception of about nine or ten miles, where the waters are carried through valleys by means of cast-iron syphon pipes, 55 in. in diameter, and having an average inclination of rather more than 13 in. to the mile. The stone aqueduct lies underground throughout about six miles of its course, four of the principal tunnels being from 800 to upwards of 2,000 yards in length. Four of the syphons are from 1,000 to nearly 5,000 yards long. The aqueduct was commenced in June, 1863, and completed last month, and the total cost, including indemnities to proprietors for land, is said to have amounted to between £600,000 and £700,000. On a recent occasion the waters of the Dhuys arrived at the entrance of the great Reservoirs of Menilmontant, and in a few days, when the aqueduct and syphons are completely cleansed by allowing the water to pass directly through them into the sewers, the reservoir will be filled and the service commenced. The Dhuys aqueduct is calculated to furnish about 40,000 cubic metres of water in twenty-four hours, and that of Marne, with other supplies brought to Paris, about four times that quantity, or 200,000 cubic Metres in all per day. Some idea of the magnitude of these works may be formed from the fact that the stop cocks or valve which close the main supply pipes at their junction with the reservoir weigh more than four tons each. The pipes themselves are more than 39 in. in diameter, and the valve or stopcock consists of a disc of cast iron, which is set in the direction of the length of the pipe, or transversely, according as the water is to be turned on or off.

**VALUABLE IMPORTATIONS.**—The *Washington Chronicle* says that Commissioner Newton, of the Agricultural Department, has received from China a collection of nearly one hundred varieties of cereals and vegetable seeds, in small quantities, for the experimental or propagating garden, together with an almost endless variety of curiosities from China. These are the results of the labors of Varnum D. Collins, who went to that country about two years since. In this collection is a Chinese volume on botany and agriculture, complete, printed in the Chinese language. Also, numerous specimens of agricultural and other implements and machinery. Quite a large collection of specimens of fibres, some of them real curiosities, accompany this collection, and are well worth the attention of those versed in such matters.

Mr. Newton also receives with this reinforcement to his department a number of specimens of Chinese paper. Bamboo paper, nearly white, and of good quality, sells in China at the rate of \$8 09 per ream; a good quality of Bamboo paper, very light yellow, at \$2 65 per ream; Mulberry paper, nearly white and rather flimsy, \$1 per ream; straw paper, an excellent quality, bright yellow, for wrapping, 75 cents per ream; mulberry paper, brown, a good quality, \$1 45 per ream; Bamboo paper, light color and good face, \$1 34 per ream; and straw paper, good quality, 67 cents per ream. This paper is more difficult to tear than that of American manufacture.

A large number of specimens of Chinese cords are also in this batch of curiosities, and consists mostly of the fibres of trees, &c. A few bottles of sorgho sugar, syrup, and a variety of sorghum seeds are embraced in the collection, the sugar being a very fine article.

A curiosity shown us was a Testament printed in Chinese language, in the finest style of the Chinese art, the result of American

genius and enterprise, in the person of Mr. William Gamble, superintendent of the American Presbyterian press at Shanghai.

Our attention was next called to seven cases of insects, collected in China, and the greatest variety ever received in that department from any country at any one time. They are well worth a careful inspection.

A specimen of Chinese wall paper graced the same table, the colors of which were red, yellow, and blue. This is manufactured from the fibres of a tree which grows in that climate only.

Mr. Newton has also received several varieties of Chinese upland rice, which, it is believed, would flourish well in this country.

It is unfortunate that this department has no chance to display such articles to advantage. Large donations are received from various parts of the world every day, and the Commissioner is compelled to pile them away for want of space to properly display them for observation and inspection.

**RAILWAYS OF GREAT BRITAIN.**—The traffic receipts of railways in the United Kingdom amounted for the week ending the 14th of October, on 12,299 miles, to 715,361*l*, and for the corresponding week of last year, on 11,874 miles, to 679,484*l*, showing an increase of 425 miles and of 35,877*l*. The gross receipts on the following 14 railways amounted, in the aggregate on 8,808 miles to 595,409*l*, and for the corresponding week of 1864, on 8,474 miles to 569,268*l*, showing an increase of 334 miles and an increase of 26,141*l*. The increase on the Caledonian amounted to 1,700*l*; on the Great Eastern to 444*l*, on the Great Northern to 424*l*, on the Great Southern and Western to 999*l*, on the Great Western to 1,492*l*, on the Lancashire and Yorkshire to 4,048*l*, on the London and North-Western to 5,045*l*, on the London and Brighton to 1,350*l*, on London and Southwestern to 1,014*l*, on the Manchester, Sheffield and Lincolnshire to 1,373*l*, on the Midland to 956*l*, on the North British to 1,423*l*, on the Northeastern to 4,983*l*, and on the Southeastern to 890*l*—total 26,141*l*. The goods and mineral traffic on those lines amount to 325,693*l*, and for the corresponding week of 1864 to 308,687*l*, showing an increase of 17,006*l*. The receipts for passengers, parcels, &c., amounted to 269,716*l*, against 260,581*l* showing an increase of 9,135*l*. The traffic receipts on 60 other lines amounted, on 3,491 miles, to 119,952*l*, and for the corresponding week of last year, on 3,400 miles to 110,216*l*, showing an increase of 89 miles and of 9,736*l* in the receipts. The total receipts of the past week show a decrease of 38,903*l* as compared with those of the preceding week, ending the 7th inst.

**THE FORTHCOMING DEPARTMENT REPORTS.**—The Secretaries and heads of the several departments of the government are rapidly preparing their reports of the operations of the different branches of the government for the past year. They must necessarily prove more than usually interesting in their summing up of results at the close of the war and the re-establishment of peace. The Postmaster-General's report will be one of great interest, in view of the reorganization of the southern mail service, and Governor Dennison will bring his report down to a later period than usual, in order to give an exhibit of the condition of the southern mail service at the present time. The revenue of the postal service in the loyal states for the past year was larger than that of all the states before the war. General Grant's report, which has been in the hands of the Secretary of War for some days, has been recalled by the General.

**THE APPLE TRADE OF MICHIGAN.**—The *Detroit Press* says that the winter fruit trade this year has been compressed into the space of six weeks, and the avenues of freight have been almost blocked up with immense quantities coming forward for shipment, while warehouses have been filled to overflowing, and temporary sheds have been erected for storing the fruit until it could be removed to its destination. The shipments have been to almost every State in the Union. Ohio took nearly all the early fruit, immense quantities of which were shipped to Cleveland, Cincinnati, and northern Kentucky. The winter fruit has been shipped to Maine, Vermont, New Hampshire, Massachusetts, Connecticut, New York, New Jersey, Pennsylvania, Ohio, and the southwestern States. Large quantities have gone forward to New Orleans.

There are yet large quantities to come forward, which will probably swell the aggregate on the line of the Michigan Central to 150,000 barrels. Crossing then to the line of the Michigan Southern Railroad, which strikes the State in the vicinity of White Pigeon

and Three Rivers, we find from thence down, as old and good a fruit-producing country as along the Michigan Central. Taking the actual figures of the same amount of territory along the latter as an estimate for the former, we have along the line of the Michigan Southern an aggregate, thus far, of 110,000 barrels. Along most of the line of the Detroit and Milwaukee Railroad the country is newer; but Oakland, Genesee, Schlawassee, Clinton and Kent counties produce considerably. We put a fair estimate of the shipments on the line of this road at 75,000 barrels. Besides all these, there have been immense quantities marketed in this city from the surrounding country. The line of the Grand Trunk has produced its share, the St. Clair River country has sent down no small amount, and many have been shipped at St. Joseph, the mouth of the Kalamazoo river, and other points on Lake Michigan. We sum up our estimates of the amounts shipped thus far as follows:

Michigan Central.....	134,000	bbls.
" Southern.....	110,000	"
Detroit and Milwaukee.....	75,000	"
St. Clair river, shores of Lake Michigan, and wagons to Detroit.....	91,000	"
Aggregate.....	410,000	"

The prices paid have ranged from \$3 to \$4.25. We place the average at \$3.50, [although it will probably exceed that figure. This gives the round sum of \$1,435,000 as the proceeds of the sale of apples shipped out of the state.

### The Bankers' Gazette.

NEW YORK, November 10th, 1865.—P. M.

**THE MONEY MARKET.**—Monetary affairs exhibit no important change. There has been an active demand for money, both from 'Change brokers and from merchants; the latter having been readily met where the collaterals were sound; while the latter has been less liberally responded to. Certain cases of wild speculation in railroad stocks have produced an indisposition to lend on the minor stocks; and borrowers connected with such operations have found money decidedly stringent; but on substantial securities there has been no difficulty in borrowing on call at 7 per cent. The supply of money appears to be closely regulated by the wants of the market, and any extra pressure for funds would be likely to develop a sharp stringency. The receipts of currency from the West have been less than last week, the Western banks being disposed to keep at home as much money as possible, to provide for the wants of produce dealers. The reduction in the source of supply, however, has been counteracted by a diminution of the southward current. The shipments of money South by the express companies has fallen of to about \$1,000,000 per week, the previous export for some time having been at the rate of about \$5,000,000 per week. Some apprehension of stringency has been excited by rumors of a forthcoming funding loan, which, according to official statements, have no foundation in truth, the Secretary of the Treasury having no intention of making further proposals of that nature before the opening of Congress. The injury sustained by some of the bear cliques in stocks has also produced a decided caution respecting a certain class of borrowers, which has tended to disturb the otherwise smooth current of affairs. Discounts have been somewhat contracted. The supply of merchants' bills is very large; but buyers show a preference for lending their money on call; and the result is a continuance of the late high rates of discount. Prime bills pass at 7 a 9 per cent, and second class names at 10 a 15 per cent. Bankers bills are current at 7 a 8 per cent, dry goods commission at 8 a 10, produce commission at 9 a 12 per cent, groceries at 9 a 10 per cent.

**RAILROAD AND MISCELLANEOUS STOCKS.**—The chief feature in the stock market has been the extraordinary finale of a rash speculation in Milwaukee and Prairie du Chien. The recent rise to about 60 developed a very large "short" in-

terest, (to the extent, it is said, of 60,000 shares, or double the amount issued). A strong clique in the mean time bought up the entire stock, and thus "cornering" the bears, run up the price to 225, when the "short" contracts began to mature. The result has been that some of the "short" operators have failed, while most have made compromises at prices vastly above those at which they had sold. The affair has involved a loss to the "short" operators variously estimated at half a million to two and half millions; probably the latter figure most nearly approximates the truth. To the credit of the Stock Exchange, it must be stated, that the operations were conducted almost exclusively outside the board. The price closes to-day at 110. Erie stock has advanced during the week to 97, but closes at 93. Michigan Southern has been run up, during the week, by an active clique, to 83, but closes weak at 76½; the clique having the stock under manipulation expect to make a further considerable advance. Cleveland and Pittsburg has been excited under the operations of a bull combination. From 80½ on Saturday last, the price rose up to 98 on Tuesday, and has since been operated in largely at near that price; the stock closes at 95½. The policy of the bulls is to draw out a short interest upon the stock, and then "corner" their dupes, as in the case of Prairie du Chien. They have been partially successful in the scheme to-day. Unsuccessful attempts are made to put up Northwestern. The market generally has sympathized with the bull operations in these specialties, and prices are 2@4 per cent higher than last week.

The following were the closing quotations for leading stocks on Saturday, Tuesday and to-day:

	Nov. 4.	Nov. 7.	Nov. 10.
Canton Company.....	42½	46½	44½
Quicksilver.....	48½	50	48½
Cumberland Coal.....	43	44½	43½
New York Central.....	100½	100½	96½
Erie.....	93	96½	93
Hudson River.....	107½		
Reading.....	114½	116½	115½
Michigan Southern.....	72	81½	76½
Cleveland and Pittsburg.....	80½	97	95½
Northwestern.....	31½	33½	33½
Northwestern preferred.....	64½	66½	66
Rock Island.....	107½	108½	106½
Milwaukee and P. du Chien.....	96	225@160	110
Fort Wayne.....	103	105½	103½
Toledo and Wabash.....	46	47	
Ohio and Mississippi Certificates..	29	30½	29

**UNITED STATES SECURITIES.**—The market for Government Securities continues dull and depressed. The reduced quotations for Two-twenties at London, and whisperings of complications between Washington and Paris, believed to some extent in influential quarters, have contributed to the depression. The chief cause, however, appears to lie in the fact that many parties who have invested their surplus funds in these securities, during the commercial contraction of the war, are now desirous of realising upon them, in order to employ their capital in business pursuits. Be the cause what it may, there is a heavy influx of all kinds of national securities, from all parts of the country; which has produced a decline ranging from ½ to 1 per cent, during the week; as will appear from the following comparison showing the closing prices on Saturday, Tuesday and to-day:—

	Nov. 4.	Nov. 7.	Nov. 10.
U. S. 6's, 1861 coup.....	106½	106½	105½
U. S. 5-20's, 1862 coupons.....	102½	102½	101½
U. S. 5-20's, 1864.....	101	101	100
U. S. 5-20's, 1865.....	100½	100½	99½
U. S. 10-40's.....	92½	92½	91½
U. S. 7-30's 2d Series.....	97½	97½	96½
U. S. 1 yr's certificates.....	97½	97½	97½

Advices from London to the 28th Oct. report Five-Twenties 63a64 on that day. The discussion respecting the relations between the cabinet at Washington and the French Government had a depressing effect upon American securities.

**THE GOLD MARKET.**—The steady absorption of gold into the Sub-Treasury has had the effect of producing increased firmness in the premium. The growing scarcity resulted in a rise to 147 3-8 on Wednesday, which induced the Assis-

tant Treasurer to throw a liberal amount upon the market. The Treasury sales were followed by a decline on the following day, to 146 1-8; the price subsequently reached to 146 5-8, and to-day closes at 146 3-8. The sales for custom duties have been moderate; the export merely nominal, exchange being now too low to admit of the shipment even of bullion.

The only shipment since our last was \$72,200 on Saturday by the city of New York.

The steamer Ocean Queen, from Aspinwall, to-day brought \$1,247,121 of California gold.

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

	Highest	Lowest.
November 4.....	147 1/2	146 3/4
6.....	147 1/2	146 3/4
7.....	147 1/2	146 3/4
8.....	147 1/2	146 3/4
9.....	146 3/4	146 3/4
10.....	146 3/4	146 3/4

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

	Custom-house.		Sub-Treasury.	
	Receipts.	Payments.	Receipts.	Payments.
October 30.....	\$345,755 71	\$7,852,010 77	\$5,422,663 39	
October 31.....	570,710 78	4,762,420 63	4,234,191 95	
November 1.....	683,750 43	1,665,009 62	1,591,665 67	
November 2.....	531,050 99	4,531,671 94	6,155,351 60	
November 3.....	320,944 85	4,840,409 51	2,243,002 48	
November 4.....	235,963 82	1,136,547 66	1,070,148 17	

Total.....\$2,687,656 58 \$25,798,070 13 \$20,717,018 26  
Balance in Sub-treasury on the morning of Oct. 30..... 60,157,697 18

Deduct payments during the week..... 25,798,070 13

Balance on Saturday evening.....\$55,076,645 31  
Decrease the during week..... 5,081,051 87

The following table shows the aggregate transactions for each week from the 1st July:

Weeks Ending	Custom House.	Sub-Treasury		Balances.	Changes in Balances.
		Payments.	Receipts.		
July 1....	\$1,643,517	\$32,420,347	\$27,420,613	\$42,827,099	dec \$4,999,734
" 8....	1,493,592	26,804,905	23,403,204	39,420,398	" 3,501,701
" 15....	2,834,349	24,213,367	33,213,240	48,420,270	incr 8,999,872
" 22....	2,378,662	22,965,427	27,620,621	53,075,464	" 4,655,194
" 29....	2,516,631	23,598,588	31,012,926	60,489,502	" 7,414,333
Aug. 5....	2,943,682	33,224,646	33,675,533	60,940,689	" 450,887
" 12....	2,790,322	26,305,162	23,991,766	58,627,293	dec 2,313,396
" 19....	2,072,490	26,097,010	20,866,095	53,396,378	" 5,230,915
" 26....	3,254,659	24,819,346	30,954,029	59,522,061	incr 5,125,683
Sept. 2....	2,236,726	14,930,586	17,107,883	61,699,358	" 6,177,297
" 9....	3,665,972	27,040,040	33,576,124	68,235,442	" 6,536,084
" 16....	2,715,437	16,699,260	19,774,593	71,340,775	" 3,105,333
" 23....	2,999,351	23,696,866	27,426,545	75,070,454	" 3,729,679
" 30....	2,623,310	28,602,389	24,504,101	70,972,166	dec 4,098,288
Oct. 7....	3,590,114	25,408,765	24,335,221	69,898,621	" 1,073,544
" 14....	1,991,742	21,552,912	19,367,370	67,713,079	" 2,185,542
" 21....	2,561,530	21,530,483	18,799,937	64,973,528	" 2,739,550
" 28....	1,932,363	39,363,735	34,547,904	60,157,697	" 4,815,831
Nov. 4....	2,687,656	24,795,070	20,717,008	55,076,645	" 5,081,051

**FOREIGN EXCHANGE.** The continued augmentation of the exports from this port, and the shipments of increased amounts of cotton from New Orleans direct for Europe, have largely increased the supply of exchange. Merchants' bills are a drag upon the market, and commercial sterling is offered in some cases as low as 107, without finding buyers. The quotations for sterling are generally reduced, and prices are also a fraction lower. We quote:

Bankers' Sterling, 60 days.....	108 @ 108 1/2	Francs, short date....	517 1/2 @ 5.16 1/2
Bankers' Sterling, 3 days.....	109 1/2 @ 110	Amsterdam.....	40 1/2 @ 40 1/2
Merchants' Sterling, 60 days.....	107 @ 108	Frankfort.....	40 1/2 @ 40 1/2
Merchants' Sterling, 3 days.....	107 1/2 @ 108	Bremen.....	78 1/2 @ 79
Francs, long date.....	5.22 1/2 @ 5.20	Prussian Thalers.....	70 1/2 @ 71 1/2
		Hamburg.....	35 1/2 @ 36 1/2

**NEW YORK CITY BANKS.**—The following statement shows the condition of the Associated Banks of the City of New York, for the week ending with the commencement of business on Nov. 4, 1865:

Banks.	Average amount of—				
	Loans and Discounts.	Specie.	Circulation.	Net Deposits.	Legal Tenders.
New York.....	\$6,659,737	\$2,765,279	\$163,000	\$9,017,214	\$2,067,440
Manhattan.....	5,005,495	1,113,548	142,700	4,097,411	1,461,591
Mechanics.....	6,741,936	845,162	183,500	4,840,836	810,866
Merchants.....	5,284,845	287,436	247,594	3,796,203	584,511
Union.....	4,444,371	171,666	.....	3,181,481	380,950
America.....	6,264,926	1,400,530	8,625	7,635,577	4,050,121
Phenix.....	3,741,866	102,097	15,538	8,021,733	981,871
City.....	4,091,326	894,804	.....	3,055,704	805,227

Tradesmen's.....	3,008,606	81,983	315,965	1,768,815	571,600
Fulton.....	2,147,745	221,767	24,775	2,376,061	718,662
Chemical.....	5,092,583	546,493	22,690	5,137,025	1,029,106
Mercht. Exchange..	2,741,929	47,979	241,472	1,700,334	408,123
National.....	2,220,644	269,223	8,712	78,006	222,938
Butch. & Drovers..	2,315,428	62,801	29,373	1,845,277	229,395
Mech's & Trad's....	1,458,531	64,713	92,567	1,454,523	411,994
Greenwich.....	570,172	15,100	8,736	720,195	188,759
Leather Manf.....	2,763,116	111,625	40,000	1,822,462	269,421
Seventh Ward.....	71,754	85,780	104,502	763,114	805,515
State of N. Y. ....	8,447,125	466,620	15,388	8,941,645	542,547
Amer. Exchange....	8,692,733	924,836	40,259	5,570,876	1,600,174
Commerce.....	19,887,483	1,149,039	1,788,415	7,360,190	1,010,000
Broadway.....	7,751,993	173,160	117,471	8,459,779	3,073,290
Ocean.....	2,774,076	66,934	352,228	2,361,180	577,517
Mercantile.....	8,611,573	64,239	298,950	2,512,626	4,823
Pacific.....	1,966,327	15,472	130,337	1,559,092	242,968
Republic.....	4,228,800	201,851	438,000	8,404,651	891,155
Chatham.....	1,924,940	35,017	5,786	1,765,953	367,562
People's.....	1,468,700	38,950	8,846	1,37,020	207,971
North Amer.....	2,456,825	146,182	21,359	2,694,480	792,547
Hanover.....	2,523,899	82,124	14,633	1,688,859	315,839
Irving.....	1,648,754	21,007	9,506	1,460,919	546,780
Metropolitan.....	8,628,211	112,679	166,217	5,349,823	1,666,167
Citizens'.....	1,288,120	22,624	15,091	969,226	397,614
Nassau.....	2,580,674	123,854	4,951	1,907,812	288,555
Market.....	2,849,988	69,730	852,845	1,995,927	756,641
St. Nicholas.....	2,877,705	34,325	869,979	1,182,485	435,478
Shoe and Leather..	80,200	53,130	48,293	1,037,212	827,660
Corn Exchange....	2,764,592	69,724	82,400	1,603,702	805,100
Continental.....	3,410,361	143,528	181,756	1,966,199	704,000
Commonwealth....	2,994,200	42,733	38,052	1,073,356	510,497
Oriental.....	1,074,483	2,411	111,253	864,088	181,594
Marine.....	1,759,563	63,449	22,500	1,728,612	96,400
Atlantic.....	1,010,509	66,497	55,771	1,037,882	28,393
Imp. and Traders..	4,116,738	46,147	269,022	3,264,623	554,624
Park.....	11,864,983	137,342	691,139	10,312,897	3,308,822
Mec. Bk. As.....	1,720,292	15,981	170,000	1,474,770	431,778
Grocers.....	1,007,660	26,505	2,985	846,482	166,060
North River.....	1,604,041	36,715	13,003	1,221,008	261,479
East River.....	738,814	15,615	201,257	664,395	238,328
Man. and Mer.....	1,574,488	21,789	1,285	1,104,918	388,511
Fourth National...	12,135,920	117,682	1,497,055	9,499,900	2,642,125
Central.....	10,777,656	197,955	1,102,058	10,640,825	2,891,567
Second National...	1,163,791	76,225	2,975	866,934	809,423
Ninth National...	5,280,232	78,225	909,415	5,320,966	1,499,171
First National....	6,201,670	7,787	338,610	2,854,229	50,540
Dry Dock.....	192,024	80,486	15,546	160,127	20,000
Bull's Head.....	910,363	4,153	123,813	92,424	.....
Manufacturers'....	447,084	16,918	5,986	267,861	70,249
Totals.....	\$220,124,961	13,724,238	13,259,881	173,538,674	47,776,719

The most important feature of the statement is the improvement in the supply of legal tenders; in other items the changes are quite unimportant.

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

Loans.....	Inc. \$159,322	Net Deposits.....	Dec. \$88,097
Specie.....	Dec. 186,911	Legal Tenders.....	Inc. 1,331,699
Circulation.....	Inc. \$53,636		

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

	Loans.	Specie.	Circulation.	Deposits.	Legal Tenders.	Average Clearings.
July 1....	216,585,421	15,854,990	5,818,445	191,656,773	60,904,445	4,870,313
July 8....	218,541,975	19,100,594	6,001,774	193,199,005	62,519,708	5,099,819
July 15....	241,285,082	20,400,441	6,259,945	200,420,283	60,054,846	5,099,819
July 22....	222,960,305	20,332,903	6,559,766	193,790,096	52,756,229	5,174,960
July 29....	222,960,305	20,332,903	7,085,454	186,766,671	46,956,782	494,854,139
Aug. 5....	219,102,793	19,400,380	7,656,370	178,247,674	49,561,973	576,961,323
Aug. 12....	215,494,842	20,163,392	8,050,861	177,783,175	48,066,423	468,483,275
Aug. 19....	210,827,581	19,604,636	7,639,575	174,593,016	45,583,980	492,697,789
Aug. 26....	209,423,335	16,033,615	7,934,414	179,083,676	54,219,808	372,124,000
Sept. 2....	211,394,370	14,443,827	8,509,175	170,816,658	57,371,739	395,463,673
Sept. 9....	214,189,342	13,755,824	8,514,142	179,833,511	56,320,734	434,257,376
Sept. 16....	215,557,381	14,604,159	9,104,550	177,501,735	53,153,235	427,193,276
Sept. 23....	215,879,454	14,222,062	9,294,805	177,320,779	54,018,475	393,501,668
Sept. 30....	211,514,640	13,648,182	10,645,897	183,830,716	57,665,674	463,321,216
Oct. 7....	228,520,727	18,470,184	10,970,397	198,501,466	58,511,752	572,703,292
Oct. 14....	227,541,584	15,790,775	11,722,847	192,644,156	50,459,195	699,348,497
Oct. 21....	224,030,679	1,586,540	12,338,441	174,192,110	46,169,835	559,168,964
Oct. 28....	219,965,639	14,910,561	12,923,735	173,624,711	46,427,027	575,945,500
Nov. 6....	220,124,961	13,724,238	13,259,881	173,538,674	47,776,719	563,524,573

The following statement shows the condition of the New York State banks on the morning of the 30th September, as reported to the Superintendent of Banks:

RESOURCES.	
Loans and discounts.....	\$37,386,884
Overdrafts.....	250,303
Due from Banks.....	3,960,149

Due individuals and corporations other than banks and depositors	515,274
Due Treasury State of New York	935,414
Due depositors on demand	48,164,881
Due not included in either of the above heads	925,708
Add for cents	181
	<b>\$87,195,792</b>

One hundred and fourteen banks reported, of which four are Safety Fund or incorporated banks, and others free banks or banking associations and individual banks.

NATIONAL BANKS.—The following named National banks were authorized during the week ending Nov. 4, 1865:

Name.	Location.	Capital.
First	Danville, Ky.	\$150,000
National Bank of Neeuah	Wisconsin	50,000
First	Clarkville, Tenn.	50,000
Georgia National Bank	Atlanta, Ga.	100,000
Attleborough National Bank	Attleborough, Mass.	100,000

Total capital \$450,000  
Previously authorized \$402,858,793

Whole number national banks authorized is 1,665, with a total capital of \$403,308,792

The last named bank is a conversion that has been pending for some months.

Amount of circulation issued to the national banks for the week ending Saturday, November 4, is stated at \$3,335,575  
Previously 203,877,355

Total \$207,212,930  
Amount yet to be issued 92,787,070

No additional banks have been designated by the Secretary of the Treasury as depositories of the public money. The following banks have voluntarily surrendered their Government deposits: St. Nicholas National Bank of New York, and First National Bank of Iowa City, Iowa.

The following comparison shows the progress of the national banks, in respect to number, capital and circulation, from July 1, 1865, to latest dates:

Date.	Banks.	Capital.	Circulation.
July 1, "	1,378	340,938,000	146,927,975
" 15, "	1,447	364,020,756	154,120,015
Aug. 5, "	1,504	377,574,281	165,794,440
" 19, "	1,530	390,000,000	172,664,460
Sept. 2, "	1,549	394,104,333	177,487,220
" 9, "	1,556	394,960,333	179,981,520
" 16, "	1,560	395,310,333	183,402,870
" 23, "	1,567	397,066,701	186,081,720
" 30, "	1,573	398,334,201	191,411,480
Oct. 7, "	1,578	399,354,212	194,182,630
" 14, "	1,592	401,406,013	197,798,380
" 21, "	1,597	402,071,130	200,925,780
" 28, "	1,560	402,573,793	203,877,355
" 4, "	1,565	403,308,793	207,212,930

FOREIGN BANKING.—The following is the statement of the Bank of England for the week ending Oct. 25, 1865:

ISSUE DEPARTMENT.	
Notes issued	£27,061,150
Government debt	£11,015,100
Other securities	3,634,900
Gold coin and bullion	12,411,150
	<b>£27,061,150</b>
BANKING DEPARTMENT.	
Proprietors' capital	£14,553,000
Rest	3,184,009
Public deposits	3,793,682
Other deposits	13,279,933
Seven day & other bills	550,345
	<b>£35,860,969</b>
Government securities	£9,308,018
Other securities	20,003,638
Notes	5,241,250
Gold and silver coin	808,063
	<b>£35,360,969</b>

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

A Decrease of Circulation of	£513,908
An Increase of Public Deposits of	204,329
A Decrease of Other Deposits of	733,681
A Decrease of Government Securities	18,454
A Decrease of Other Securities of	1,443,645
An Increase of Bullion of	429,255
An Increase of Rest of	10,411
An Increase of Reserve of	927,595

The following is the return of the Bank of France made up to the 26th ult. The return for the previous week is added:

DEBTOR.	Oct. 26 1865.		Oct. 19, 1865.	
	f.	c.	f.	c.
Capital of the bank	182,500,000	0	182,500,000	0
Profits, in addition to capital	7,044,776	2	7,044,776	2
Reserve of the bank and branches	22,105,750	14	22,105,750	14
New reserve	4,000,000	0	4,000,000	0
Notes in circulation and at the branches	868,969,875	0	875,756,475	0
Drafts drawn by the bank on the branches of the bank payable in Paris or in the provinces	7,650,901	48	7,834,866	4
Treasury account	149,619,583	63	151,860,750	23
Accounts current at Paris	137,952,596	37	144,294,723	93
Ditto in the provinces	28,363,120	0	35,682,725	0
Dividends payable	1,129,783	75	1,184,089	75
Various discounts	8,760,770	44	8,323,236	37
Re-discounts	1,427,623	17	1,427,623	17
Surplus of receipts not distributed	752,993	36	752,993	36
Sundries	12,062,296	86	12,239,979	63
	<b>1,432,340,159</b>	<b>72</b>	<b>1,454,907,987</b>	<b>63</b>
CREDITOR.	Oct. 26 1865.		Oct. 19, 1865.	
	f.	c.	f.	c.
Cash and bullion	430,775,953	54	431,107,984	86
Commercial bills overdue	2,146,988	10	479,288	49
Ditto discounted in Paris	329,572,672	29	340,937,281	47
Ditto in the branches	826,201,963	0	833,646,293	0
Advances on bullion in Paris	28,731,454	50	29,419,600	0
Ditto in the provinces	10,280,300	0	12,638,700	3
Ditto on public securities in Paris	13,831,000	0	13,982,100	0
Ditto in the provinces	9,052,700	0	9,310,700	0
Ditto on obligations and railway shares	30,715,900	0	30,819,100	0
Ditto on securities in the Credit Foncier in Paris	21,921,780	0	22,275,580	0
Ditto in the provinces	644,000	0	650,700	0
Ditto to the State	480,650	0	482,250	0
Government stock reserve	60,000,000	0	60,000,000	0
Ditto other securities	12,980,750	14	12,980,750	14
Securities held	38,449,737	91	38,449,737	91
Hotel and property of the bank & branches	100,000,000	0	100,000,000	0
Expenses of management	8,441,402	0	8,435,813	0
Sundries	1,770,622	82	1,564,949	59
	<b>10,339,255</b>	<b>42</b>	<b>9,727,159</b>	<b>17</b>
	<b>1,432,340,159</b>	<b>72</b>	<b>1,454,907,987</b>	<b>63</b>

BANK STOCK LIST.

COMPANIES. (Marked thus * are National.)	Par of Share.	CAPITAL.		DIVIDEND.		MARKET.	
		Amount.	Periods.	Last Paid.	Bid.	Ask.	
America	100	3,000,000	Jan. and July	July	5	130	
American*	100	500,000	April and Oct.	Oct.	4		
American Exchange*	100	5,000,000	May and Nov.	Nov.	5	110	112
Atlantic	100	300,000	Jan. and July	July	5		
Atlantic (Brooklyn)*	50	500,000	Jan. and July	July	10		
Bowery*							
Broadway*	25	1,000,000	Jan. and July	July	12	200	250
Brooklyn	50	300,000	Jan. and July	July			
Bull's Head*	50	200,000	Quarterly	Oct.	3		
Butchers & Drovers'	25	800,000	Jan. and July	July	5		
Central*	100	2,000,000	May and Nov.	Nov.	7	103	107
Central (Brooklyn)	50	200,000	Jan. and July	July			
Chatham*	25	450,000	Jan. and July	July	7	130	
Chemical*	100	300,000	Quarterly	Oct.	6		
Citizens'	25	400,000	Jan. and July	July	5 & 5 ex.		
City*	100	1,000,000	May and Nov.	Nov.	6	175	
City (Brooklyn)*	50	300,000	Jan. and July	July			
Commerce*	100	10,000,000	Jan. and July	July	5	108	110
Commonwealth*	100	750,000	Jan. and July	July	5	100	108
Continental*	100	3,000,000	Jan. and July	July	4		95
Corn Exchange	100	1,000,000	Feb. and Aug.	Aug.	5	110	
Croton	100	200,000					
Currency*	100	100,000	Quarterly	Oct.	15		
Dry Dock	30	200,000	Jan. and July	July	3		110
East River*	50	259,151	Jan. and July	July	4		99
Eighth*	100	250,000	Jan. and July	July	5		
Fifth*	100	150,000	Jan. and July	July	5 & 3 ex.		
First*	100	500,000	Jan. and July	Nov.	10	205	
First (Brooklyn)*			Jan. and July	July	7 & 5 ex.		
Fourth*	100	5,000,000	March and Sept.	Sept.	4	95½	98
Fulton*	30	600,000	May and Nov.	Nov.	5		190
Far. & Cit. (Wm'sbg)	20	160,000	March and Sept.	Sept.			
Gallatin	100	1,500,000	April and Oct.	Oct.	5		
Greenwich	20	200,000	May and Nov.	Nov.	6	140	
Grocers*	50	300,000	Jan. and July	July	5		
Hanover*	100	1,000,000	Jan. and July	July	6	108	
Importers & Traders'	100	1,500,000	Jan. and July	July	5		95
Irving*	50	500,000	Jan. and July	July	5	105½	
Leather Manufacturers*	50	600,000	Feb. and Aug.	Aug.	5	170	
Long Island (Brook.)	50	400,000	Feb. and Aug.	Aug.			
Manhattan	50	2,050,000	Feb. and Aug.	Aug.			
Manufacturers*	30	210,000	April and Oct.	Oct.		100	
Manufac. & Merch. nt.	100	500,000	Jan. and July	July		100	
Marine	30	400,000	Feb. and Aug.	Aug.			
Market*	100	1,000,000	Jan. and July	July	6	110	115
Mechanics'	20	2,000,000	Jan. and July	July	5 & 5 ex.	112	115
Mechanics' (Brook.)	50	500,000	Jan. and July	July			
Mech. Bank. Asso.*	50	500,000	May and Nov.	Nov.		100	
Mechan. & Traders*	20	600,000	May and Nov.	Nov.			
Mercantile*	100	1,000,000	May and Nov.	Nov.			
Merchants*	50	3,000,000	June and Dec.	June		112½	115
Merchants' Exch.*	50	1,235,000	Jan. and July	July			102
Metropolitan*	100	4,000,000	Jan. and July	July	5 & 5 ex.	120	120
Nassau	100	1,000,000	May and Nov.	Nov.		108	
Nassau (Brooklyn)	100	300,000	Jan. and July	July	4		
National	50	1,500,000	April and Oct.	Oct.		105	107½
New York*	100	3,000,000	Jan. and July	July			120
New York County*	100	200,000	Jan. and July	July			
New York Exchange*	100	300,000	Jan. and July	July			
Ninth*	100	1,000,000	Jan. and July	July	5	103	105
North America*	100	1,000,000	Jan. and July	July	5 & 5 ex.	107	110
North River	50	400,000	Jan. and July	July	6	120	127
Ocean	50	1,000,000	Feb. and Aug.	Aug.	4	90	90
Oriental	50	300,000	Feb. and Aug.	Aug.			
Pacific	50	422,700	May and Nov.	Nov.	5	155	
Park*	100	2,000,000	Jan. and July	July	6 & 10 ex.	145	155
Peoples'	20	412,500	Jan. and July	July	5	110	115
Phoenix*	25	1,800,000	Jan. and July	July	5	95	100
Republic*	100	2,000,000	Feb. and Aug.	Aug.	5	110	112
St. Nicholas*	100	1,000,000	Feb. and Aug.	Aug.	5	98	100
Seventh Ward*	100	500,000	April and Oct.	July			
Second*	100	300,000	May and Nov.	Nov.			
Shoe & Leather	100	1,500,000	April and Oct.	Oct.	3	101	105
Sixth*	100	200,000	May and Nov.	Nov.	5		
State of New York	100	2,000,000	May and Nov.	Nov.	5		112
Tenth*	100	1,000,000	Jan. and July	July			
Third*	100	1,000,000	Feb. and Aug.	Aug.	4		
Tradesmen's*	40	1,000,000	Jan. and July	July	6 & 4 ex.	127	
Union	50	1,500,000	May and Nov.	Nov.	5		
Williamsburg City	50	1,000,000	Jan. and July	July	4		121

SALE-PRICES AT THE NEW YORK STOCK EXCHANGE.

(REPRESENTED BY THE CLOSING SALE REPORTED OFFICIALLY ON EACH DAY OF THE WEEK ENDING FRIDAY, NOVEMBER 10.)

Table with columns for Securities, dates (Sat., Mon., Tues., Wed., Thur., Fri.), and prices. It is divided into sections: National, State, Municipal, Miscellaneous, Railroad Stocks, and Railroad Bonds. Each entry includes a description of the security and its corresponding price for each day of the week.

NATIONAL, STATE AND MUNICIPAL SECURITIES' LIST.

Table with columns: DENOMINATIONS, Amount Outstanding, INTEREST (Rate, Payable), Principal Due, MARKET (Bid, Asked). It lists various securities including National Securities, State Securities, and Municipal Securities from various states and cities.





**COTTON** lower. Sugar and Coffee quiet. Breadstuffs firm. Money in fair demand, the minimum Bank of England rate of discount remaining at 7 per cent per annum. Consols leave off 88½@88¾ for money, 88¾@89 for the account. Bar Silver 5s 1½d. Mexican dollars 4s 11½. American Eagles 76s 2½. Doubloons: Spanish 74s 6d, South American 73s 9 per oz.

**COPPER**.—Prices of Manufactured have been further advanced £5 per ton. We now quote Tough Cake and Tile £96, best selected £99, sheathing £101. Yellow metal sheathing 9½d per lb.

**COCHINEAL**.—Of 1,600 bags at auction, about three fourths were disposed of without change in value, except for black, which in some few instances went rather cheaper. Honduras silver ranged from 2s 9d@3s 5d for ord to good, and Teneriffe silver from 3s 4d@3s 5d.

**COCOA** steady. 170 bags Grenada chiefly sold from 59s@62s 6d for good to fine. 50 bags Trinidad brought 70s@70s 6d for mid red.

**COFFEE**—400 casks, 90 bags Plantation Ceylon, at public auction, principally sold, colory qualities at full prices, but mixed descriptions rather lower; 370 bags good ord pale Java at 78s. 81 cases Neilgherry low mid and mid blue 80s@84s, good 87s, pea-berry 83s@86s.

**CORN**.—There is more firmness in the market, and good qualities of both English and Foreign Wheat have advanced 1s per qr. Average price of English Wheat for the week ending 21st inst. was 42s 1d on 78,404 qrs. returned. White American Wheat 46s@49s; Winter red 45s@48s; Spring 45s@47s per qr.; American Flour 25s@27s per barrel.

**COTTON**.—The market is dull, and prices have given way ¼d@½d per pound, with very little business. At Liverpool mid Orleans is quoted 22½d@23d per lb.

**DRUGS, &c.**—Gambier: 315 baskets good brought 27s 6d; 500 bales dark block partly sold at 20s 6d@20s 9d. Fustic: 807 tons Jamaica were withdrawn at £5 5s. Indian Rubber: 50 pkgs West India partly disposed of at 1s 5½d for good lump scrap; the remainder, consisting of fair thin sheet, was taken in above the value, say 1s 9d.

**IRON**.—Welsh firm; Rails and bars £7@£7 10s f. o. b. in Wales. Scotch pigs 58s 3d for mixed Nos. on Clyde.

**JUTE** in good demand at the public sales, and of 4,100 bales offered about two-thirds were realised at prices showing an advance of about 80s@40s per ton on last week's rates, viz: from £14 10s@£17 10s for common to good common, and £18@£25 15s for mid to good. About 16,000 bales have been placed privately at about these rates.

**HEMP**.—Russian; St. Petersburg clean £34@£35. In Manila nothing to report, but holders are firm.

**LINSEED**.—The market is firm at a further advance of 1s@1s 6d per qr. Calcutta on the spot 61s 6d; Bombay 64s. A cargo black sea 5,000 to 6,000 qrs. for shipment up to the end of the year sold at 60s 9d c. f. & i.

**LINSEED CAKES** quiet without alteration in prices.

**NAVAL STORES**—French Spirits Turpentine quiet at 45s. Petroleum American Refined 2s 11½d@3s.

**OILS**—Fish: In Sperm nothing doing, nominal quotation £114; East India firm at £36 10s. Linseed firm at 36s 6d. Rape: for Foreign Refined £51 10s has been paid, but Brown remains at £48 10s. Olive in limited demand at £53 10s@£53 15s for Malaga, down to £50@£50 10s for Mogadore. Cocoa Nut steady at 50s 6d for fine Cochin, and 47s 6d for Ceylon. Palm: fine Lagos is held for 44s.

**RICE** in more demand, and about 25,000 bags soft grain sold, good old Rangoon 11s 6d. Afloat two cargoes Bassein sold at 12s for U. K.

**SPICES**—Pepper: Black is in good request, and 1,350 bags Singapore at auction found ready buyers from 8½d@8¾d. 600 bags Singapore White brought from 5½d@5¾d for ord to good ord. 380 bags Pimento were bought in from 2½d@3d. Ginger: 270 barrels Jamaica went from 65s@70s for ord to good ord, with fine from 95s@105s 6d 180 bags African brought from 37s 6d@39s, 50 cases Cassia Buds were bought in at £11. 120 cases Cassia Lignea partly sold at 105s for pile 1. 500 bags Zanibar Cloves sold from 3d@3½d.

**SUGAR**.—The market is quiet at about last week's prices. The sales of British West India have comprised 2,000 hhds, including at public sale part of 750 hhds Barbadoes from 35s 6d@41, 77 hhds Grenada from 33s@35s, 113 hhds Jamaica from 35s@37s 6d. 2,500 bags Mauritius sold at 36s for low soft yellow, 37s 6d@39s 6d for mid to good semi-crystallised, good bold yellow crystallised 40s 6d@41s 6d, and fine white ditto 43s 6d. Privately 5,000 bags Mauritius sold at 32s 9d@34s 6d for mid to good brown syrups, and 36s@38s for low to mid semi-crystallised. Foreign: at public sale 201 casks Guadeloupe sold at 33s 6d@36s for low brown to mid gray. 202 hhds Porto Rico of good grocery quality at 35s@37s 6d for low brown to low yellow, and 37s 6d@43s 6d for low mid to very superior bright yellow. 74 boxes white Havana 42s@43s for good to fine strong. Privately 100 tons unclayed Manilla sold at 80s 6d; about 400 to 500 hhds Porto Rico at 38s 6d@40s, and about 500 hhds Cuba Muscovado at 37s@38s, part of the former reported for export to Canada, and part of the latter for shipment to Continent. Business still doing in Beetroot Sugar from France and Germany, and in Cane Sugar from France.

**TALLOW**.—The market advanced early in the week to 52s for St. Petersburg Y. C. on the spot, and 53s 6d January to March, but has since given way, and our quotations to-day are 51s 6d to the end of the year, 52s@52s 6d January to March, and 53s for March only.

**LEAD** firm at £20@£20 5s for common pig.

**SPELTER** firm at £20 15s@£21.

**TEA** market very firm, with a large business in New Seasons Teas at full prices. Oolongs, uncolored Japan, and Green Teas in Active demand for America. Japan 1d, and Moyune Young Hyson 2d@3d per lb. dearer.

**TIN**—English firm; blocks 93s, bars 94s, refined 97s. Straits 93s.

**HAVANA**.—We have the regular trade circular of the 3d November, and quote;

**SUGARS** (clayed)—Although the advices received by last steamers were not more favorable than the previous accounts, the market continues to bear the same tone of firmness which it displayed last week;

not because it manifests any animation at this moment on the part of buyers, but because holders in view of the great scarcity of suitable sorts of sugars and the moderate stocks on hand in the American markets, feel confident in sustaining the ruling rates.

Of the transactions that have taken place, the only one made public consists of 1,600 c good whites of the Santa Rita plantation, at 14½ rs.

The last offers made, range from 10½ @ 11 rs for No. 12, which having been refused, we hear of no sales, although there is a fair enquiry for grades ranging between No. 10s 15d; but holders demand much higher rates than buyers are disposed to pay at this moment, say on the basis of 11½ rs for No. 12 and the market closes dull.

Although a good deal of the cane has been blown down by the late storm in some parts of the country, we do not apprehend that it will cause any material injury. The next crop, it is generally expected, will be still larger than that of this year.

SHIPPED THIS PRESENT WEEK.

	Havana.	Matanzas.	Total.
New York .....	1,249	374	1,623
Boston .....	2,132	520	2,652
Bristol .....	156	....	156
Copenhagen .....	....	1,046	1,046
Spain .....	1,024	....	1,024
St. Thomas .....	18	....	18

This week .....	4,579	1,940	6,519
Previously .....	1,110,195	281,753	1,391,948

To 3d Nov .....

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

	1865.	1864.	1863.
United States .....	428,205	121,836	157,946
Great Britain .....	411,621	558,187	470,933
North Europe .....	69,171	52,211	76,538
France .....	204,617	216,987	162,177
Spain .....	241,814	231,140	237,199
South Europe .....	17,074	15,316	15,985
Other parts .....	25,965	29,739	26,597
	1,898,467	1,225,416	1,147,728

STOCKS.

	1865.	1864.	1863.
Havana .....	77,814	146,247	88,675
Matanzas .....	4,808	18,754	7,800

Boxes .....

**MUSCOVADOES**—We do not hear of any further transactions on the spot. At some of the out-ports 8½ @ 8¾ rs is offered and refused for good refining.

**MOLASSES**—A contract has been made for the next yield of molasses of the Sta. Filomena plantation, to be delivered at the Medina Station, near Cardenas, the prime at \$20 and the second quality at \$16 per hhd. of 175 gallons, under a cash advance of \$14,000.

**HONEY**—A few lots of new have arrived in Matanzas, but none here. The nominal quotation is 4½@4¾ rs. per gallon.

**WAX**—Yellow can be had at \$8@9½ and white at \$11@12 per @.

**TOBACCO**—The supplies continue limited, and therefore the transactions are materially curtailed. Several small lots of Partido have been sold since our last, common to middling descriptions, for Hamburg and Bremen, at an average of about \$25 per bale. About 200 bales of V. ABAJO 2nds (supposed to be for Hamburg) sold at the following range: 1-5a at \$120, 6a at \$60, 7a at \$30, 8a at \$20, 9a and capadura at \$13.

For Fillers there is an active enquiry for the United States, and some lots of old, of high flavor and very strong quality, have sold at \$18@20. It is supposed the new crop will turn out short.

COTTON.

The large and increasing receipts at this and the Southern ports—increased estimates of probable supply—better accounts of the yield of the past season's planting—and the decline in the Liverpool market, have had a depressing effect, and prices have declined four or five cents per lb. The deliveries at the markets last week were estimated at 65,000 bales—increasing stocks in the shipping ports to 380,000 bales. The estimate for current week, based on partial telegraphic advices, is 80,000 bales, increasing the stock to 425,000 bales. The shipments are now pretty steady at about 30,000 bales per week—all the tonnage now employed will carry—of which half goes from this port.

The recent rains have not as yet been sufficient to put the rivers in good navigable condition. Only light draft boats can as yet be employed, and with the approaching cold weather, they are so actively employed in the more northern latitudes, that it will be some weeks before there will be full supply of this sort of tonnage on the rivers in the cotton States. With a further rise in the rivers, and the closing of navigation on the Upper Mississippi, the deliveries of cotton at the ports will undoubtedly reach very high figures weekly. Every day's experience confirms our early estimates that three million bales will be marketed between 1st July, 1865, and 1st July, 1866, of which fully two million bales will be exported.

To-day's market was firm and fairly active at the decline previously noticed. The following were closing quotations:

	Upland.	Florida.	Mobile.	N.O. & Tex.
Ordinary, per lb.....	41	41	41	42
Good Ordinary.....	44	44	45	46
Low Middling.....	47	48	48	49
Middling.....	51	51	51	52
Good Middling.....	53	54	55	56
Middling fair.....	..	..	..	..

The deliveries of cotton at this market for the week ending yesterday (Thursday) were as follows:

From	Bales.	From	Bales.
New Orleans.....	6,626	Charleston.....	1,686
Galveston.....	2,191	North Carolina.....	2,447
Mobile.....	313	Norfolk, &c.....	1,739
Florida.....	3,256	Per Railroad.....	4,461
Savannah.....	4,506	Foreign ports.....	4

Total for the week.....	27,229
Previously reported.....	385,683
Since July 1.....	412,912
Same time last year.....	69,605

The exports last week were as follows:

To	Bales.
Liverpool.....	14,535
Havre.....	1,178
Hamburg.....	556
Bremen.....	248

Total for the week.....	16,512
Previously reported.....	93,095

Total since July 1.....	109,667
Same time last year.....	3,392

NEW ORLEANS.—Our mail dates, by an arrival this afternoon, are to the 2d of November. We quote:

The market opened this morning with a fair inquiry, but mostly at prices below the views of factors, who asked the outside figures of last evening's quotations. Later in the day, however, there was more disposition to meet the demand, and in some few cases figures were accepted 1c. below yesterday's currency, while in others—in fact in the bulk of the business—there was little or no giving way. The tendency to increased feebleness in the market to-day was checked by a further improvement in exchange.

STATEMENT OF COTTON.

Stock in hand September 1, 1865 (bales).....	83,239
Received to-day.....	2,468
Received previously.....	185,573—188,641
	271,280
Cleared to-day.....	1,193
Cleared previously.....	141,748—142,933
	128,344

We have a telegram of November 8, as follows:

Cotton extremely dull and irregular; sales of middling at 54c. Gold 149½. Receipts of gold this week fully a million of dollars. Exchange firm. Checks on New York ¼ per cent. discount.

SAVANNAH.—The *Herald* of the 4th reports:

The unsettled condition of the Northern markets, together with the large receipts at the Southern ports, has had a depressing effect on our market during the past week, and purchasers have demanded a concession of from one to two cents per pound on last week's quotations. For Sea Islands, in consequence of the limited stock placed on the market the transactions have been very light. Prices are very irregular, as most of the stock offered is of a very low grade, and the only inquiry is for the finer staple. The general range is from 85c to \$1.25 per pound.

COTTON STATEMENT.

	Uplands.	Sea Island.	Domestic.
Stock Sept. 1.....	3,694	94	236
Received this week.....	5,309	173	182
Received previously.....	35,744	2,133	3,072
Total.....	44,747	2,400	3,490
Exported since Sept. 1.....	36,950	2,022	3,243
Stock Nov. 3, 1865.....	7,797	378	246

CHARLESTON.—The *Daily News* of November 3d, says:

The South Carolina Railroad Company having procured an addition to its power of transportation, the quantity of the staple that has reached here during the past week is double that of any previous week during this season—amounting to 6,226 bales of Upland and 39 of Sea Island cotton. We consequently increase our price for the better qualities of Sea Island, and quote Main and common Sea Islands at 80c to 165c per lb for a very fine quality.

COTTON STATEMENT.

	Sea Island.	Upland.
Stock on hand Sept. 1, 1865.....	362	1,610
Received from Sept. 1 to Oct. 25, 1865.....	613	15,184
Receipts from Oct. 26 to Nov. 1.....	59	6,226
Total receipts.....	1014	23,020

EXPORTS.

Exports from Sept. 1 to Oct. 26, 1865.....	864	13,827
From Oct. 27 to Nov. 2, 1865.....	39	1,729
Total exports.....	893	15,556
Stock on hand.....	121	7,464

LITTLE ROCK, ARK.—We have the following from the *Gazette* of the 25th October:

Quite an amount of cotton is still coming in from the South—of course not like it used to come—enough to load a 2,000 bale boat, but Monday morning a long train of wagons passed through, and yesterday another train, and the light boats that are now plying the river, we suppose get load enough to pay them for their trips.

NASHVILLE, TENN.—The *Press & Times*, of the 4th October says:

Cotton has fluctuated considerably during the week, although considerable business in the staple has been done, as will be seen below. Cotton to-day opened at 47c, but closed dull and weak at 46½c, with the sales of 94 bales at 46½c, and 22 bales at 47c.

The sales for the week foot up 1,000 bales; the receipts, 3,910 bales, and the shipments 3,250 bales.

TEXAS.—We take the following from the *Houston Telegraph* of Oct. 25th:

We have just returned from a trip to Washington county. Cotton looks well, and we have been informed by old citizens that they have never before seen such a fine and heavy yield as this season. We hear loud complaints everywhere of the scarcity of hands to pick it and save it. The planters made contracts with their former slaves to remain with them and save the crops, but they proved unfaithful and deserted the first opportunity. Thousands of bales of splendid cotton will be lost in Washington county by this cause, and the neighboring counties are no better off. We have heard good judges estimate the loss by this cause throughout the State to be 40,000 bales.

LIVERPOOL.—We have dates to the 28th of October. The following is the cotton report for the week ending the evening of the 26th:

The week commenced with a very quiet market, and with a very limited demand from the trade and speculators, and considerable pressure to sell, especially American, the daily decline was rapid, until Wednesday, when sales were made at 3d per lb below our last Circular quotations. This brought out many buyers, and yesterday and to-day the market has been very lively, and half of the above decline has been recovered, 22d being the quotation for mid Orleans.

For the week closing yesterday, the sales were 44,180 bales, of which 15,000 were taken by the trade, 17,130 on speculation, and 11,690 for export.

To-day's sales are 20,000 bales—one half to the trade, and the other on speculation and for export.

QUOTATIONS.

	Ordinary and Middling.	Fair and Good fair.	Good and Fine.
Upland.....	20 @22½d.	24 @..d.	.. @..d
Mobile.....	20 @22½	.. @..	.. @..
New Orleans.....	20½@23	24½@..	.. @..
Texas.....	20 @22½	.. @..	.. @..
Sea Islands.....	30 @35	42 @50	56 @68

SALES.

	Trade.	Export.	Speculation.	Total this week.	Total this Year.	Same time 1864.
American.....	2,450	2,030	4,430	8,910	278,970	216,360
Brazilian.....	1,180	990	370	2,540	295,840	176,190
West Indian.....	540	..	130	670	91,880	31,160
Egyptian.....	2,700	430	1,750	4,880	450,160	295,660
East Indian.....	8,380	7,370	10,310	26,060	1,710,250	1,102,860
China & Japan.....	110	870	149	1,120	279,810	236,800
Total.....	15,360	11,690	17,130	44,180	3,106,910	2,149,030

IMPORTS.

	This week.	To this date 1865.	To this date 1864.	This day.	Same date 1864.
American.....	16,230	254,577	167,449	50,400	25,020
Brazilian.....	760	255,671	177,705	17,190	17,820
West Indian.....	2,852	93,057	45,531	8,660	10,060
Egyptian.....	14,459	359,302	268,361	42,510	20,290
East Indian.....	11,077	930,974	948,732	170,550	342,780
China and Japan.....	..	123,743	271,497	13,780	57,840
Total.....	45,378	2,107,324	1,879,325	503,090	503,810

On Saturday, the 28th, the market was again lower and depressed.

The following are the importations of cotton to the ports named below, up to the 30th day of September, for the years 1864 and 1865; and also the stock on hand at each port Sept. 30 of the same years:

COTTON.

	IMPORTS		STOCKS	
	1864	1865	1864	1865
Hamburg.....	106,100	123,700	1,600	1,200
Bremen.....	26,106	42,195	914	239
Amsterdam.....	10,299	13,483	2,700	3,909
Rotterdam.....	23,260	25,460	4,100	1,600
Antwerp.....	7,159	16,259	..	..
Havre.....	204,745	207,294	52,480	31,455
Bordeaux.....	6,884	..	1,962	..
Marseilles.....	132,713	51,588	6,805	..

Genoa*	12,045	—	240	—
Leghorn	12,600	23,700	—	—
Trieste	—	34,764	—	281
Great Britain	2,022,984	1,925,032	495,789	267,669
Totals	2,564,945	2,464,175	566,590	306,353

**BREADSTUFFS.**

The market the past week has derived spirit and activity from the increased receipts from the Erie Canal, whose repairs have been completed. The fleet of boats that have been detained have arrived at tide water, and buyers have come forward and purchased freely. The favorable advices from Europe by the Peruvian, at this port, and the Cuba, at Boston, have served to fully support prices, and a considerable export business has been done.

Flour has been in large supply, and has been less buoyant than wheat. The export demand is as yet limited, and there is little speculative feeling owing to the fact that the railways can keep up supplies after inland navigation shall be closed for the winter.

Wheat has been in good demand both for export and milling. The stock in store is but moderate, and the season is now so late that there is no prospect of accumulation—especially as the milling and export demand is daily nearly equal to the arrivals. The millers and exporters will undoubtedly force up to extreme figures, but at a certain point they must stop, and prices will be subject to the fluctuations abroad.

Corn has been active and firm. The inferior and medium qualities have materially advanced and the whole market closes strong. Besides the usual export, distillers and Eastern buyers have taken large quantities.

Oats have advanced on speculative influence. Rye is quiet. Barley is in demand and firm.

At to-day's market there was some depression, owing to the scarcity and advanced rates of freight to Europe; nevertheless, there were shipments of flour and wheat to London, and wheat and corn to Liverpool.

Flour, Superfine State and Western. . . . .	per bbl.	\$7 85 @ \$8 15
do Extra State. . . . .		8 35 @ 8 85
do Shipping Roundhoop Ohio. . . . .		9 00 @ 9 25
do Extra Western, common to good. . . . .		8 40 @ 11 25
do Double Extra Western and St. Louis. . . . .		11 50 @ 16 00
do Southern, supers. . . . .		9 50 @ 11 25
do Southern, fancy and extra. . . . .		11 50 @ 16 00
do Canada, common to choice extra. . . . .		8 40 @ 12 25
do Rye Flour, fine and superfine. . . . .		6 25 @ 7 00
do Corn meal, Jersey and Brandywine. . . . .		4 60 @ 4 85
Wheat, Chicago Spring. . . . .	per bushel	1 73 @ 1 82
do Milwaukee Club. . . . .		1 75 @ 1 86
do Red Winter. . . . .		2 00 @ 2 30
do Amber Michigan, &c. . . . .		2 35 @ 2 42
Corn, Western Mixed. . . . .		84 @ 91
do Western Yellow. . . . .		93 @ 95
Rye, North River. . . . .		1 17 @ 1 20
do Canada. . . . .		1 15 @ 1 17
Oats, Western. . . . .		45 @ 60
do State. . . . .		58 @ 62
Barley. . . . .		1 12 @ 1 31
do Malt. . . . .		1 40 @ 1 50

**BREADSTUFFS TRADE OF BUFFALO.—**The following will show the Canal Exports of Flour and Grain for the week ending Nov. 4 :

Total	Flour. 4,957	Wheat. 711,885	Corn. 762,340	Oats. 318,220	Barley. 9,250	Rye. 76,544
Prev. week	5,665	566,845	480,560	167,380	—	29,985
Since open'g.	130,780	8,250,394	16,523,098	7,261,813	376,526	443,472

The following will show the receipts of Flour and Grain for the month of October, in the years indicated ;

	1863.	1864.	1865.
Flour, bbls. . . . .	454,041	229,048	291,963
Wheat, bu. . . . .	4,688,623	1,660,144	2,548,322
Corn, bu. . . . .	741,620	497,955	3,487,370
Oats, bu. . . . .	1,427,556	2,273,388	1,329,047
Barley, bu. . . . .	198,754	193,484	308,278
Rye, bu. . . . .	64,360	105,178	202,894
Peas, bu. . . . .	—	895	9,779
Total . . . . .	7,121,913	4,731,044	7,885,690

And from January 1st to November 1st, in the years indicated :

	1863.	1864.	1865.
Flour, bbls. . . . .	2,348,707	1,691,164	1,478,175
Wheat, bu. . . . .	17,555,368	14,958,442	10,079,932
Corn, bu. . . . .	19,491,415	9,937,418	17,812,814
Oats, bu. . . . .	5,780,255	9,128,722	7,605,397
Barley, bu. . . . .	894,422	326,492	647,753
Rye, bu. . . . .	826,327	464,339	476,582
Peas, bu. . . . .	—	82,912	40,302
Total . . . . .	43,547,787	34,898,325	36,656,780

\* No return from Genoa.

**WEEKLY RECEIPTS AT LAKE PORTS.—**The following will show the weekly receipts of Flour and Grain at the places indicated for the week ending Nov. 4 :

	Flour, bbls.	Wheat, bushels.	Corn, bushels.	Oats, bushels.	Barley, bushels.	Rye, bushels.
Chicago. . . . .	28,110	235,473	282,529	71,563	48,280	15,508
Milwaukee . . . . .	16,711	228,405	5,420	9,093	1,846	3,471
Toledo. . . . .	35,006	87,751	35,487	11,055	—	—
Detroit. . . . .	39,896	23,338	9,724	3,842	1,740	—
Cleveland. . . . .	6,087	73,546	12,742	18,287	19,159	2,153
Totals. . . . .	125,810	648,513	345,902	113,840	71,026	21,132
Previous week. . . . .	123,225	1,056,441	552,912	175,281	111,650	50,086

**LIVERPOOL.—**We have the report for week ending October 27th. We quote :

A very large business has been done in wheat and flour this week, chiefly for forward shipments from France. At Tuesday's market wheat met a good demand at an advance of 4d per cental from our last circular quotations. Barrel flour, being so scarce, quotations are quite nominal, but a large business was done in French at an advance of 1s to 1s 6d per sack. Indian corn was in better demand, at an improvement of 3d to 6d per qr. Since Tuesday the market has been very strong, with a decidedly upward tendency in the value of wheat and flour. Indian corn firm, but not active, at Tuesday's prices. At to-day's market there was a good attendance of buyers, and a lively trade in all articles at an improvement on Tuesday's quotations of 3d per cental on wheat, 1s per sack on flour, and 6d per qr on Indian corn.

**QUOTATIONS.**

Flour, Extra State. . . . .	per bbl.	26 6 @ 27 6
do Ohio. . . . .		27 0 @ 28 0
do Canadian. . . . .		27 6 @ 28 6
do Sour and Heated. . . . .		23 0 @ 24 0
Wheat, Chicago and Milwaukee. . . . .	per 100 lbs.	9 8 @ 10 0
do Amber Iowa. . . . .		10 2 @ 10 6
do Red and Amber Winter. . . . .		10 0 @ 10 3
Indian Corn, Mixed. . . . .	per 480 lbs.	29 0 @ 29 6
Peas, Canadian. . . . .	per 504 lbs.	37 6 @ 38 0
Oatmeal, Canadian. . . . .	per 240 lbs.	25 0 @ 26 0

**THE DRY GOODS TRADE.**

The dullness in the Dry Goods trade noticed last week has continued and the market closes unsettled and with a heavy downward tendency. The trade has been very irregular during the entire season. As soon as business commenced, prices were advanced to exorbitant rates, checking the demand, and trade stopped. Since that time, prices have fluctuated to such an extent as to shake confidence in the stability of the market, and cause buyers to hold off. Some styles of goods have been held far above their value and consequently could not be sold. These high rates have also stimulated importation to excess, and led to the straining of the product of our own mills to the utmost; the effect of which cannot long be resisted or concealed. At present there is no demand for goods at the high prices, and the stock on hand is, as we have stated, increasing so very fast, while there is a steady decline in cotton, that the market of necessity is extremely shaky and unsettled. Our quotations are, therefore, merely nominal as indicating the decline so far as agents have been compelled to admit it, and are no criterion for tomorrow.

**BROWN SHEETINGS and SHIRTINGS** have continued in very light demand during the entire week, and prices have declined 1a2 cents per yard for standard goods. Very few sales are made at this reduction, purchasers believing, with good reason, that goods are still very much too high. The supply is now ample to meet any contingency, and the tendency of prices is downward. In fact it may be said that the "bottom has fallen out" and the lowest figures are a great deal lower down. Standard Brown Sheetings and Shirtings are selling to-day at 33 cents by both agents and jobbers. This is the price for Stark A, Lawrence C, Amoskeag, Indian Head, Appleton A, Amory, Atlantic A, P A, A H, and P H, and Indian Orchard C. Indian Orchard B Bs are held at 31, N 34, A 35, Atlantic A V 29, A G 28, A L 32, P E 30, Pocasset, Canoe 39 inch 34, 36 inch 31, 28 inch 23½, family cotton 29, Indian Queen 27, Pittsfield A 27½, Rocky Point Sheetings 29, Massachusetts fine Sheetings 28 inch 26, do. A 4 4 30, do. B 31, New Market 33 inch 28½, 36 inch 31, Appleton B 42½, do. C 30½, do. D 31, Shirtings E 26, do. N 28½, Augusta Mills 4-4 32, 7 26½. Phoenix Cotton Mfg Co. 36 inch 30, 39 inch 31½, Shetucket B 23 and A 25.

**BLEACHED SHEETINGS and SHIRTINGS** are also dull and lower. The demand is light, and the supply is abundant. Prices are fully five per cent lower than last week, and the tendency is downward. New York mills are sold by both agents and jobbers at 52½, Wamsutta at 50, Warrentown B 25, Bartlett steam mills 33 inch 35, do

44 40, do 5-4 47½, do ¾ 32½, Newmarket 36 inch 37½, Aquidnecks 4-4 30, do ¾ 27½, White Rocks 42½.

DRILLS are in less demand, and the tendency of prices is downward. Stark C sell at 36, brown H 33, Massachusetts 35, Globe Steam Mills 30.

CORSET JEANS are in better supply and dull, though with little change in prices. Newmarket colored are quoted at 34, Massahesic and Amoskeag 37½, Indian Orchard 33, Naumkeag 37, Bates 33, and Sateens 40.

COTTON FLANNELS are quiet and dull, with little demand and an increased supply. Ashland and Concord sell at 30, Falls 39½.

STRIPES and TICKS are in light demand, but prices are nominally the same as last week. Pittsfield ticks 28, Willow Brook ¾ 67½, 4-4 85, Amoskeag A C A 80, American stripes 3-3 33, 6-3 34.

DENIMS and COTTONADES are in good supply, and dull and nominal. Pearl River denims are sold at 59, Amoskeag D 60.

PRINTS are very abundant, and there is little or no demand, and many makes were on Thursday withdrawn for a more settled market. Prices are much reduced, and even present quotations are but little indicative of the market. Sprague's national are quoted at 28, Madder, Rubies and Green, at 28, Blue and Orange 30, Pinks and Purples 29, Solid colors 25, Shirtings 29, Columbian, Concord, and Warregan are withdrawn, the same with Merrimacks. Amoskeag pink is quoted at 27, selling by jobbers at 24, purple 26, shirting 25, mourning 24, Senele, dark and light, 24, Wamsutta 22, and Dusters 22; American Madders 26, blackers 27½, black and white 23.

PRINTING CLOTHS are inactive and lower. The sales at Providence were 119,000 pieces at 22½ a 24 for 64 x 64.

GINGHAMS are in better supply, and with a light demand are dull and prices nominal. Glasgow sell at 29.

JACCONETS are in but a moderate demand, and prices are lower. White Rock high collars are quoted at 30, and plain 28, three cents off from last week.

SILESIA AND CAMBRICS are dull and nominally lower. Saratoga Cambrics are 22½, Milton Mills 22½, Federal 23, Brookfield Silesias 35, Indian Orchard 40.

LINSEYS are dull and nominal, Laurel Dale 42½, White Rock 45, Porter & Dickey's 35 to 60.

MOUSLIN DELAINES are very quiet but with no quoted changes in prices among agents. Hamilton, Manchester and Pacific are quoted by agents at 35 and sold by Jobbers at 30.

WOOLEN GOODS are in moderate demand for some leading styles of Cassimeres and Satinets, for Millville \$2.25a3 for all wool, and \$2.25a2.75 for silk mixture, Dighton's do sell \$2.75 for fancy and \$2.50 for plain; Merchants' Woolen Co's do \$2 62½ for 3-4 and \$5.25 for 6-4, Suffolk Mills fancy cassimeres sell at \$1.50a3 for 3-4, and \$4a5 for 6 4.

FOREIGN GOODS have been dull during the week, and for dress goods especially prices have fallen off materially. Medium qualities of British and Continental fancy and stuff goods, have been sold at a marked reduction. For common and low grades there is no demand at present. Heavy black and staple colored silks bring fair prices, while fancy colors are pressed for sale at lower rates. Fine woolens in Cloths, Overcoatings, and Cassimeres generally maintain quotations. English Prints, and bleached cottons have thus far brought remunerating prices. The auction sales have been poorly attended, bidding dull and prices much lower.

IMPORTATIONS OF DRY GOODS AT THE PORT OF NEW YORK.

The importations of dry goods at this port for the week ending Nov. 9th, 1865, and the corresponding weeks of 1863 and 1864, have been as follows:

ENTERED FOR CONSUMPTION FOR THE WEEK ENDING NOV. 9, 1865.						
	-1863-		-1864-		-1865-	
	Pkgs.	Value.	Pkgs.	Value.	Pkgs.	Value.
Manufactures of wool...	1014	\$368,021	450	\$105,078	2032	\$853,088
do cotton...	226	62,216	27	8,324	1411	453,743
do silk...	179	136,133	98	44,953	365	430,346
do flax...	429	76,033	325	72,945	1152	353,870
Miscellaneous dry goods.	1400	71,456	65	28,291	275	136,878
Total .....	3248	\$714,829	965	\$260,091	5885	\$2,233,425
WITHDRAWN FROM WAREHOUSE AND THROWN INTO THE MARKET DURING THE SAME PERIOD.						
	-1863-		-1864-		-1865-	
	Pkgs.	Value.	Pkgs.	Value.	Pkgs.	Value.
Manufactures of wool...	386	\$107,194	958	\$410,949	169	\$68,296
do cotton...	153	31,296	232	70,868	145	48,032
do silk...	27	36,000	92	103,715	29	87,041
do flax...	256	47,601	515	121,752	89	27,987
Miscellaneous dry goods.	12	7,996	223	21,214	434	15,997
Total .....	889	\$230,087	2010	\$723,498	916	\$197,353
Add ent'd for consumpt'n	3248	714,829	965	260,091	5885	2,233,425
Total th'wn upon mark't	4087	\$494,916	2975	\$983,589	6801	\$2,435,778

ENTERED FOR WAREHOUSING DURING THE SAME PERIOD.						
Manufactures of wool...	240	\$89,645	833	\$360,825	467	\$183,312
do cotton...	211	42,380	309	60,833	491	149,005
do silk...	47	51,271	139	134,251	74	91,458
do flax...	215	59,434	425	107,052	334	98,178
Miscellaneous dry goods.	27	10,071	137	52,245	15	11,424
Total .....	740	\$252,801	1,813	745,206	1351	533,377
Add ent'd for consumpt'n	3248	714,829	965	260,091	5885	2,233,425
Total entered at the port.	3988	\$967,630	2808	\$1,005,297	7236	\$2,771,803

DETAILED STATEMENT.

The following is a detailed statement of the movement the past week ending Nov. 9, 1865:

ENTERED FOR CONSUMPTION.					
MANUFACTURES OF WOOL.					
Pkgs.	Value.	Pkgs.	Value.	Pkgs.	Value.
Woolens...	898 \$206,420	Gloves...	2 842	Lastings...	1 640
Cloths...	75 42,210	Worsteds...	603 262,682	Braids & bds.	103 53,154
Carpetings...	327 84,631	Delaines...	2 821	Cot. & wor'd.	362 139,174
Blankets...	83 11,722	Hose...	38 12,590	Total...	2032 853,988
Shawls...	16 11,600	Worsteds y'n	73 21,611		
MANUFACTURES OF COTTON.					
Cottons...	773 \$247,530	Velvets...	22 6,927	Spool...	80 17,763
Colored...	316 97,604	Laces...	8 2,527	Hose...	153 41,976
Prints...	71 16,281	Braids & bds.	23 8,829	Total...	1511 \$458,743
Ginghams...	20 5,552	Handk'fs...	11 2,816		
Emb'd mus'n	22 9,537	Gloves...	7 1,351		
MANUFACTURES OF SILK.					
Silks...	184 \$248,403	Gloves...	1 779	Silk & wor's'd	15 11,437
Crapes...	3 2,929	Cravats...	5 2,954	Silk & cotton.	49 85,763
Velvets...	29 23,077	Handk'fs...	1 725	Total...	365 \$430,843
Ribbons...	64 53,089	Raw...	43 83,335		
Laces...	12 11,319	Braids & bds.	10 6,988		
MANUFACTURES OF FLAX.					
Linens...	1033 \$320,207	Laces...	3 4,120	Thread...	49 14,835
Linen & cot...	9 2,403	Hdkfs...	19 11,327	Hemp yarn...	41 5,973
Total .....				1152	\$358,870
MISCELLANEOUS.					
Leath gloves.	12 \$11,522	Embroider's.	53 42,396	Feath & flow.	27 4,882
Kid gloves...	3 6,948	M'linery...	1 99	Susp & elast.	19 8,703
Matting...	67 6,543	Corsets...	33 14,696	Total...	275 \$136,873
Clothing...	49 10,706	Straw goods.	111 80,373		
WITHDRAWN FROM WAREHOUSE.					
MANUFACTURES OF WOOL.					
Pkgs.	Value.	Pkgs.	Value.	Pkgs.	Value.
Woolens...	56 \$21,197	Shawls...	8 2,515	Cot & wor's'd.	23 12,709
Blankets...	26 3,902	Worsteds...	56 27,974	Total...	169 \$68,296
Total .....				169	\$68,296
MANUFACTURES OF COTTON.					
Cottons...	15 \$5,607	Ginghams...	1 275	Emb'd mus'n's	5 1,851
Colored...	124 40,299	Total...	145		\$48,032
Total .....				145	\$48,032
MANUFACTURES OF SILK.					
Silks...	12 \$21,597	Velvets...	8 2,410	Ribbons...	14 13,034
Total .....				29	\$37,041
MANUFACTURES OF FLAX.					
Linens...	84 \$26,754	Thread...	5 1,233	Total...	89 \$27,987
Total .....				89	\$27,987
MISCELLANEOUS.					
Straw goods...				434	15,997
ENTERED FOR WAREHOUSING.					
MANUFACTURES OF WOOL.					
Pkgs.	Value.	Pkgs.	Value.	Pkgs.	Value.
Woolens...	70 \$26,743	Worsteds...	224 90,922	Cot. & worst.	144 56,025
Blankets...	18 3,476	Lastings...	1 599	Total...	467 \$183,312
Shawls...	7 4,072	Braids & bds.	3 1,475		
MANUFACTURES OF COTTON.					
Cottons...	100 \$35,631	Prints...	18 5,532	Emb'd mus'n's	7 2,987
Colored...	339 93,199	Ginghams...	17 4,607	Hdkfs...	9 2,049
Total .....				491	\$149,005
MANUFACTURES OF SILK.					
Silk...	37 \$63,361	Laces...	2 1,274	Silk & cotton	2 1,601
Velvets...	12 10,243	Hdkfs...	1 503	Total...	74 \$91,458
Ribbons...	14 9,953	Silk & wor's'd	6 4,518		
MANUFACTURES OF FLAX.					
Linens...	284 \$88,159	Handkerch'fs	6 4,813	Hemp yarn...	4 873
Laces...	1 2,720	Thread...	9 1,548	Total...	304 \$98,173
Total .....				304	\$98,173
MISCELLANEOUS.					
Embroideries	9 \$7,024	Straw goods.	2 1,943	Susp & elas..	4 2,457
Total .....				15	\$11,424

THE CATTLE MARKET.

The meat business having been in an unsatisfactory state during the whole of last week, and the butchers having a large surplus of live stock left over, the cattle trade was dull, and the 4,300 head which arrived at Allerton's came upon a very poor market. But as good cattle were scarce, prices of that grade maintained their previous positions, while the medium and common grades, which were in excessive supply, sold half a cent lower.

The stock sold within the range of eight to eighteen cents per pound, but including a few head of very choice Kentucky, which brought nineteen cents per pound on actual weight.

The total offerings for the week aggregate 6,336 beeves, 91 cow 948 veals, 21,702 sheep and lambs, 14,140 swine, showing a decrease from last week's offering of 298 beeves, 63 cows, 405 vea 5,584 sheep and lambs, and 330 swine.

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 per cent ad val. Produce of the British North American Provinces, free.

Pot, 1st sort..... per 100 lb 8 25 @ 8 50
Pearl, 1st sort..... nominal.

Beeswax—Duty, 20 per cent ad val.
American yellow..... per lb 49 @ 50

Bones—Duty: on invoice 10 per cent.
Rio Grande shin..... per ton 35 00 @

Bread—Duty, 30 per cent ad val.
Pilot..... per lb .. @
Navy..... .. @
Crackers..... 10 @ 1

Breadstuffs—See special report.

Bristles—Duty, 15 cents; hogs hair, 1 per lb.
American, gray and white..... per lb 60 @ 2 25

Butter and Cheese.—Duty: 4 cents. Produce of British North American Provinces, free.
There is a steady local demand for Butter, but no great activity. Prices are firm. Cheese is active.

Butter—
N. Y., Welch tubs, strictly fine. 46 @ 48
do do fair to good 43 @ 44
do Firkins, str. fine, yel. 48 @ 50
do 1/2 fir. tubs, strictly fine 52 @ 54
do do com. to good. 44 @ 48
Pa., fine dairy packed, yellow .. 40 @ 45
do firkins, finer kinds, do 35 @ 38
do common to medium .. 33 @ 34
West. Reserve, good to fine, yel. 33 @ 40
do com. to medium 33 @ 36
Southern Ohio .. 32 @ 36
Canada, uniform and fine .. 35 @ 41
do ordinary, mixed .. 32 @ 34
Mich., Ill., Ind. & Wis., g. to f. yel. 36 @ 38
do do com. to med. 30 @ 35
Cheese—
Factory made dairies .. 17 1/2 @ 19
Farm dairies .. 16 @ 18 1/2
do do common .. 14 @ 15
English dairy .. 23 @ 25
Vermont dairy .. 15 @ 18 1/2

Candles—Duty, tallow, 2 1/2; spermaceti and wax, 8; stearine and adamantin, 5 cents per lb.
Sperm .. per lb .. @ 40
do , patent, .. .. @ 50
Refined sperm, city .. 38 @ 40
Stearic .. 33 @ 34
Adamantine .. 27 @ 28

Cement—Rosendale..... per bbl .. @ 2 00

Chains—Duty, 2 1/2 cents per lb.
One inch and upward..... per lb 8 1/2 @ 9

Coal—Duty, bituminous, \$1 25 per ton of 28 bushels, 80 lb to the bushel; other than bituminous, 40 cents per 28 bushels of 80 lb bushel.
Liverpool Orrel..... per ton of 2,240 lb .. @ 16 00
Liverpool Gas Cannel .. .. @ 14 50
Nova Scotia .. 8 50 @ 9 00
Anthracite .. 12 09 @ 13 00

Cocoa—Duty, 3 cents per lb.
Caracas .. (gold) (in bond) .. per lb 27 1/2 @ 28
Maracaibo (gold) .. do .. .. @ 50
Guayaquil (gold) .. do .. .. 19 @ 20

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 per cent ad valorem in addition.
Coffee has been quiet and transactions light.

Rio, prime, duty paid .. gold. .. @ 22 1/2
do good..... .. @ 21
do fair..... .. @ 21
do ordinary..... .. @ 18
do fair to good cargoes..... .. @ 19
Java, mats and bags..... .. 28 @ 32

Native Ceylon..... .. @ 25
Maracaibo..... .. 22 @ 25
Laguayra..... .. 21 1/2 @ 23 1/2
St. Domingo..... .. 18 @ 19

Copper—Duty, pig, bar, and ingot, 2 1/2; old copper, 2 cents per lb; manufactured, 30 per cent ad val.; sheathing copper and yellow metal, in sheets 42 inches long and 14 inches wide, weighing 14 @ 34 oz. per square foot, 3 1/2 cents per lb. All cash.

Sheathing, new..... per lb .. @ 50
Sheathing, &c., old .. 31 @ 31 1/2
Sheathing, yellow .. .. @ 34
Bolts .. .. @ 50
Braziers' .. .. @ 50
Baltimore..... .. 32 1/2 @ 32 1/2
Detroit .. 33 1/2 @
Portage Lake..... .. 32 1/2 @

Cordage—Duty, tarred, 3; untarred Manila, 2 1/2; other untarred, 3 1/2 cents per lb.

Manila, Amer. made..... per lb 26 @ 27
Tarred Russia..... .. @
Tarred American..... .. @ 19
Bolt Rope, Russia..... .. @ 26

Corks—Duty, 50 per cent ad val.

Regular, quarts..... per gross 52 @ 54
Short Tapers..... .. 40 @ 41
Mineral .. 54 @ 56
Phial .. 10 @ 50

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 per cent ad val.; Balsam Capivi, 20; Balsam Tolu, 30; Balsam Peru, 50 cents per lb; Calisaya Bark, 30 per cent ad val.; Bi Carb. Soda, 1 1/2; Bi Chromate Potash, 3 cents per lb; Bleaching Powder, 80 cents per 100 lb; Refined Borax, 10 cents per lb; Crude Brimstone, \$6; Eoll Brimstone, \$10 per ton; Flor Sulphur, \$20 per ton, and 15 per cent ad val.; Crude Camphor, 30; Refined Camphor, 40 cents per lb.; Carb. Ammonia, 20 per cent ad val.; Cardamoms and Cantharides, 50 cents per lb; Castor Oil, \$1 per gallon; Chlorate Potash, 6; Caustic Soda, 1 1/2; Citric Acid, 10; Copperas, 1; Cream Tartar, 10; Cubebs, 10 cents per lb; Cutch, 10; Chamomile Flowers, 20 per cent ad val.; Epsom Salts, 1 cent per lb; Extract Logwood, Flowers Benzola and Gamboge, 10 per cent; Ginseng, 20; Gum Arabic, 20 per cent ad val.; Gum Benzoin, Gum Kowrie, and Gum Damar, 10 cents per lb; Gum Myrrh, Gum Senegal, Gum Geeda and Gum Tragacanth, 20 per 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 per cent ad val.; Opium, \$2 50; Oxalic Acid, 4 cents per lb; Phosphorus, 20 per cent ad val.; Pruss. Potash, Yellow, 5; Red do, 10; Rhubarb, 50 cents per lb; Quicksilver, 15 per cent ad val.; Sal Eratus, 1 1/2 cents per lb; Sal Soda, 1 cent per lb; Sarsaparilla and Senna, 20 per cent ad val.; Shell Lac, 10; Soda Ash, 1; Sugar Lead, 20 cents per lb; Sulph. Quinine, 45 per cent ad val.; Sulph. Morphine, \$2 50 per oz.; Tartaric Acid, 20; Verdigris, 6 cents per lb; Sal Ammoniac, 20; Blue Vitriol, 25 per 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.)

Drugs are firm and moderately active.

Acid, Citric..... (gold) .. @ 60
Alcohol..... per gall. .. @ 4 60
Aloes, Cape..... per lb 25 @
Aloes, Socotrine..... .. 85 @
Alum .. 4 1/2 @ 4 1/2
Annato, fair to prime..... 70 @ 72
Antimony, Regulus of..... 14 1/2 @ 15
Argols, Red..... (gold) .. @
Argols, Refined..... (gold) 31 @ 32
Arsenic, Powdered..... 3 20 @
Assafetida .. 25 @ 40
Balsam Capivi .. 1 20 @
Balsam Tolu..... (gold) 85 @ 90
Balsam Peru..... (gold) .. @ 1 50
Bark, Calisaya..... .. @ 1 75
Berries, Persian..... .. @ 55
Bi Carb. Soda, Newcastle .. 12 @ 13
Bi Chromate Potash..... 22 @
Bird Peppers—African, Sierra Leon, bags..... (gold) 28 @ 30
Bird Peppers—Zanzibar..... 40 @ 42 1/2
Bleaching Powder..... 5 1/2 @ 6
Borax, Refined..... 32 1/2 @ 34 1/2
Brimstone, Crude..... (gold) per ton 45 00 @
Brimstone, Am. Roll..... per lb 4 1/2 @ 5
Brimstone, Flor Sulphur..... 6 @ 6 1/2
Camphor, Crude, (in bond) (gold) .. @ 30
Camphor, Refined..... 1 25 @ 1 30
Cantharides..... .. @ 1 60
Carbonate Ammonia, in bulk..... 24 @ 25
Cardamoms, Malabar..... .. @ 3 50
Castor Oil, Cases..... per gallon 3 50 @ 3 60
Chamomile Flowers..... per lb 50 @ 60
Chlorate Potash..... (gold) 36 @
Caustic Soda .. 12 @ 12 1/2
Cobalt, Crystals..... in kegs. 112 lbs .. @
Cochineal, Honduras..... (gold) 92 1/2 @ 95
Cochineal, Mexican..... (gold) 80 @ 85
Copperas, American..... 2 1/2 @ 2 1/2
Cream Tartar, prime..... (gold) 31 1/2 @
Cubebs, East India..... .. @ 50
Cutch .. 12 @ 13
Cuttlefish Bone..... .. @ 26
Epsom Salts..... .. @ 4
Extract Logwood .. .. @ 12
Flowers, Benzoin..... per oz. 60 @ 80
Flowers, Arnica..... .. @ 31
Folia, Buchu..... bales 40 @ 70
Gambier..... per lb 9 1/2 @ 9 1/2
Gamboge..... .. @
Ginger, Jamaica, b'd, in bbls .. .. @ 46
Ginseng, Southern and Western .. 96 @ 1 05
Gum Arabic, Picked..... (gold) 62 1/2 @
Gum Arabic, Sorts .. 42 @ 44
Gum Benzoin..... (gold) .. @ 55
Gum Copal Cow..... .. @ 40
Gum Gedda..... .. @ 20
Gum Damar..... .. 46 @ 48

Gum Myrrh, East India..... .. @ 50
Gum, Myrrh, Turkey..... .. 60 @ 55
Gum Senegal..... .. @ 40
Gum Tragacanth, Sorts .. 85 @ 40
Gum Tragacanth, white flakey .. 85 @ 1 00
Hyd. Potash, Fr. and Eng. (gold) 3 10 @ 3 25
Iodine, Resublimed..... 5 50 @
Ipecacuanna, Brazil..... .. 4 @ 5
Jalap..... 2 70 @
Juniper Berries..... .. @ 5
Lac Dye .. 25 @ 55
Lic. ice Paste, Calabria..... 42 @ 24
Liccorice, Paste, Sicily..... 28 @
Liccorice Paste, Spanish Solid..... 33 @
Liccorice Paste, Greek..... 30 @
Madder, Dutch..... (gold) 9 1/2 @ 10
Madder, French, E. X. F. F. do .. 5 1/2 @ 10
Manna, large flake .. .. @ 1 25
Nuttgalls Blue Aleppo..... 70 @
Oil Anise .. 3 50 @ 3 62 1/2
Oil Cassia..... 4 50 @ 4 75
Oil Bergamot..... 10 25 @ 11 00
Oil Lemon .. 5 50 @ 6 00
Oil Peppermint, pure .. 3 75 @ 4 00
Opium, Turkey..... 8 65 @ 8 70
Oxalic Acid..... .. @ 40
Phosphorus..... 95 @
Prussiate Potash..... 50 @ 52
Quicksilver..... (gold) 65 @ 70
Rhubarb, China..... 6 50 @ 8 00
Rose Leaves .. .. @ 2 00
Salaratus..... .. @ 15
Sal Ammoniac, Refined..... (gold) 11 @
Sal Soda, Newcastle..... 5 1/2 @
Sarsaparilla, Hond..... 45 @ 47 1/2
Sarsaparilla, Mex..... 30 @
Seed, Anise..... per bush. 24 @ 26
do Canary..... per bush. 5 50 @ 6 00
do Hemp..... .. @ 2 75
do Caraway..... per lb 20 @
do Coriander..... .. @ 18
do Mustard, brown, Trieste .. .. @ 18
do do California, brown .. .. @ 15
do do English, white .. .. @ 20
Senna, Alexandria..... 24 @
Senna, East India..... 35 @
Seneca Root..... 1 00 @
Shell Lac..... 50 @ 60
Soda Ash (80 per cent)..... .. @ 60
Sugar Lead, White..... 55 @ 60
Sulphate Quinine, Am..... per oz. 2 62 1/2 @ 2 75
Sulphate Morphine..... 9 00 @
Tartaric Acid..... (gold) .. per lb 59 @ 60
Valerian, English..... .. @ 50
do Dutch..... .. @ 80
Verdigris, dry and extra dry .. 75 @ 80
Vitriol, Blue..... 16 @ 18 1/2

Duck—Duty, 30 per cent ad val.
Ravens, Light..... per pce 16 00 @ 18 00
Ravens, Heavy..... .. @
Scotch, Gourcock, No. 1..... 31 00 @
Cotton, No. 1..... per yard 1 25 @ 1 80

Dye Woods—Duty free.
Camwood..... (gold) .. per ton .. @ 150 00
Fustic, Cuba..... 35 00 @
Fustic, Tampico..... .. @
Fustic, Savanilla..... (gold) 23 00 @
Fustic, Maracaibo..... do 21 00 @ 22 00
Logwood, Campeachy..... (gold) 20 00 @
Logwood, Hond..... (gold) 19 00 @
Logwood, Tabasco..... (gold) 25 00 @ 26 00
Logwood, St. Domingo..... 24 50 @ 26 00
Logwood, Jamaica..... 15 25 @ 15 50
Limawood..... .. @ 125 00
Barwood..... (gold) 30 00 @
Sapan Wood, Manila..... .. @ 70 00

Feathers—Duty: 30 per cent ad val.
Prime Western..... per lb 95 @
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.

Cod is in fair demand and steady: Mackerel and Herring scarce and advancing.

Dry Cod..... per cwt. 8 00 @ 9 50
Dry Scale..... per bbl. .. @ 6 50
Pickled Scale..... per bbl. .. @ 6 50
Pickled Cod..... per bbl. 8 00 @ 8 50
Mackerel, No. 1, Mass. shore .. 23 50 @ 24 50
Mackerel, No. 1, Halifax .. .. @
Mackerel, No. 1, Bay..... .. @
Mackerel, No. 2, Mass. shore .. 17 50 @
Mackerel, No. 2, Bay..... .. @
Mackerel, No. 2, Halifax .. 15 25 @ 15 50
Mackerel, No. 3, Mass. large .. 12 50 @ 13 00
Mackerel, No. 3, Halifax .. 12 50 @ 13 00
Mackerel, No. 3, Mass..... .. @
Salmon, Pickled, No. 1 .. 40 00 @
Shad, Connecticut, No. 1..... per hf. bbl. .. @
Shad, Connect cut, No. 2..... .. @
Herring, Scaled..... per box 55 @ 60
Herring, No. 1..... .. @ 45
Herring, pickled..... per bbl. 6 50 @ 9 00

Flax—Duty: \$15 per ton.
Jersey..... per lb 20 @ 22

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 1/2; Filberts and Walnuts, 3 cents per lb; Sardines, 50; Preserved Ginger, 50; Green Fruits, 25 per cent ad val.
Raisins, Seedless..... per cask .. @ 11 50
do Layer..... per box 5 00 @ 4 90
do Bunch..... 4 85 @ 4 90
Currants..... per lb 15 1/2 @ 16
Citron, Leghorn..... 40 1/2 @ 42 1/2
Prunes, Turkish..... 20 1/2 @ 21
Dates..... .. @ 15 1/2
Almonds, Languedoc..... 37 1/2 @ 39 1/2
do Provence..... 32 1/2 @ 35
do Sicily, Soft Shell..... .. @ 80
do Shelled..... 55 @ 60
Sardines..... per box .. @ 15 05
do .. per hf. box 52 @ 54
do .. per qr. box 26 @ 27 1/2

Table listing various goods such as Figs, Smyrna, Brazil Nuts, Filberts, Sicily, Walnuts, French, Dried Fruit, N. State Apples, Blackberries, Black Raspberries, Pared Peaches, Unpealed do, Cherries, pitted, new.

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

Gold Prices—Add premium on gold for currency prices.

Table listing furs and their prices, categorized by North and East, and Western. Items include Beaver, Dark, Pale, Bear, Black, do brown, Badger, Cat, Wild, do House, Fisher, Fox, Silver, do Cross, do Red, do Grey, Lynx, Marten, Dark, do pale, Mink, dark, Musk rat, dark, Otter, Opossum, Raccoon, Skunk, Black, do Striped, do White.

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, 3 cents per sq. ft.

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

Table listing American Window prices for various sizes and qualities, including 6x8 to 8x10, 8x11 to 10x15, 11x14 to 12x18, 12x19 to 16x24, 18x22 to 20x30, 20x31 to 24x30, 24x31 to 24x36, 25x36 to 30x44, 30x46 to 32x48, 32x50 to 32x56, and Above.

English and French Window—1st, 2d, 3d, and 4th qualities.

Table listing English and French Window prices for various sizes and qualities, including (Single Thick)—Discount 30 @ 40 per cent., 6x8 to 8x10, 8x11 to 10x15, 11x14 to 12x18, 12x19 to 16x24, 20x31 to 24x30, 24x31 to 24x36, 24x36 to 30x44, 30x45 to 32x48, 32x50 to 32x56.

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

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

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

Table listing Gunpowder prices for Blasting (A), Shipping and Mining, Rifle, and Sporting, in 1 lb canisters.

Hair—Duty FREE. Rio Grande, mixed, (cash), Buenos Ayres, mixed, Hog, Western, unwashed.

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 cent ad val. Product of the British North American Provinces FREE. (Nominal.)

Table listing Hides and Skins prices, categorized by Dry Hides and Wet Salted Hides. Items include B. A. & Montevideo, Buenos Ayres, Rio Grande, Orinoco, California, California, Mexican, Porto Cabello, Vera Cruz, Tampico, Matamoros, San Juan and Cent. Amer., Maracaibo, Bogota, Rio Hache, Savanilla and Carthagea.

Table listing Curacao, Western, Dry Salted Hides, Maracaibo, Maranhao, Pernambuco, Tampico and Metamoros, Bahia, Chili, Wet Salted Hides, Buenos Ayres, Rio Grande, California, Western, Country sl'ter trim. & cured, City, Upper Leather Stock, B. A. & Rio Gr. Kip, Sierra Leone, Gambia and Bissau, East India Stock, Calcutta, city sl'ter, do dead green, do black, dry, do buffalo.

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

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

Horns—Duty, 10 cent ad val. Produce of the British North American Provinces FREE.

Table listing Horns prices for Ox, Rio Grande, Ox, Buenos Ayres.

India Rubber—Duty, 10 cent ad val. Para, Fine, Para, Medium, Para, Coarse, East India, Carthagea, etc., Guayaquil.

Indigo—Duty FREE. Bengal, Oude, Kurpah, Madras, Manila, Guatemala, Caraccas.

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 has been moderately active at firm prices.

Table listing Iron prices for Pig, Scotch, Best, No 1 (cash), Pig, American, No. 1, Bar, Swedes, assorted sizes (in gold).

Bar Swedes, assorted sizes. Bar, English and American, Refined, do do do Common, Scroll, Ovals and Half Round, Band, Horse Shoe, Rods, 5-8 @ 3-16 inch, Hoop, Nail Rod, Sheet, Russia, Sheet, Single, Double and Treble, Rails, English, do American.

Ivory—Duty, 10 cent ad val. East India, Prime, East India, Billiard Ball, African, West Coast, Prime, African, Scivellos, West Coast.

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

Table listing Lead prices for Galena, Spanish, German, English, Bar, Pipe and Sheet.

Leather—Duty: sole 35, upper 30 cent ad val. The stock on hand is light, receipts small, and prices advancing.

Table listing Leather prices for Oak, Slaughter, light, do do middle, do do heavy, do light Cropped, do middle do, do belies do, Hemlock, B. Ayres, &c., do do middle, do do heavy, do California, light, do do middle, do do heavy, do Orinoco, etc., do do middle, do do heavy, do do & B. A., dam'gd all weights, do do poor all, do Slaughter in rough, Oak, Slaughter in rough, light, do do do mid. & h'vy.

Line—Duty: 10 cent ad val. Rockland, common, do heavy.

Lumber, Woods, Staves, Etc.—Duty Lumber, 20 cent ad val.; Staves, 10 cent ad val.; Rosewood and Cedar, FREE. Lumber and Timber of all kinds, unmanufactured, product of the British North American Provinces, FREE.

Table listing Spruce, Eastern, Southern Pine, White Pine Box Boards, White Pine Merchant, Box Boards, Clear Pine, 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, do pipe, heavy, do pipe, light, do pipe, culls, do hhd., extra, do hhd., heavy, do hhd., light, do hhd., culls, do bbl., extra, do bbl., heavy, do bbl., light, do bbl., culls, Red oak, hhd., heavy, do hhd., light.

HEADING—white oak, hhd.

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

Molasses—Duty: 8 cents per gallon. New Orleans, Porto Rico, Cuba Muscovado, do Clayed, English Islands.

Nails—Duty: cut 1 1/2; wrought 2 1/2; horse shoe cents per lb (Cash). Cut, 4d. @ 6d., Clinch, Horse shoe, forged (5d.), Copper, Yellow metal, Zinc.

Naval Stores—Duty: spirits of turpentine 30 cents per gallon; crude turpentine, rosin, pitch, and tar, 20 cent ad val. Tar and turpentine, product of the British North American Provinces, free. (All cash.)

The market has been steady with light transactions. Turpentine, N. C., Tar, American, do foreign, Pitch, Rosin, common and strained, do No. 2, do No. 1, do Pale and Extra (230 lbs.), Spirits turpentine, Am.

Oil Cake—Duty: 20 cent ad val. City thin oblong, in bbls., do in bags, Western thin oblong, in bags.

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 cent ad val.; sperm and whale or other fish (foreign fisheries), 20 cent ad valorem.

Table listing Oil prices for Olive, 13 bottle baskets, do in casks, Palm, Linseed, city, Whale, do refined winter, Sperm, crude, do winter, bleached, do do unbleached, Lard oil, Red oil, city distilled, do saponified, Straits, Paraffine, 25 - 30 gr. deodorized, Kerosene.

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 cent ad val.; China clay, \$5 per ton; Venetian red and vermilion, 25 cent ad val.; white chalk, \$10 per ton.

Table listing Paint prices for Litharge, American, Lead, red, American, do white, American, pure, in oil, do white, American, pure, dry, Zinc, white, American, dry, No. 1, do white, American, No. 1, in oil, Ochre, yellow, French, dry, do ground in oil, Spanish brown, dry, do do ground in oil, Paris white, No. 1, do do Am., Whiting, American, Vermillion, Chinese, do Trieste, do American, Venetian red, (N. C.).

Table listing various commodities like Carmine, China clay, Chalk, and Chrome yellow with their respective prices.

Table for Petroleum—Duty: crude, 20 cents; refined, 40 cents per gallon. Lists Crude, Refined, Naptha, and Residuum.

Table for Plaster Paris—Duty: lump, free; calcined, 20 cent ad val. Lists Blue Nova Scotia, White Nova Scotia, etc.

Provisions—Duty: cheese and butter, 4 cents; beef and pork, 1 cent; hams, bacon, and lard, 2 cents.

Table listing various types of meat and provisions like Beef, Pork, Lard, Hams, and Beef hams.

Table for Rags—(Domestic). Lists White, City, Seconds, City colored, Canvas, and Country mixed.

Table for Rice—Duty: cleaned 2 1/2 cents; paddy 10 cents. Lists Carolina and East India.

Table for Salt—Duty: sack, 24 cents; bulk, 18 cents. Lists various grades like Onondaga, Solar coarse, and F. F.

Table for Saltetre—Duty: crude, 2 1/2 cents; refined and partially refined, 3 cents.

Table for Seeds—Duty: linseed, 16 cents; hemp, 1 cent. Lists Clover, Timothy, Flaxseed, and Linseed.

Table for Shot—Duty: 2 1/2 cents. Lists Drop and Buck.

Table for Silk—Duty: free. All thrown silk, 35 cent. Lists Tsatles, Taysams, Canton, Japan, and China thrown.

Table for Skins—Duty: 10 cent ad val. Lists Goat, Deer, and various types of skins.

Table for Soap—Duty: 1 cent. Lists Castile.

Table for Spelter—Duty: in pigs, bars, and plates, \$1.50. Lists Plates, foreign and domestic.

Table for Spices—Duty: mace, 40 cents; nutmegs, 50; cassia and cloves, 20; pepper and pimento, 15.

Table for Steel—Duty: bars and ingots, valued at 7 cents. Lists English, cast, German, American, and English, spring.

Sugar—Duty: on raw or brown sugar, not above No. 12 Dutch standard, 8; 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.

Table listing various types of sugar like Porto Rico, Cuba, Melado, Havana, and Yellow coffee.

Table for Sumac—Duty: 10 cent ad val. Lists Sicily.

Table for Tallow—Duty: 1 cent. Lists American, prime, country and city.

Table for Tea—Duty: 25 cents per lb. Lists Hyson, Young Hyson, and Gunpowder.

Table for Gunpowder & Imperial, Canton made. Lists various grades of gunpowder and H. Skin & Twankay.

Table for Tin—Duty: pig, bars, and block, 15 cent ad val. Lists Plate and sheets, Banca, Straits, English, and Plates, charcoal.

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

Table listing various types of tobacco like Lugs, Common leaf, Medium, Good, Fine, Conn. selected wrappers, New York running lots, and Navy.

Table for Whalebone—Duty: foreign fishery, 4 ad val. Lists South Sea, North west coast, Ochotsk, and Polar.

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

Table listing various types of wine and liquor like Brandy, Hennessy, Pinet, Cognac, Whisky, and Champagne.

Table for Wire—Duty: No. 0 to 18, uncovered, \$2 to \$3.50. Lists No. 0 to 18, No. 19 to 26, No. 27 to 36, and Telegraph.

Wool—Duty: costing 12 cents or less per lb, 8 cents; 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.

Table listing various types of wool like American, Saxony fleece, Extra, pulled, Superfine, California, Texas, Peruvian, Valparaiso, S. American, Entre Rios, S. American cordova, Donskoi, Persian, African, Mexican, and Smyrna.

Table for Zinc—Duty: pig or block, \$1.50 per 100 lb; sheet 2 1/2 cents per lb. Lists Sheet.

Table for Freights—To LIVERPOOL, To LONDON, To GLASGOW, To HAVRE. Lists various goods and their shipping costs.

The Railway Monitor.

LAKE ERIE AND LOUISVILLE RAILROAD.—This is a recent consolidation of the Fremont, Lima and Union (already in operation from Fremont to Findlay, 37 miles, with its ultimate terminus at Union City, a total length of 120 miles), and the Lake Erie and Pacific Railroad, a new enterprise, extending from Union City, through Cambridge City, to Rushville, a distance of 55 miles.

The present financial condition of the consolidated companies is as follows:

Table with 2 columns: Description and Amount. Includes Stock of F. L. & Union R. R., Stock of L. E. & Pacific R. R., Bonds, interest and floating debt, Making a total to debit of, Estimated cost to complete and equip the unfinished portions of the line, and Total actual and estimated cost.

—being \$25,475 per mile for the whole road of 175 miles.

From Rushville, a direct line, via Shelbyville, Edinburg, etc., to Louisville, is already in existence, having a length of 93 miles, and making the total length from Fremont to Louisville 268 miles.

The directness of this line is its chief recommendation; and its termini, the one on Lake Erie, and the other on the Ohio, at the Falls, are important points to connect. It might thus become a through line that would pay. As a local work it would have competition enough with existing lines to ruin the company. If the road, however, is to be built, we should recommend the company to extend it to Seymour, on the Ohio and Mississippi Railroad, so as to secure direct connection with St. Louis as well as with Louisville.

We would not discourage the enterprise, but knowing something

of the topography of the country traversed, we cannot subscribe to the estimate of cost. No substantial road can be constructed in the direction of the proposed line, and properly equipped, at less than \$45,000 to \$50,000 per mile.

MINNESOTA CENTRAL RAILROAD.—This railroad was opened from Minneapolis to Faribault on the 18th ult. The distance between the two points is 56 miles. The last eleven miles, toward Faribault, were begun and completed in 14 working days, a thing unprecedented in railroad construction. The first 25 miles of the road, from the Minnesota River to Poplar Grove, were opened July 11; on the 4th September trains were run to Northfield, and on the 26th to Dundas, 45 miles from Minneapolis, the section next to Minneapolis having been completed at the same date. This road would have been opened a year ago had not the iron been detained below on account of the low stage of the river. There are three locomotives and ninety freight cars on the line.

RACINE AND MISSISSIPPI RAILROAD.—The Racine (Wisconsin) Journal says that on the 18th ultimo the Racine and Mississippi Railroad was sold at public auction by the United States Marshal, and was bid off by Mr. G. A. Thompson for the sum of \$1,000,000.

This road will now be consolidated with the Northern Illinois Railroad, under the title of the Western Union Railroad, for which purpose precedent agreement had been made. Together these roads complete a great through line from Lake Michigan, at Racine, to the Mississippi, at Savanna, and extending thence along the bank of the river to Fulton, Port Byron, and Rock Island. As yet the extension is open only to Fulton, but is also nearly ready for traffic to Port Byron, where it will connect with a branch of the Chicago and Rock Island Railroad, and thus enter Rock Island City.

The future of such a road is not obscure. Though literally enveloped by powerful competing lines, it will be a success.

COMPARATIVE MONTHLY EARNINGS OF PRINCIPAL RAILROADS.

Large table with multiple columns for different railroads: Chicago and Alton, Chicago & Northwestern, Chicago and Rock Island, Cleveland and Pittsburg, Erie Railway, Hudson River, Illinois Central, Marietta and Cincinnati, Michigan Central, Mich. So. North and Indiana, Mil. and Prairie du Chien, New York Central, Pittsburg, Ft. W., & Chicago, Rome, Watert'n & Ogdensb., St. Louis, Alton & T. Haute, Toledo, Wabash & Western. Each column shows monthly earnings from Jan to Dec for the years 1863, 1864, and 1865, along with a total for the year.

RAILROAD, CANAL AND MISCELLANEOUS BOND LIST.

DESCRIPTION.	Amount outstanding.	INTEREST.			MARKET.		DESCRIPTION.	Amount outstanding.	INTEREST.			MARKET.	
		Rate.	Payable.	Principal payable.	Bid.	Ask'd			Rate.	Payable.	Principal payable.	Bid.	Ask'd
<b>Railroad:</b>							<b>Railroad:</b>						
<i>Atlantic and Great Western:</i>							<i>Des Moines Valley:</i>						
1st Mortgage, sinking fund, (Pa.)	\$2,500,000	7	Ap'l & Oct.	1879	96	96½	Mortgage Bonds	\$1,740,000	8	Feb. & Aug	1887	88½	
2d do do 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	96	96½	1st Mortgage, convertible	2,500,000	7	May & Nov.	1875		
2d do do do	777,500	7	do	1881			2d do do do	1,000,000	8	do	1884		
1st Mortgage, sinking fund, (Ohio)	4,000,000	7	do	1876	96	96½	<i>Detroit, Monroe and Toledo:</i>						
2d do do 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		90
Sterling Bonds	484,000	6	May & Nov.	1878			1st do 2d section	600,000	7	do	1894		90
<i>Baltimore and Ohio:</i>							<i>Eastern (Mass.):</i>						
Mortgage (S. F.) of 1834	1,000,000	6	Ja Ap Ju Oc	1867	97		Mortgage, convertible	590,000	5	Jan. & July	1872		
do do 1855	1,128,500	5	Jan. & July	1875	100	100½	do do	672,600	6	Feb. & Aug	1874	94½	95
do do 1850	700,000	6	do	1880	100½	101	<i>East Pennsylvania:</i>						
do do 1853	2,500,000	6	Ap'l & Oct.	1885	102½		Sinking Fund Bonds	598,000	7	Ap'l & Oct.	1888		
<i>Bellefontains 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		99½
1st do do extended	422,000	7	do	70-79			<i>Erie Railway:</i>						
2d do do do	116,000	7	do	1870			1st Mortgage	3,000,000	7	May & Nov.	1868		101
1st do do (P. & C.)	650,000	7	do	1870			2d do convertible	4,000,000	7	M'ch & Sep	1879		102
2d do do do	347,000	7	do				3d do do do	6,000,000	6	do	1883		95
<i>Belvidere Delaware:</i>							4th do convertible	3,634,600	7	April & Oct	1880		96
1st Mort. (guar. C. and A.)	1,000,000	6	J'ne & Dec.	1867			5th do do do	1,002,500	7	June & Dec	1888		94
2d Mort. do do	500,000	6	M'ch & Sep	1885			<i>Erie and Northeast:</i>						
3d Mort. do 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	1,963,000	7	Feb. & Aug	1882	100%	
<i>Boston, Concord and Montreal:</i>							2d do do do	1,086,000	7	May & Nov.	1875		100
1st Mortgage	300,000	7	Feb. & Aug	1865	99		<i>Grand Junction:</i>						
1st do do do	200,000	6	do	1865			Mortgage	927,000	6	Jan. & July	1870		
2d do do do	250,000	7	Jan. & July	1870	97½		<i>Great Western, (Ill.):</i>						
2d do do do	100,000	6	do	1870			1st Mortgage West. Division	1,000,000	10	April & Oct	1868	98½	
Sinking Fund Bonds	200,000	6	do	1889			do do do East	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	95½	96	Land Grant Mortgage	3,344,000	7	April & Oct	1881	90	95
<i>Buffalo, New York and Erie:</i>							Convertible Bonds	822,000	7	Jan. & July	1883	70	
1st Mortgage	2,000,000	7	J'ne & Dec.	1877	95½	96	<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	1888		
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	90	90	<i>Housatonic:</i>						
Dollar Loan	867,000	6	May & Nov.	1889	90		1st Mortgage	191,000	6	Jan. & July	1877		
Consolidated (\$5,000,000) Loan	4,269,400	6	J'ne & Dec.	1893	89½		<i>Hudson River:</i>						
<i>Camden and Atlantic:</i>							1st Mortgage	3,890,000	7	Feb. & Aug	1870		102½
1st Mortgage	490,000	7	Jan. & July	1873			1st do do do	110,000	6	do	1869		
2d do do do	493,000	7	Ap'l & Oct.	1879			2d do sinking fund	2,000,000	7	J'ne & Dec.	1885	102	103
<i>Catawissa:</i>							3d do do 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			1st Mortgage	500,000	6	May & Nov	1870		
2d do do do	600,000	7	May & Nov.	1875	101		2d do do 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		92	1st Mortgage, convertible	7,975,500	7	April & Oct	1875	100	107
1st do E. Div	800,000	7	May & Nov	1890			1st do Sterling	2,896,500	6	do	1875		
2d do do 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 do	1,365,800	7	Jan. & July	1876			1st Mortgage, convertible	600,000	7	Jan. & July	1866		
Income	1,192,200	7	do	57-62		41	2d do do 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 do do	400,000	7	do	1862		
1st Mortgage (Skg Fund), pref.	536,000	7	May & Nov.	1877	95		Real Estate Mortgage	200,000	7	do	1858		
1st do do do	2,400,000	7	Jan. & July	1892	96	97	<i>Indianapolis and Madison:</i>						
2d do do income	1,100,000	7	Ap'l & Oct.	1882	85		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	M'ch & Sept	1861		
do do do inconvert.	3,167,000	8	do	1883			2d do do 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	95	
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	85		2d do do do	230,000	6	do	1861		
<i>Chicago and Northwestern:</i>							3d do do do	250,000	6	do	1862		
Preferred Sinking Fund	1,250,000	7	Feb. & Aug	1885	90	95	<i>La Crosse and Milwaukee:</i>						
1st Mortgage	3,600,000	7	do	1885	80½	83	1st Mortgage, Eastern Division	903,000	7	May & Nov.	1872		
Interest Bonds	756,000	7	May & Nov.	1863	80		2d do do do	1,000,000	7	Jan. & July	1869		
Consol Sinking Fund Bonds	948,000	6	Quarterly	1915		80	<i>Lehigh Valley:</i>						
Extension Bonds	484,000	7	Feb. & Aug	1885			1st Mortgage	1,465,000	6	May & Nov.	1873	94½	94½
<i>Chicago and Rock Island:</i>							<i>Little Miami:</i>						
1st Mortgage	1,397,000	7	Jan. & July	1870	100%		1st Mortgage	1,300,000	6	May Nov	1888		95
<i>Cincinnati, Hamilton and Dayton:</i>							<i>Little Schuylkill:</i>						
1st Mortgage	379,000	7	do	1867		108	1st Mortgage, sinking fund	960,000	7	April & Oct	1877		
2d do do 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	1888		
<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 do do	244,200	7	M'ch & Sep	1864			<i>Marietta and Cincinnati:</i>						
3d do do do	648,200	8	do	1875			1st Mortgage, dollar	1,691,293	7	Feb. & Aug	1892	85	88
<i>Cleveland, Painesville and Ashtabula:</i>							1st do sterling	1,000,000	7	do	1892		
Dividend Bonds	900,000	7	Feb. & Aug	1880	98		<i>Michigan Central:</i>						
Sunbury and Erie Bonds	500,000	7	do	1874	98		Dollar, convertible	2,230,500					

RAILROAD, CANAL AND MISCELLANEOUS BOND LIST (continued).

DESCRIPTION.	Amount outstanding.	INTEREST.		Principal payable.	MARKET.		DESCRIPTION.	Amount outstanding.	INTEREST.		Principal payable.	MARKET.	
		Rate.	Payable.		Bid.	Ask'd.			Rate.	Payable.		Bid.	Ask'd.
<b>Railroad:</b>							<b>Railroad:</b>						
<i>New Haven and Northampton:</i>							<i>Second Avenue:</i>						
1st Mortgage	\$500,000	7	Jan. & July	1869			1st Mortgage	500,000	7	June & Dec	1867		
1st do (Hamp. and Hamp.)	103,000	6	do	1873			<i>Shamokin Valley and Pottsville:</i>						
<i>New Jersey:</i>							1st Mortgage	700,000	7	Feb. & Aug	1872		
Ferry Bonds of 1853	485,000	6	Feb. & Aug	1873			<i>Staten Island:</i>						
<i>New London Northern:</i>							1st Mortgage	200,000	7	Jan. & July	1871		
1st Mortgage	51,000	7	Jan. & July	1871			<i>Syracuse, Binghamton and New York:</i>						
<i>New York Central:</i>							1st Mortgage	1,400,000	7	April & Oct	1876		
Premium Sinking Fund Bonds	6,917,598	6	May & Nov	1883	91		<i>Terre Haute and Richmond:</i>						
Bonds of October, 1863 (renewal)	2,925,000	6	June & Dec	1887	91		1st Mortgage, convertible	94,000	7	Mch & Sept	1866		
Real Estate Bonds	165,000	6	May & Nov	1883			<i>Third Avenue (N. Y.):</i>						
Subscrip. Bonds (assumed stocks)	663,000	6	do	1883	87		1st Mortgage	340,000	7	Jan. & July	1870		
Sink. Fund B'ds (assumed debts)	1,398,000	7	Feb. & Aug	1876	102	102	<i>Toledo, Peoria and Warsaw:</i>						
Bonds of August, 1859, convert.	604,000	7	do	1876	103	105	1st Mortgage	1,391,000	7	June & Dec	1894	74	
<i>New York and Harlem:</i>							<i>Toledo and Wabash:</i>						
1st Mortgage	3,000,000	7	May & Nov	1872	99	100	1st Mort. (Toledo & Wabash)	900,000	7	Feb. & Aug	1865	91	
Consolidated Mortgage	1,000,000	7	Feb. & Aug	1893			1st do (extended)	2,500,000	7	do	1884	91½	91½
3d Mortgage	1,000,000	7	do	1868	93		2d do (Toledo and Wabash)	1,000,000	7	May & Nov	1875	75	76
<i>New York and New Haven:</i>							2d do (Wabash and Western)	1,500,000	7	do	1875	75	78
Plain Bonds	912,000	7	June & Dec	1866			Sinking Fund Bonds	152,355	7	do	1865		
Mortgage Bonds	1,088,000	6	April & Oct	1875			Equipment bonds	600,000	7	Jan. & July	1874		
<i>New York, Providence and Boston:</i>							<i>Troy and Boston:</i>						
1st Mortgage	232,000	6	Feb. & Aug	73-78			1st Mortgage	300,000	7	Jan. & July	1887		
<i>Northern Central:</i>							2d do	300,000	7	Apr. & Oct	1885		
Sinking Fund Bonds	2,500,000	6	Jan. & July	1885	85	86½	3d do	650,000	7	May & Nov	1875		
York and Cumberl'd Guar. Bonds	500,000	6	Ja Ap Ju Oc	1877			Convertible	200,000	7	Mar. & Sep.	1882		
Balt. and Susq. S'k'g Fund Bonds	150,000	6	do	1866			<i>Troy Union:</i>						
<i>Northern New Hampshire:</i>							Mortgage Bonds	500,000	6	Jan. & July	1863		
Plain Bonds	220,700	6	April & Oct	1874			do do	180,000	6	do	1867		
<i>North Pennsylvania:</i>							<i>Union Pacific:</i>						
Mortgage Bonds	2,500,000	6	April & Oct	1875	86	87	1st Mort. (conv. into U. S. 6s, 30 yr.)		6	Jan. & July	1895		
Chattel Mortgage	360,000	10	do	1887			Land Grant Mortgage		7	April & Oct			
<i>North-Western Virginia:</i>							<i>Vermont Central:</i>						
1st Mortgage (guar. by Baltimore)	1,500,000	6	Jan. & July	1873	98½	100	1st Mortgage	2,000,000	7	May & Nov	1861	80	
2d do (guar. by B. & O. RR.)	1,000,000	6	do	1873	96	98	2d do	1,135,000	7	Jan. & July	1867	21	
3d do (do do do)	500,000	6	do	1885		98	<i>Vermont and Massachusetts:</i>						
3d do (not guaranteed)	500,000	6	do	1885	30	30	1st Mortgage	550,000	6	Jan. & July	1883	92	
<i>Norwich and Worcester:</i>							<i>Warren:</i>						
General Mortgage	100,000	7	Jan. & July	1874			1st Mortgage (guaranteed)	900,000	7	Feb. & Aug	1875	95	
Steamboat Mortgage	300,000	7	Feb. & Aug	1870			<i>Westchester and Philadelphia:</i>						
<i>Ogdensburg and L. Champlain:</i>							1st Mortgage (convert.) Coupon	599,300	7	Jan. & July	1873		
1st Mortgage	1,494,000	7	April & Oct	1880	90	92	2d do registered	554,908	8	April & Oct	1878		
2d do (now stock)					35½	36	<i>Western (Mass.):</i>						
<i>Ohio and Mississippi:</i>							Sterling (£899,900) Bonds	4,310,520	5	April & Oct	68-71		
1st Mortgage (East. Div.)	2,050,000	7	Jan. & July	1872	80		Dollar Bonds	850,000	6	do	1875	95½	98
1st do (West. Div.)	850,000	7	do	1875	80		Albany and W. Stockbridge Bonds	1,000,000	6	Jan. & July	66-76		
2d do (do do)	750,000	7	do	1870			Hudson and Boston Mortgage	150,000	6	June & Dec	D'm'd		
<i>Oswego and Syracuse:</i>							<i>Western Maryland:</i>						
1st Mortgage	311,500	7	Jan. & July	70-80			1st Mortgage	596,000	6	Jan. & July	1890	77	80
<i>Pacific:</i>							1st do guaranteed	200,000	6	do	1890	100	100
Mortgage, guar. by Mo	7,000,000	6	Jan. & July	72-87		80	<i>York &amp; Cumberland (North. Cent.):</i>						
<i>Panama:</i>							1st Mortgage	175,000	6	May & Nov	1870		
1st Mortgage, sterling	416,000	7	April & Oct	1870			2d do	25,000	6	Jan. & July	1871		95
1st do do	346,000	7	do	1875			Guaranteed (Baltimore) Bonds	500,000	6	do	1877		95
2d do do	1,150,000	7	Feb. & Aug.	1872			<b>Canal</b>						
<i>Peninsula:</i>							<i>Cincinnati and Covington Bridge:</i>						
1st Mortgage	1,029,000	7	Mch & Sept	1884	65	75	1st Mortgage Bonds		7	Jan. & July	1884	80	
<i>Pennsylvania:</i>							<i>Chesapeake and Delaware:</i>						
1st Mortgage	4,980,000	6	Jan. & July	1880	99	100	1st Mortgage Bonds	2,657,343	6	Jan. & July	1886		
2d do	2,621,000	6	April & Oct	1875		99	<i>Chesapeake and Ohio:</i>						
2d do sterling	2,283,840	6	do	1875			Maryland Loan	2,000,000	6	Ja Ap Ju Oc	1870		
<i>Philadelphia and Baltimore Central:</i>							Sterling Bonds, guaranteed	4,375,000	5	do	1890		
1st Mortgage	575,000	7	Jan. & July	1876			Preferred Bonds	1,699,500	6		1885		
<i>Philadelphia and Erie:</i>							<i>Delaware Division:</i>						
1st Mortgage (Sunbury & Erie)	1,000,000	7	April & Oct	1877			1st Mortgage	800,000	6	Jan. & July	1878	90	90
1st do (general)	5,000,000	6	April & Oct	1881		91½	<i>Delaware and Hudson:</i>						
2d do (general)	4,000,000	6	April & Oct	1901			1st Mortgage, sinking fund	600,000	7	June & Dec	1865		
<i>Philadel., Germant. &amp; Norristown:</i>							2d do do do	900,000	7	Mch & Sept	1870		
Consolidated Loan	119,800	6	Jan. & July	1865			<i>Erie of Pennsylvania:</i>						
Convertible Loan	292,500	6	do	1885			1st Mortgage Bonds	752,000	7	Jan. & July	1865		
<i>Philadelphia and Reading:</i>							Interest Bonds	161,000	6	do	1868		
Sterling Bonds of 1836	408,000	5	Jan. & July	1867			<i>Lehigh Navigation:</i>						
do do do	182,400	5	do	1880	91½	91½	Unsecured Bonds	2,778,341	6	Mch & Sept	1884	92	94
Dollar Bonds of 1849	2,856,600	6	April & Oct	1870	91		<i>Monongahela Navigation:</i>						
do do 1861	106,000	6	Jan. & July	1871			Mortgage Bonds	182,000	6	Jan. & July	1876		
do do 1843-4-8-9	1,521,000	6	do	1880			<i>Morris:</i>						
Sterling Bonds of 1843	976,800	6	do	1880			Mortgage Bonds	750,000	6	April & Oct	1876	90	90
Dollar Bonds, convertible	564,000	6	do	1886			<i>North Branch:</i>						
Lebanon Valley Bonds, convertible	60,000	7	do	1886			1st Mortgage	590,000	6	May & Nov	1876		
<i>Philadelphia and Trenton:</i>							<i>Schuylkill Navigation:</i>						
1st Mortgage	258,000	6	May & Nov	1868			1st Mortgage	1,764,330	6	Mch & Sept	1872		
<i>Philadel., Wilming. &amp; Baltimore:</i>							2d do	9,980,670	6	Jan. & July	1882	81	81
Mortgage Loan	812,000	6	Jan. & July	1884			Improvement	586,500	6	May & Nov	1870		
<i>Pittsburg and Connellsville:</i>							<i>Susquehanna and Tide-Water:</i>						
1st Mort. (Turtle Cr. Div.)	400,000	6	Feb. & Aug	1889			Maryland Loan	806,000	5	Jan. & July	1864		
<i>Pittsburg, Ft. Wayne and Chicago:</i>							do Sterling Loan, converted	200,000	5	do	1865		
1st Mortgage	5,200,000	7	Semi an'ally	1912	100		Mortgage Bonds	993,000	6	do	1878	45	
2d do	5,160,000	7	do	1912	94½	94½	Interest Bonds, pref.	227,569	6	do	1864		
3d do	2,000,000	7	April & Oct	1912		85	<i>Union (Pa.):</i>						
<i>Pittsburg and Steubenville:</i>							1st Mortgage	2,500,000	6	May & Nov	1883		22
1st Mortgage	1,000,000	7	Feb. & Aug	1881			<i>West Branch and Susquehanna:</i>						
2d do	500,000	7	do	1881			1st Mortgage	450,000	6	Jan. & July	1878		
<i>Racine and Mississippi:</i>							<i>Wyoming Valley:</i>						
1st Mortgage (Eastern Div.)	680,000	8	Jan. & July	1875	80		1st Mortgage	750,000	6	Jan. & July	1878	90	93
1st do (Western Div.)	753,000	8	do	1875	61		<b>Miscellaneous:</b>						
<i>Reading and Columbia:</i>							<i>Mariposa Mining:</i>						
1st Mortgage	800,000	7	Mch & Sept	1879			1st Mortgage	1,500,000	7	Jan. & July	18—		
<i>Raritan and Delaware Bay:</i>							2d do	2,000,000	7	April & Oct	18—		
1st Mortgage, sinking fund	1,000,600	7	Mch & Sept	1888			<i>Pennsylvania Coal:</i>						



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. ye.
	Capital.	Net Assets.	Periods.	Last paid.	
<b>Joint Stock Fire:</b>					
Adriatic.....	25	\$300,000	293,142	Jan. and July.	
Etna*.....	50	200,000	211,492	do	Jan. 3½
Agricultural (Watert'n).....	5	50,000	122,248		
Albany.....	30	150,000	187,467		
Albany City.....	100	200,000	200,645		
American*.....	50	200,000	440,084	Jan. and July.	Jan. 12½
American Exchange.....	100	200,000	203,363	April and Oct.	Apr. 5
Arctic.....	50	500,000	529,167	Jan. and July.	Jan. 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.	
Beekman.....	25	200,000	233,536	Feb. and Aug.	Aug. 4
Bowery.....	25	300,000	319,027	June and Dec.	June 10
Brevoort.....	50	150,000	132,306	Jan. and July.	
Broadway.....	25	200,000	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.	
Citizens'.....	20	300,000	474,177	Feb. and Aug.	Aug. 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 80½
Columbia*.....	100	500,000	495,466	do	
Commerce.....	100	200,000	229,835	do	July 4
Commerce (Albany).....	100	200,000	239,144		
Commercial.....	50	200,000	269,319	Jan. and July.	July 5
Commonwealth.....	100	250,000	282,243	do	July 5
Continental*.....	100	500,000	1,174,929	Jan. and July.	July 5
Corn Exchange.....	50	400,000	299,038	March and Sep.	Sep. 6
Croton.....	100	200,000	227,675	Jan. and July.	
Eagle.....	40	300,000	401,922	April and Oct.	Oct. 4
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.	
Far Joint St'k (Meridian).....	100	50,000	72,880		57½
Firemen's.....	17	204,000	262,121	Jan. and July.	July 5
Firemen's Fund.....	10	150,000	141,396	do	
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		Jan. and July.	
Hamilton.....	15	150,000	167,778	do	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		do	
Home.....	100	2,000,000	2,929,628	do	July 5 139½
Hope.....	50	200,000	214,017	do	July 5
Howard.....	50	300,000	433,998	do	July 10 150
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.	Feb. 5 64½
International.....	100	1,000,000	1,079,164	April and Oct.	April. 5
Irving.....	25	200,000	228,083	Feb. and Aug.	Aug. 5
Jefferson.....	30	200,000	261,586	March and Sep.	Sep. 6
King's County (Brook'n).....	20	150,000	113,325	March and Sep.	
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. 4
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 6
Mercantile.....	100	200,000	221,815	do	July 5
Merchants'.....	50	200,000	293,503	do	July 10
Metropolitan*.....	100	1,000,000		do	July 5
Montauk (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 5
New Amsterdam.....	25	300,000	348,467	do	July 5
New World.....	50	200,000	203,224	do	
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.....	130	200,000	262,076	Feb. and Aug.	Aug. 6
Niagara.....	50	1,000,000	1,164,291	Jan. and July.	July 5 110
North American*.....	50	1,000,000		June and Dec.	June. 6 92
North River.....	25	350,000	388,919	April and Oct.	Oct. 6 91½
Northwestern (Oswego).....	50	150,000	170,982	Jan. and July.	July 5
Pacific.....	25	200,000	244,289	do	July 7½ 115
Park.....	100	200,000	217,876	do	
Peter Cooper.....	20	150,000	163,247	Feb. and Aug.	
People's.....	20	150,000	135,496	Jan. and July.	July 97½
Phoenix.....	50	500,000	664,987	May and Sept.	May 5
Relief.....	50	200,000	249,750	Jan. and July.	July 5
Republic*.....	100	300,000	481,551	do	July 3½
Resolute*.....	100	200,000	232,191	do	July 5
Rutgers'.....	25	200,000	208,016	Feb. and Aug.	Aug. 7
St. Mark's.....	25	150,000	159,326	do	Feb. 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	205,070		
Stuyvesant.....	25	200,000	219,139	Feb. and Aug.	
Tradesmen's.....	25	150,000	180,310	Jan. and July.	July 5
United States.....	26	250,000	343,665	do	July 5 115
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	Jan. 5
<b>Joint Stock Marine:</b>					
Columbian*.....	100	3,500,000		Jan. and July.	Jan. 12 85½
Great Western*.....	100	1,000,000	3,177,487	do	July 3½
Mercantile Mutual*.....	100	649,000	1,322,469	do	July 3
Washington*.....	100	287,400	581,689	do	July 3½

MARINE MUTUAL INSURANCE SCRIP.

COMPANIES, &c.	Am'ts.	Value.	COMPANIES, &c.	Am'ts.	Value.
<b>Atlantic.</b> (6 p. c. Feb.)			<b>N. Y. Mutual.</b> (6 p. c.)		
Scrip of 1864.....	2,599,520	@	Scrip of 1859.....		@
" 1865.....	2,705,060	@	" 1860.....		@
<b>Columbian.</b> (6 p. c. Feb.)			" 1861.....		@
Scrip of 1862.....		30 @	" 1862.....		@
" 1863.....	255,000	@	" 1863.....	121,460	@
" 1864.....	350,000	27½ @	" 1864.....		@
" 1865.....		@	" 1865.....		@
<b>Commercial.</b> (6 p. c. July.)			<b>Orient Mutu- al.</b> (6 p. c. Mar.)		
Scrip of 1859.....	83,120	95 @	Scrip of 1859.....	133,570	@
" 1860.....	81,120	90 @	" 1860.....	131,270	@
" 1861.....	48,660	85 @	" 1861.....	105,770	@
" 1862.....	84,120	80 @	" 1863.....	100,830	@
" 1863.....	78,700	75 @	" 1864.....	53,610	@
" 1864.....	126,540	72 @	" 1865.....		@
" 1865.....	103,850	70 @	<b>Pacific Mutu- al.</b> (6 p. c.)		
<b>Gt Western.</b> (6 p. c. Feb.)			Scrip of 1861.....		@
Scrip of 1861.....		@	" 1862.....		@
" 1862.....		@	" 1863.....		@
" 1863.....	435,404	@	" 1864.....	180,790	@
" 1864.....		@	" 1865.....		@
" 1865.....		@	<b>Sun Mutual.</b> (6 p. c. Nov.)		
<b>Mercantile.</b> (6 p. c. Feb.)			Scrip of 1862.....	129,000	@
Scrip of 1858.....	90,730	60 @	" 1863.....	224,000	@
" 1859.....	136,300	@	" 1864.....	195,000	@
" 1860.....	80,130	@	" 1865.....	549,000	@
" 1861.....	42,700	@	<b>Union.</b> (6 p. c.)		
" 1862.....	69,470	@	Scrip of 1859.....	102,440	98 @ 100
" 1863.....	111,580	@	" 1860.....	180,650	90 @ 92
" 1864.....	86,620	@	" 1861.....	177,330	87 @ 89
" 1865.....	101,340	39 @	" 1862.....	130,180	83 @ 85
<b>Mutual of Buffalo</b> (7 p. c.)			" 1863.....	153,420	99 @ 81
Scrip of 1862.....		@	" 1864.....	125,670	75 @ 77
" 1863.....		@	" 1865.....	185,540	71 @ 73
" 1864.....	24,915	@	<b>Washington Marine.</b> (7 p. c.)		
" 1865.....		@	Scrip of 1863.....	10,000	65 @
			" 1864.....	30,000	45 @
			" 1865.....	30,000	30 @

PETROLEUM STOCK LIST.

COMPANIES.	Bid.	Asked.	COMPANIES.	Bid.	Asked.
Adamantine Oil.....	50	1 20	Maple Shade of N. Y.		
Alleghany.....			Maple Shade of Phil.		
Allen Wright.....		1 20	Montana.....		8 00
Beekman.....			Mount Vernon.....	60	60
Bennehoff Reserve.....			National Oil of N. Y.		
Bennehoff Run.....	16 40	16 60	N. Y. Ph. & Balt. Cons.		
Bergen Coal and Oil.....	26	30	New York & Newark	35	40
Black Creek.....			Noble Well of N. Y.		
Blood Farm.....			Noble & Del. Rock Oil		
Bradley Oil.....	1 06	1 10	North American.....		5 00
Brevoort.....	14 50	15 00	Northern Light.....	2 00	3 25
Brooklyn.....			Oceanic.....	51	54
Buchanan Farm.....	78	80	Oil City Petroleum.		
California.....		10 00	Oil Creek of N. Y.....	1 26	1 30
Cascade.....			Pacific.....		
Central.....			Palmer Petroleum.....	1 65	1 95
Cherry Run Petrol'm	20	22	People's Petroleum.....		40
Clinton.....		1 00	Phillips.....		
Commercial.....			Pit Hole Creek.....	15 00	15 25
Commonwealth.....		1 50	Pit Hole Consol.....	2 90	3 00
Consolidated of N. Y.	80	1 00	President.....		
Devon Oil.....			Rawson Farm.....		2 00
Emp'ee City Petrol'm					

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. † o. cts.	Not Exc. † o. cts.
Acapulco.....	10	
Aden, British Mail, via Southampton ...	33	
Alexandria, Prussian closed mail (if prepaid 36c).....	*38	
do by Bremen or Hamburg mail.....	*30	*60
do French mail.....	*30	*60
do open mail, via England, by Am. pkt.....	21	
de 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 str from N. Y. ...	5	
Batavia, British mail via Southam't'n ...	45	
do 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	
Belgrade, 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	*63
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	
ape de Verde Islands, via England	29	37
do do in Fch. mail, via Bord'x and Lisbon	30	60

Countries.	Not Exc. † o. cts.	Not Exc. † 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 Hamb'g ml. via Trieste.....	55	
do by Br'n or Hamb'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 Hamb'g mail....	*32	
do open mail, via London, by Am. packet.....	21	
do open mail, via London, by Brit. packet.....	5	
Corfu—see Ionian 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 Hamb'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 (Lng. 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.....	*24	
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. † o. cts.	Not Exc. † 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, Matamoros 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. York....	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.....	*38	*66
Nova Scotia—see Brit. N. American Provs.....		
Oldenburg, Prus. closed mail, (if prepaid, 23c).....	*30	

**UNION TRUST COMPANY**

of New York,

73 BROADWAY, cor. of Rector St.

CASH CAPITAL, - - - \$1,000,000

INTEREST ALLOWED ON DEPOSITS,  
WHICH MAY BE MADE AND WITHDRAWN AT  
ANY TIME.

TRUSTEES.

ISAAC H. FROTHINGHAM, President.

JOHN V. L. PRUYN, } Vice Presidents.

ANDREW V. STOUT, }

A. A. Low, 31 Burling Slip.

Sam'l G. Wheeler, Jr., 54 Wall Street.

Edward B. Wesley, 22 William Street.

William R. Travers, 19 William Street.

Andrew Carrigan, 51 Chambers Street.

Horace F. Clark, 65 Wall Street.

J. Boorman Johnson, 91 Broadway.

James K. Waterbury, Brooklyn, E. D.

Freeman Clark, Rochester, N. Y.

Amasa J. Parker, Albany, "

Allen Munroe, Syracuse, "

William F. Russell, Saugerties, "

Daniel C. Howell, Bath, "

Benj. H. Hutton; 144 Duane Street.

Francis Skiddy, 101 Wall Street.

David Dows, 20 South Street.

Daniel Devlin, 237 Broadway.

Henry E. Davies, 43 Wall Street.

Henry K. Bogert, 49 William Street.

George W. Culyer, Palmyra, N. Y.

Peter Cagger, Albany, "

Alfred A. Howlett, Syracuse, "

James Forsyth, Troy, "

Jonathan W. Freeman, Troy, "

John Magee, Watkins, "

W. F. ALDRICH, Secretary.

OFFICE OF

**WELLS, FARGO & CO.,**

NEW YORK AND CALIFORNIA EXPRESS AND  
EXCHANGE COMPANY.

NO. 84 BROADWAY, NEW YORK.

SHIPPERS OF FREIGHT TO THE PACIFIC

COAST will please take notice that, having been appointed

Freight Agents of the Pacific Mail Steamship Company, we are now prepared to receive

Freights for California, Oregon, Nevada, Washington Territory, Sandwich Islands, Central America, and Western Coast of South America.

For rates apply at our office, No. 84 Broadway, or Freight Office on dock, foot of Canal street.

Steamers will sail on the 1st, 11th and 21st of each month; those dates falling on Sunday, on preceding Saturday.

No slow freight received on day of sailing.

Freight must be delivered on dock foot of Canal street.

Bills of Lading will be issued at No. 84 Broadway.

Our usual Package Express will be sent by each steamer, and will close at 10 A. M., on sailing days.

Our Letter Bags will close at 11 1/2 A. M. For convenience of our up-town customers, a letter bag will be kept at the Metropolitan Hotel, and on the dock foot of Canal street.

Our franked envelopes will be on sale at the office of the hotel, and at our offices, No. 84 Broadway and Canal street dock.

All letters sent through us must be in Government envelopes.

Sight Exchange on San Francisco for sale.

Telegraphic transfers of money made to all points reached by the wires on West Coast.

California Coupons bought at best rates.

Exchange on Dublin and London, £1 and upwards.

On Paris, in sums to suit. For sale by

**WELLS, FARGO & CO.**

**MEXICAN**

**Express Company.**

Capital.....\$2,000,000

Shares \$100 each.

20 PER CENT PAID ON SUBSCRIPTION.

Trustees.

E. DE COURCILLON.....City of Mexico.

I. I. HAYES.....416 Broadway, N. Y.

CLARENCE A. SEWARD...29 Nassau St., N. Y.

HENRY SANFORD.....59 Broadway, N. Y.

L. W. WINCHESTER...65 Broadway, N. Y.

PETER A. HARGOUS...8 Pine St., N. Y.

HENRY B. PLANT.....Augusta, Ga.

JOHN HOEY.....59 Broadway, N. Y.

B. HAYNES.....San Francisco, Cal.

HENRY R. MORGAN...24 Broadway, N. Y.

ISAIAH BABCOCK.....59 Broadway, N. Y.

Agency for sale of Stock in New York, Office of WILMERDING, CORNWELL & HECKSCHER, No. 5 New St.

Counsel for the Company, BLATCHFORD, SEWARD & GRISWOLD, No. 29 Nassau St.

Insurance.

**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.

**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 Policyholders.....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. HALSEY, Ass. Sec. S. N. STEBBINS, Actuary.

ABRAM DuBOIS, Medical Examiner.

OFFICE OF THE

**MORRIS**

**FIRE AND INLAND**

**Insurance Company,**

31 Pine Street.

New York, July 1st, 1865.

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

CASH CAPITAL, paid in, & Surplus, \$85,010.57

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.

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, 1855,

FIFTY PER CENT.

JAMES LORIMER GRAHAM, President.

ROBERT M. C. GRAHAM, Vice President.

EDWARD A. STANSBURY, 2d Vice Pres.

JOHN C. GOODRIDGE, Secretary.

**Insure against Accidents**

THE

**NATIONAL LIFE**

AND

**TRAVELERS' INSURANCE CO.**

243 BROADWAY, NEW YORK,

OPPOSITE CITY HALL PARK.

EDWARD A. JONES, President.

AUTHORIZED CAPITAL, - - - \$500,000

Is now prepared to issue GENERAL ACCIDENT INSURANCE TICKETS from one to twenty days.

These tickets insure against ACCIDENTS of every description for \$5,000 in case of DEATH, or \$25 per week COMPENSATION for disabling accidents.

TARIFF OF RATES.

Tickets for 1 day.....25c.	Tickets for 8 days.....\$2
" 2 ".....50c.	" 12 ".....3
" 3 ".....75c.	" 20 ".....4
" 5 ".....\$1 25c.	" 30 ".....5

Insurance on above tickets commences at 6 o'clock A. M., 12 o'clock noon, 6 o'clock P. M.

REMEMBER THAT 25 CENTS per day insures you for \$5,000.

ASHER S. MILLS, Secretary;

W. E. PRINCE, Vice-President.

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.

**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

**Dry Goods.**

EDWARD L. CORLIES, Auctioneer.

**By Kobbe & Corlies,**

Stores Nos. 87 and 89 LEONARD Street.

WEDNESDAY, Nov. 15,

At 10 o'clock, at the salesrooms,

LARGE AND ATTRACTIVE SALE

OF ST. ETIENNE AND BASLE RIBBONS, MILLINERY, GOODS GENERALLY.

On a credit of four months, for approved endorsed notes, for all sums over \$100.

THURSDAY, Nov. 16,

At 10 o'clock, at the salesroom,

FOREIGN AND DOMESTIC WOOLENS, TAILORING and GENTS' FURNISHING GOODS, etc.

FRIDAY, November 17,

At 10 o'clock at the auction room,

FRENCH GOODS—250 packages FRENCH, SWISS, GERMAN, and ENGLISH STAPLE and FANCY DRY GOODS, of recent importation.

**GUITERMAN BROTHERS,**

IMPORTERS OF

**Shawls, Dress Goods, & Scarfs,**

63 LEONARD ST.,

NEW YORK.

**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

**JOHN J. CISCO & SON,**

**BANKERS,**

No. 33 WALL STREET, NEW YORK.

Negotiate Loans and Business Paper, make Collections, purchase and sell Government and other Securities on Commission, receive money on deposit and allow interest at the rate of four per cent per annum, on daily balances which may be drawn at any time; or will issue Certificates of Deposit bearing interest payable on demand.

JOHN J. CISCO, of the U. S. Treasury in N. Y.

JOHN ASHFIELD CISCO.

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do by Bremen or Hamburg mail.....	*30	*60
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 str from N. Y.	5	
Batavia, British mail via Southam't'n	45	
do 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	
Belgrade, 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. † o. cts.	Not Exc. † 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 Hamb'g ml. via Trieste.....	55	
do by Br'n or Hamb'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 Hamb'g mail....	*32	
do open mail, via London, by Am. packet.....	21	
do open mail, via London, by Brit. packet.....	5	
Corfu—see Ionian Islands		
Corsica, British mail by Am. packet	21	
do do Brit. packet	5	
do French mail,.....	*15	*30
Costa Rica.....	10	
Cuba.....	10	
Curacoa via England.....	45	
Denmark, Prus. closed mail (if prepaid, 38cts).....	*35	
do by Brem. or Hamb'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 pack't.....	5	
do Prussian closed mail, via Trieste.....	68	
do (Eng. 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.....	*24	
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	23	
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. † o. cts.	Not Exc. † 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	23	
do do French mail....	*21	*42
do do by Bremen and Hamburg mail....	22	
Nassau, N. Prov., by direct steamer from N. York....	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	

**UNION TRUST COMPANY**  
of New York,

73 BROADWAY, cor. of Rector St.  
CASH CAPITAL, - - - \$1,000,000

INTEREST ALLOWED ON DEPOSITS,  
WHICH MAY BE MADE AND WITHDRAWN AT  
ANY TIME.

**TRUSTEES.**

- ISAAC H. FROTHINGHAM, President.  
JOHN V. L. PRUYN, } Vice Presidents.  
ANDREW V. STOUT, }  
A. A. Low, 31 Burling Slip.  
Sam'l G. Wheeler, Jr., 54 Wall Street.  
Edward B. Wesley, 22 William Street.  
William R. Travers, 19 William Street.  
Andrew Carrigan, 51 Chambers Street.  
Horace F. Clark, 65 Wall Street.  
J. Boorman Johnson, 91 Broadway.  
James K. Waterbury, Brooklyn, E. D.  
Freeman Clark, Rochester, N. Y.  
Amasa J. Parker, Albany, "  
Allen Munroe, Syracuse, "  
William F. Russell, Saugerties, "  
Daniel C. Howell, Bath, "  
Benj. H. Hutton, 144 Duane Street.  
Francis Skiddy, 101 Wall Street.  
David Dows, 20 South Street.  
Daniel Devlin, 237 Broadway.  
Henry E. Davies, 43 Wall Street.  
Henry K. Bogert, 49 William Street.  
George W. Culyer, Palmyra, N. Y.  
Peter Cagger, Albany, "  
Alfred A. Howlett, Syracuse, "  
James Forsyth, Troy, "  
Jonathan W. Freeman, Troy, "  
John Magee, Watkins, "  
W. F. ALDRICH, Secretary.

OFFICE OF

**WELLS, FARGO & CO.,**  
NEW YORK AND CALIFORNIA EXPRESS AND  
EXCHANGE COMPANY.  
NO. 84 BROADWAY, NEW YORK.

SHIPPERS OF FREIGHT TO THE PACIFIC  
COAST will please take notice that, having been ap-  
pointed Freight Agents of the Pacific Mail Steam-  
ship Company, we are now prepared to receive  
Freights for California, Oregon, Nevada, Washing-  
ton Territory, Sandwich Islands, Central America,  
and Western Coast of South America.

For rates apply at our office, No. 84 Broadway, or  
Freight Office on dock, foot of Canal street.  
Steamers will sail on the 1st, 11th and 21st of each  
month; those dates falling on Sunday, on preceding  
Saturday.

No slow freight received on day of sailing.  
Freight must be delivered on dock foot of Canal  
street.

Bills of Lading will be issued at No. 84 Broadway.  
Our usual Package Express will be sent by each  
steamer, and will close at 10 A. M., on sailing days.

Our Letter Bags will close at 11 1/2 A. M. For con-  
venience of our up-town customers, a letter bag will  
be kept at the Metropolitan Hotel, and on the dock  
foot of Canal street.

Our franked envelopes will be on sale at the office  
of the hotel, and at our offices, No. 84 Broadway and  
Canal street dock.

All letters sent through us must be in Government  
envelopes.

Sight Exchange on San Francisco for sale.  
Telegraphic transfers of money made to all points  
reached by the wires on West Coast.

California Coupons bought at best rates.  
Exchange on Dublin and London, £1 and upwards.  
On Paris, in sums to suit. For sale by

**WELLS, FARGO & CO.**

**MEXICAN**

**Express Company.**

Capital.....\$2,000,000  
Shares \$100 each.

20 PER CENT PAID ON SUBSCRIPTION.

**Trustees.**

- E. DE COURCILLON.....City of Mexico.  
I. I. HAYES.....416 Broadway, N. Y.  
CLARENCE A. SEWARD...29 Nassau St., N. Y.  
HENRY SANFORD.....59 Broadway, N. Y.  
L. W. WINCHESTER....65 Broadway, N. Y.  
PETER A. HARGOUS...8 Pine St., N. Y.  
HENRY B. PLANT.....Augusta, Ga.  
JOHN HOEY.....59 Broadway, N. Y.  
B. HAYNES.....San Francisco, Cal.  
HENRY R. MORGAN....24 Broadway, N. Y.  
ISAIAH BABCOCK.....59 Broadway, N. Y.  
Agency for sale of Stock in New York, Office  
of WILMERDING, CORNWELL & HECKSCHER,  
No. 5 New St.  
Counsel for the Company, BLATCHFORD,  
SEWARD & GRISWOLD, No. 29 Nassau St.

**Insurance.**

**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.

**THE MANHATTAN LIFE INSUR-**  
**ANCE COMPANY.**

NOS. 156 AND 158 BROADWAY, N. Y.

Capital.....\$2,500,000  
Cash Capital and Accumu-  
lation.....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-for-  
feiture 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 in-  
stances, families, once wealthy, have thus been saved  
from utter ruin.

HENRY STOKES, Pres. C. Y. WEMPLE, Secretary  
J. S. HALSEY, Ass. Sec. S. N. STEBBINS, Actuary.  
ABRAM DU BOIS, Medical Examiner.

OFFICE OF THE

**MORRIS**

**FIRE AND INLAND**

**Insurance Company,**

31 Pine Street.

New York, July 1st, 1865.

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

CASH CAPITAL, paid in, & Surplus, \$85,010.57

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.

**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 pre-  
mium against all Marine and Inland Navigation  
Risks on Cargo or Freight; also against loss or dam-  
age 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, 1855,

FIFTY PER CENT.

JAMES LORIMER GRAHAM, President.  
ROBERT M. C. GRAHAM, Vice President.  
EDWARD A. STANSBURY, 2d Vice Pres.  
JOHN C. GOODRIDGE, Secretary.

**Insure against Accidents**

THE  
**NATIONAL LIFE**

AND  
**TRAVELERS' INSURANCE CO.**

243 BROADWAY, NEW YORK,  
OPPOSITE CITY HALL PARK.

EDWARD A. JONES, President.

AUTHORIZED CAPITAL, - - - \$500,000

Is now prepared to issue GENERAL ACCIDENT  
INSURANCE TICKETS from one to twenty days.  
These tickets insure against ACCIDENTS of every  
description for \$5,000 in case of DEATH, or \$25 per  
week COMPENSATION for disabling accidents.

TARIFF OF RATES.

Tickets for 1 day	25c.	Tickets for 8 days	\$2
" 2 "	50c.	" 12 "	3
" 3 "	75c.	" 20 "	4
" 5 "	\$1 25c.	" 30 "	5

Insurance on above tickets commences at 6 o'clock  
A. M., 12 o'clock noon, 6 o'clock P. M.

REMEMBER THAT 25 CENTS per day insures  
you for \$5,000. ASHER S. MILLS, Secretary;  
W. E. PRINCE, Vice-President.

**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.

**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

**Dry Goods.**

EDWARD L. CORLIES, Auctioneer.

**By Kobbe & Corlies,**

Stores Nos. 87 and 89 LEONARD Street.

WEDNESDAY, Nov. 15,

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

OF  
ST. ETIENNE AND BASLE RIBBONS, MILLINE-  
RY, GOODS GENERALLY.

On a credit of four months, for approved endorsed  
notes, for all sums over \$100.

THURSDAY, Nov. 16,

At 10 o'clock, at the salesroom,  
FOREIGN AND DOMESTIC WOOLENS, TAILOR-  
ING and GENTS' FURNISHING GOODS, etc.

FRIDAY, November 17,

At 10 o'clock at the auction room.  
FRENCH GOODS—250 packages FRENCH, SWISS,  
GERMAN, and ENGLISH STAPLE and FANCY  
DRY GOODS, of recent importation.

**GUITERMAN BROTHERS,**

IMPORTERS OF

**Shawls, Dress Goods, & Scarfs,**

63 LEONARD ST.,

NEW YORK.

**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 Co ec-  
tion of Dividends, Drafts, &c

**JOHN J. CISCO & SON,**

**BANKERS,**

No. 33 WALL STREET, NEW YORK.

Negotiate Loans and Business Paper, make Collec-  
tions, purchase and sell Government and other Securi-  
ties on Commission, receive money on deposit and  
allow interest at the rate of four per cent per annum,  
on daily balances which may be drawn at any time;  
or will issue Certificates of Deposit bearing interest  
payable on demand.

JOHN J. CISCO, of the U. S. Treasury in N. Y.  
JOHN ASHFIELD CISCO.

**Banks and Bankers.**

**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 & Leather Bk., 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.

**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.

**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.

**CULVER PENN & CO., BANKERS,**

19 & 21 Nassau Street, New York.  
RECEIVE DEPOSITS FROM BANKS, BANKERS AND OTHERS,  
And allow interest on balances at the rate of Four per cent per annum.

**LOCKWOOD & CO., BANKERS,**

No. 94 BROADWAY AND No. 6 WALL ST.  
**Dealers in Government and other Securities.**

Interest allowed upon deposits of gold and currency, subject to check at sight. Gold loaned to merchants and bankers upon favorable terms.

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

**The Corn Exchange National Bank,**  
PHILADELPHIA, PA.

Attends to business of Banks and Bankers on liberal terms.  
**J. W. TORREY, Cashier.**

**B. HUTCHINGS BADGER,**  
BANKING AND EXCHANGE OFFICE,

136 DEARBORN ST., CHICAGO, ILL.  
COLLECTIONS made on all parts of the Northwest. Stocks, Bonds, Gold, and Government Securities bought and sold on commission, either in New York or Chicago, and carried on margins when desired. New York correspondent and reference,  
Messrs. L. S. LAWRENCE & CO.

**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,  
363 BROADWAY, CORNER OF FRANKLIN ST.  
**J. U. ORVIS, President.**  
**J. T. HILL, Cashier.**  
New York, July 22 1865.

**FIRST NATIONAL BANK OF PHILADELPHIA.**

(The First National Bank Organized.)  
Capital.....One Million Dollars.

This Bank invites the accounts of Country Banks and Bankers; will allow four per cent interest on daily balances, and make collections at most favorable rates.

**GOVERNMENT SECURITIES**

of all-classes dealt in.  
C. H. CLARK, President.  
MORTON McMICHAEL, Jr., Cashier.  
GEO. PHELLER, Manager Loan Dept.

**BURNETT, DRAKE & CO., BANKERS,**

**BOSTON.**  
GOLD, STOCK, AND BOND BROKERS.

Personal attention given to the purchase and sale of Stocks and Bonds at the Boston Brokers' Board.

**DUPEE, BECK & SAYLES, STOCK BROKERS,**

No. 22 STATE STREET, BOSTON.  
JAMES A. DUPEE, JAMES BECK, HENRY SAYLES.

**Miscellaneous.**

**HOFFMAN & CO.,**

**COMMISSION MERCHANTS,**  
NO. 21 WHITEHALL ST.,  
NEW YORK.

Cash advances made on consignments of Cotton, Wool, Hides and Naval Stores, by our friends in New Orleans, Mobile, Galveston, &c.

REFER TO  
Mechanics' National Bank, N. Y.  
Messrs. Gilman, Son & Co., Bankers, N. Y.  
Messrs. Brown & Ives, Providence, R. I.

Beach, Root & Co., Liverpool, Eng. Marshall, Beach & Co., Charleston, S. C.

**SALOMON, ROOT & CO., Bankers & Commission Merchants,**

No. 42 BROADWAY, NEW YORK.  
REFERENCES—Union Bank, Liverpool; H. B. Claffin & Co., New York; J. H. Brower, Esq., New York; H. Roberts Esq., Savannah; C. M. Furman, Esq., Pres't Bank of State of S. C., Charleston; E. J. Hart & Co., New Orleans.

**THE AMERICAN LAND COMPANY AND AGENCY, ORGANIZED UNDER THE LAWS OF THE STATE OF NEW YORK.**

Office, No. 57 Broadway, New York.  
Will buy and sell Real Estate as the Agent of others in all parts of the United States, especially in the South. Will negotiate loans on Real securities. Will facilitate Emigration, and will transact all business in which a responsible Agent, known and trusted by all interests, may be usefully employed.

JOHN A. ANDREW, President.  
FRANK E. HOWE, Vice President and General Agent North.

**THE DURANGO SILVER MINES.**

Office: No. 73 WILLIAM ST., N. Y.

**Fire, Burglar, and Damp-proof Safes,**

AND POWDER AND BURGLAR-PROOF LOCKS.

The reputation that the Alum Patent Safes have enjoyed for many years of perfect impenetrability by fire, entire freedom from dampness (the great evil of every other safe) commends them to the attention of all persons requiring protection from fire and burglars. These safes are the only ones constructed of heavy angle iron and corner braces, which cannot be cut through. Bankers and jewelers requiring fire or burglar proof depositories, or both combined, are invited to examine the specimens at our factory, where they can readily satisfy themselves of their superiority.

VALENTINE & BUTLER,  
Patentees and Sole Manufacturers, 79 & 80 Walker Street, 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-Pres.  
JOHN E. KAHL, Secretary.

**CRUSHERS AND PULVERIZERS, FOR WET OR DRY WORKING,**  
*The Best and Cheapest in the World.*

MANUFACTURED BY THE  
**Boston Milling and Manufacturing Company,**

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