New Orleans Daily Crescent.

DEPARTMENT COLUMNS.

New Orleans Money Mar'ket.

OFFICE OF THE DAILY CRESCENT, Saturday Morning, Jan. 31, 1862.

The general movements in day to day in financial circles were somewhat circumscribed, even under the limited transaction which we have had occasion to comment on for weeks past. The week now closing will all remember as one of the very lightest period. Business in the city of late years has had the courage to take a fresh paper, but was not merely to keep up a desire to maintain their capital intact, as all know; for, as our capitalists are very acute writers, and have an eye to income and investment, they prefer to accumulate by income and the accumulation of money, or rather the representative of it, to accumulate. The deposit line of the banks is larger than ever, with prospects of a further increase.

There have been several inquiries of the learned profession about the privileges of our banks having small notes, that is, notes of a less denomination than five dollars. At a first view of both the note issued by our Legislature, it was thought by some authority that the "two banks" had no right to issue small notes. The act, as published, relative to suits or proceedings against banks, expressly says "that no suit or proceeding shall be sustained against any bank during the war or for twelve months thereafter, for issuing and circulating notes of denomination less than five dollars." Further on, it says, "that the banks commonly called the free banks, existing under the law of 1853, which, prior to the adjournment of 1861, shall have complied with all the laws in force, shall be entitled to the benefit of the 18th September, 1861," commonly, the act relating to free banks. Now, this last summary (the latter portion of the law) applies to and covers the banks, and gives to them the privilege of issuing notes of less than five dollars, notwithstanding the prohibitory clause, being taught against the banks of this State, and imposing certain penalties during the war. Should the Confederate States Congress, at one or two next Presidents meetings, not have small notes, it will be a matter of Congressional reflection the privilege is given to our banks to issue small notes with out the fear of judicial proceedings. By now the public will be relieved of the necessity of small private notes, which are in circulation by thousands daily. Some are good, others of which the responsibility is to be tested, and some are of which the responsibility is to be tested. Further, it appears, have interposed between the part of Messrs. Tom, Dick, Thing and Inquest of the parish of Orleans, Messrs. Gross, Gross, Gross,