COMMERCIAL MATTERS.

Sales at the Stock Exchange....Nov. 11.

$100 Ohio State 6s, '86	80½	200 Erie Railroad	33
1000 do	80½	100 do b30	33½
5000 Ill. Coupon Bds. '79	89	100 do s10	33¾
1000 Mich. 7s, War Loan	89	100 do	33½
5000 Tenn. State 6s, '90	42½	500 do	33½
500 N. C. State 6s	60	50 do b10	33½
5000 do	62	100 Erie Railway Pref	59
2000 South Carolina 6s	54	300 do	59½
8000 Missouri State 6s	44½	50 do s60	59½
1000 Brooklyn City Water Loan	96	50 do b30	59½
1000 N. Y. Central Bds., 1876, Conv. Bonds	100	1000 Erie R. Ass. Scrip	75
5000 Erie RR. 6th mt. Bs	76½	100 Hud. River RR	s10 40
10,000 Pacific RR. 7s Guar. by State of Missouri	90	50 do	40
1000 Buff., Lock. & W. RR. 2d Mortgage	82	50 do	40½
6 Bank of America	87	50 do	40½
25 Bank of Commerce	63	50 do b10	41
8 Amer. Exchange Bank	95½	40 Mil. So. & N. Ia. R.R.	19
50 Pennsylvania Coal Co.	77	150 do	19
100 Buffalo & State L. RR.	120	250 Mil. So. & N. Ia. Guar. St.	20½
5 Pacific Mail SS. Co.	94	50 do s60	20
100 do	94½	200 Mil. Cen. R. R. Scrip	63
200 do	94	300 Cleve. & Toledo RR.	36½
100 do s60	94	100 do	36½
100 do s30	94	200 do s30	36½
100 do	94	300 do b10	36½
200 do	94	200 do b15	36½
100 New-York Cen. RR.	79	20 Chi. & Rock Isl'd RR.	54
100 do b60	79½	150 do	53½
100 do b60	79½	400 do	53½
100 do	79½	50 Chi., Bur. & Qui. RR.	65½
100 do b30	79½	50 do	65½
100 do	79½	50 do b10	65½
100 do s60	79½	50 do	65
100 Hudson River RR.	37	150 Mil. & P. Du Ch. RR.	21
200 Harlem RR. Pref.	33	10 do, 1st Pref	70
50 Stonington Railroad	59		

SECOND BOARD.

5000 Missouri 6s	44½	100 Erie Railroad	33½
1000 Tennessee State 6s	41	300 do	33½
1000 Va. State Stock 6s	47	100 do b30	33½
10 Erie R. M. R b10	63½	150 Erie RR. Preferred	59½
200 Chic. & N. W. 1st M.	76	100 do b10	59½
100 Chic. & N. W. 2d M.	59	50 do	59½
100 Han. & St. Jos. R. R.	30	96 M. & P. Du C. 2d Pref.	60
100 Michigan So. 2d M.	72	100 Hudson River R.R.	40½
200 Mich. So. 2d M. Ass.	56½	50 do b10	40½
2 N. Y. Ex. Bank	91	10 Mich. Central R.R.	51
25 Bank of Commerce	63	50 do	52
200 Cam. Coal Company	78	200 Mich. S. & N. Ind. R.R.	19
100 Pa. M. S. Co. Ex. Div	94½	100 do b30	19½
200 do	94½	50 Mich S. & N. I. Gd Sh	20½
200 N. Y. Cen. RR.	79½	50 Ill. Cen. R. R. Scrip	63
5 Chi. Bur. & Quin. R. R.	65½	450 Cleve. & Toledo R. R.	37
100 do b30	65½	175 Chicago and R. I. R.R.	54

MONDAY, Nov. 11—P. M.

The encouraging advices from the Naval Expedition had a strengthening influence upon the Stock Market this morning, and there was considerable activity in the leading fancies, with a general advance in prices. There was a larger amount of offers for buyers' options, which indicates that the public are taking an interest in the Stock movement, while the bears, although disposed to resist the advance, were not bold enough, in the face of the success of the Southern Expedition, to extend their sales of line materially. The advance of the day has on the whole been large, but sufficient to establish the fact that operators have confidence in the future, and look for a restoration of stock values under the reestablishment of the Federal authority, and the revival of business consequent thereon. The natural result of the enormous expenditures of Government is an inflation of prices, and this is first felt in the Stock market. This is already seen, and the bulls are operating upon the theory that the present buoyancy is only the commencement of the inflation. At the Second Board the market was very strong, and closed with a tendency to higher prices. The supply of stock was not large, and the prominent fancies touched higher prices than for some months. Erie Preferred sold at 60, although the highest registered sale was 59¾. Central was 79¾, bid, and Hudson River 40¼. Pacific Mail sold at 94¼, ex dividend, equal to 93¼, and that price was bid at the close. As this stock has averaged 22 per cent dividend per annum for the past five years, and all danger of competition is now over by the friendly relations with Com. Vanderbilt, who is a holder of 4,000 shares, it would seem to be the best investment in the list. Michigan Central sold at 52¼, and Rock Island at 54¼. There was a good demand for Toledo, which advanced to 37¼, without sales. The business of this line is very satisfactory, and after navigation closes it is anticipated that the demand upon its equipage will fully equal its capacity. The decline in Government Stocks was not very large, but holders were firm at an advance; the 6s of '81 are 94¼@94¾, bid, without sellers, and the 5s, 84¼, bid. In State stocks the transactions were moderate at advancing rates. At the close the market had still an upward tendency with moderate transactions: United States 5s, '74, coup., 84¼@85; United States 6s, '81, coup., 94¼@94¾; United States 6s, '81, reg., 94¼@94¾; Tennessee State 6s, 43@43; Virginia State 6s, 48@49; Missouri State 6s, 44¼@44½ Delaware & Hudson Canal Co., 83¼@85; Pennsylvania Coal Co., 77½@78¼; Pacific Mail Steamship Co., 94½@94¾; New-York Central Railroad, 79¾@79¾; Erie Railroad, [illegible]@33¼; Erie Preferred, 60@60¼ Hudson River Railroad, 40¼@40¾; Harlem Railroad, 12¼@13; Harlem Preferred, 33@33¼; Reading Railroad, 35¼@35¾; Michigan Central Railroad, 52@52¼; Michigan Southern and Northern Indiana Railroad, 19@19¼; Michigan Southern and Northern Indiana Guaranteed, 39¼@39¾; Panama Railroad Co., 118¾@119¼; Illinois Central Railroad scrip, 63@63¼; Galena and Chicago Railroad, 70¼@71; Cleveland and Toledo Railroad, 37¼@37¾; Chicago and Rock Island Railroad, 54¼@54¾; Chicago, Burlington, and Quincy Railroad, 65¼@65¾; Illinois Central 7s, 88@88¼.

In foreign bills there is not much doing, but the market is firm at previous quotations. Sterling is [illegible]@107¾, nominally. France, 5.37½@5.30.

Freights are rather quiet, lower, and heavy at the decline. To Liverpool the engagements are 37,000 bush. Wheat at 10@10½d. in bulk and bags; 46,000 do. Corn at 9½@10d. in bulk and bags; 3,500 bbls. Flour at 2s. 3d.@2s. 6d.; 500 boxes Cheese at 32s. 6d.; 100 boxes Bacon at about 30s. To London, 6,000 bush. Wheat at 11@11½d. in bags; 3,500 bbls. Flour at 3s.@3s. 1½d.; 400 boxes Cheese at 45s. To Havre, 30,000 bush. Wheat at 22c.; 1,000 bbls. Flour at 85c.; 1,000 do. do. at 80c. To Antwerp, 20,000 bush. Wheat at 13½@14d. in bags. By auction, the bark Pioneer, about 750 tuns, two years old, built at Baltimore, and taken as a Government prize, was sold for $25,400 cash—a full price.

The business of the Sub-Treasury was: Receipts, $547,779 12—for Customs $67,000, for Treasury Notes $382,357 98; Payments, $1,856,392 96, including redeemed 6 ⅌ cent notes; Balance, $7,512,301 99.

The Chicago and North-Western Railway earned in October:

1861	$166,737 25
1860	105,659 22
Decrease	$3,678 08

The earnings of the Cleveland and Toledo Railroad for the week ending Nov. 7, 1860 and 1861, are as follows:

	1860.	1861.
Total Passenger Receipts	$9,554	$9,350
Total Freight Receipts	8,764	9,762
Total Earnings	$18,318	$19,112
Decrease		$206

The October earnings of the Chicago, Burlington and Quincy Railroad were as follows:

	1860.	1861.	Increase.	Decrease.
Freight	$136,259 41	$136,115 62	Inc.	$6,437 79
Passengers	26,822 49	20,472 84	....	16,029 59
Mails and Misc.	1,926 90	4,656 44	$2,729 54	....
Total	$177,008 80	$169,024 90		$17,964 00

Between Chicago and Burlington—210 miles:

	1860.	1861.	Increase.	Decrease.
Freight	$137,499 94	$133,672 77	$4,181 53	....
Passengers	43,016 06	29,965 62	....	$13,044 37
Mails and Misc.	2,291 63	4,794 64	2,503 01	....
Total	$182,807 63	$168,433 10		$9,379 53

Between Galesburg and Quincy—160 miles:

	1860.	1861.	Increase.	Decrease.
Freight	$71,450 27	$73,204 23	....	$2,466 04
Passengers	19,488 63	7,379 63	....	9,108 94
Mails and Misc.	2,531 69	854 51	....	1,677 18
Total	$93,470 59	$77,618 42	....	$15,252 16
Aggregate for 369 miles	$279,462 21	$214,051 52	....	$25,411 69

* Ex dividend.

The receipts of the Great Western Railroad of Canada for the week ending Nov. 1 were:

Passengers	$18,557 16
Freight and live stock	37,293 89
Mails and sundries	1,350 49
Total	$57,201 54
Corresponding week in 1860	$55,154 00
Increase	$2,047 54

The subscriptions at the Sub-Treasury to-day for the National Loan were about $350,000. Mr. Cisco reimburses the banks $924,000 on account of notes sold to the public, and makes a call of $3,500,000, being the fourth 10 ⅌ cent on the second fifty millions of the loan, payable to-morrow. The banks are well prepared for this call.

The American Bank Note Company have received orders to prepare plates for the second fifty millions of the National Loan.

New-York 7s have been sold at 102, and 6s at 103½. The demand for currency continues, and the redemptions in this city have not been so small since 1850.

Simeon Draper will sell, by order of the Hon. S. Van Steenwyk, Bank Controller of the State of Wisconsin, at the Merchants' Exchange, at 12 o'clock m. to-morrow, the following bonds: $26,000 Missouri, $6,000 Virginia, $1,000 Louisiana, $13,000 California, $26,000 North Carolina, $1,000 Ohio, $2,000 Georgia, $9,000 Indiana.

Thompson Brothers report the Winsted Bank of Connecticut thrown out in Boston to-day.

On 'Change to-day the Flour market was a shade easier, with a moderate export demand. Wheat was a trifle higher, with a good export demand. Corn was also a shade better, with a good demand, partly speculative.

The specie shipments last week were:

By Lady Chapman, for Jacmel	$765
By Arago, for Havre	400
Total	$1,165
Previously in 1861	3,294,692
From Jan. 1, 1861	$3,295,857
Same time in 1860	41,099,743

Several holders of Erie preferred stock are discussing a project for the retirement of the assessment scrip and coupons held by trustees, under the reorganization of this Company. These are its only liabilities presently due, and alone stand between the holders of the preferred shares and an immediate dividend upon the same. Their present form is such as greatly to impair their value, as shown by the fact that sales have been recently made at the Stock Exchange as low as 69. It is in the power of the Company, by funding them, at once to give them a much higher value, and in this way greatly to advantage their holders and remove the only remaining drawback upon the credit and standing of the Company. Such a step consequently would be most beneficial to all parties concerned. If the Company would agree to fund the indebtedness in, say, ten-year income bonds, payable $50,000 annually, by lot, many of the holders of it would gladly make the exchange. Many of them are likewise holders of the preferred shares, and would willingly take the bonds to be issued in proportion to the shares they hold. It is probable there is not a single holder of this class of stock that would not gladly do the same if it would remove this debt, as by the 1st of January next it will probably only amount to 8 ⅌ cent of the preferred shares. This indebtedness being removed, we may easily make the following estimate of the gross and net earnings of the Company for the present fiscal year:

Gross earnings	$6,500,000
Expenses, 66 ⅌ cent	4,333,333
Net earnings, 30 ⅌ cent	$2,166,667
Deduct interest on funded debt	$1,938,440
Deduct dividend on preferred shares	700,000 — 1,938,440
Surplus after payment of interest and dividend on preferred shares	$228,227

This cannot be considered an over estimate of the earnings for the present fiscal year. They are only a trifle greater than those for 1856-7, while the increase for the first month of the present year is nearly $100,000. The traffic of the road was never so great as at present, and the prospect for the future never so good. There is produce enough in the country, seeking a market at high prices, to keep the road fully employed for a year to come. As the Mississippi is closed by the blockade, all the produce of the West must not only be sent to market over our great lines of public works, but that section of the country must also be supplied over them with an immense amount of merchandise formerly received through the Mississippi River. Hence their rapid increasing business. Thus far it has been chiefly in one direction—outward bound. The return current is now setting in, which must swell into a vast volume. The railroads connecting the interior with tide water will hereafter have all they can do in both directions at remunerative prices. The Erie Railroad commences its new career at a most favorable juncture. Let its financial correspond to its business position, and with good management not only can dividends on its preferred stock be paid, but upon its common stock.

The receipts at tide-water of flour, wheat, corn, and barley, for the first week of November, 1860, and 1861, have been as follows:

	Flour, bbls.	Wheat, bu.	Corn, bu.	Barley, bu.
1860	54,400	1,097,000	235,100	297,100
1861	96,200	2,121,100	819,700	361,900
Inc.	42,300	1,024,100	584,600	54,800

The aggregates of the receipts of the above articles for the years 1860 and 1861 have been:

	Flour, bbls.	Wheat, bu.	Corn, bu.	Barley, bu.
1860	897,700	14,226,900	13,397,100	2,140,100
1861	1,134,100	23,777,200	20,044,200	1,542,700
Inc.	136,400	9,550,300	6,737,100	597,400

Reducing the wheat to flour, the excess in the receipt of 1861 is equal to 2,046,460 bbls. of flour.

The receipts at tide-water of the principal articles of produce, from the opening of the Canals to and including Nov. 7, have been as follows:

	1861.	1860.	1859.
Canal open	May 1.	April 25.	April 15.
Flour, bbls.	1,134,100	897,700	836,200
Wheat, bush.	23,777,200	14,226,900	3,015,200
Corn, bush.	20,044,200	13,397,100	3,430,500
Barley, bush.	1,542,700	2,140,100	1,569,300
Rye, bush.	704,300	296,400	297,500
Oats, bush.	4,628,800	5,729,200	4,364,700

The weekly statement given above shows the largest quantity of grain (reducing the flour to wheat) ever delivered from the canal during a period of seven days:

	Bushels.
Flour (in wheat)	483,500
Wheat	2,121,100
Corn	819,700
Barley	361,900
Rye	49,800
Oats	302,500
Total	4,138,500

The exchanges at the Bank Clearing-House, this morning, were $20,650,473 51.

The holders of the New-York and Erie 2d mortgage bonds, not yet extended, are requested to present them, without delay, at the office of the company, for extension. Holders not wishing to extend them can find purchasers at that office for them at par and interest, on Tuesday and Thursday of each week, from 10 to 12 o'clock, until Dec. 1.

The weekly statement of bank averages shows about the result anticipated, and the figures require no special remark. The condition of the specie reserve, under the payments on the Government loan, is highly satisfactory, and the loans and deposits show a contraction consequent upon the Sub-Treasury movement.

The following is a comparative statement of the condition of the banks of New-York City, Nov. 21 and Nov. 9:

	Nov. 2.	Nov. 9.		
Loans	$140,621,600	$140,627,600	Dec.	$2,399,900
Specie	41,211,000	41,213,900	Dec.	57,000
Circulation	8,571,900	8,948,897	Inc.	216,951
Deposits	117,933,329	113,425,895	Dec.	4,507,634

The movement of the Banks since Sept. 5, 1857, has been as follows:

	Loans.	Specie.	Circulation.	Deposits.
Sept. 5, 1857	119,221,355	10,227,965	8,672,192	79,431,317
Oct. 3, 1857	109,935,499	11,409,413	7,916,102	61,978,651
Nov. 7, 1857	93,936,741	16,492,192	6,434,212	65,934,772
Dec. 5, 1857	96,232,537	26,989,283	6,555,900	73,430,065
Jan. 2, 1858	99,509,933	29,561,946	6,480,493	77,035,225
Feb. 6, 1858	102,602,203	30,652,348	6,677,971	80,660,488
March 6, 1858	105,021,603	32,720,724	6,854,624	80,302,446
April 3, 1858	108,523,354	31,530,009	7,232,322	83,539,147
May 1, 1858	111,889,456	35,084,202	7,431,814	86,438,566
June 5, 1858	115,424,597	38,730,334	7,546,930	101,439,535
July 3, 1858	119,654,863	34,180,606	7,466,496	108,642,297
Aug. 7, 1858	120,892,857	33,145,844	7,384,545	107,4[illegible]4,715
Sept. 4, 1858	125,525,840	33,858,664	7,719,249	103,347,981
Oct. 2, 1858	123,699,697	38,553,787	7,875,750	101,901,563
Nov. 6, 1858	126,809,492	38,337,395	8,186,933	109,217,149
April 6, 1861	122,113,498	41,105,586	8,950,141	94,329,816
May 4, 1861	124,610,109	39,654,284	9,259,509	94,977,381
June 1, 1861	119,290,131	37,502,402	9,633,700	90,197,450
July 6, 1861	117,134,054	45,600,325	9,362,700	90,979,755
Aug. 3, 1861	111,779,111	46,226,191	9,505,874	92,229,324
Sept. 7, 1861	109,159,230	41,987,799	8,990,081	114,091,061
Sept. 14, 1861	108,565,024	37,529,412	8,797,620	109,799,376
Sept. 21, 1861	109,192,268	36,505,117	8,707,663	99,516,631
Oct. 5, 1861	140,216,433	39,209,901	8,594,056	120,607,540
Oct. 12, 1861	136,318,914	41,120,066	8,733,060	120,108,487
Oct. 19, 1861	151,822,438	42,232,834	8,583,675	126,435,065
Oct. 26, 1861	147,269,606	42,269,616	8,415,643	121,716,924
Nov. 2, 1861	141,621,600	41,211,000	8,571,900	117,933,329
Nov. 9, 1861	140,627,600	41,213,900	8,948,897	113,425,895

TABLE of the Loans, Specie, Circulation, and Deposits of the Banks of the City of New-York, for the week ending Saturday, Nov. 9, 1861, to which is affixed the Capital of each Bank.

Names of Banks.	Amount of Capital.	Average amount of Loans & Disc'ts.	Average amount of Specie.	Average amount of Circulation.	Average amount of Deposits.
B. of N. Y.	2,995,753	5,003,848	1,395,651	309,984	3,953,227
Manhattan	2,050,000	5,036,891	1,790,229	247,874	4,372,536
Merchants'	2,732,212	5,481,345	1,929,134	286,672	4,402,617
Mechanics'	2,000,000	4,259,563	1,144,168	239,527	3,534,195
Union	1,500,000	2,637,023	560,647	193,449	2,291,699
B'k of Am.	3,000,000	6,258,053	3,505,989	127,047	7,190,275
Phenix	1,000,000	4,230,700	749,771	132,288	3,030,806
City	1,000,000	2,442,594	864,269	.....	2,179,316
Tradesm's	989,300	1,963,058	211,690	225,243	1,101,194
Fulton	600,000	1,089,664	715,022	202,538	1,097,504
Chemical	300,000	1,098,671	2,054,692	423,196	4,233,543
Mer. Ex.	1,235,000	2,201,949	369,551	195,022	1,597,347
National	2,500,000	2,496,428	574,663	135,065	1,687,459
Sut. & Dr.	800,000	1,926,412	359,587	205,781	1,445,064
Mec. & Tr.	680,000	1,129,474	236,941	158,100	1,001,126
Greenwich	200,000	537,307	271,067	138,142	476,358
Leather Ma.	600,000	1,858,429	378,203	255,297	1,146,959
11th W'd.	500,000	1,301,415	420,375	186,929	1,097,168
B. S. N. Y.	2,000,000	4,048,080	1,332,817	213,315	3,179,631
Am. Ex.	5,000,000	8,415,763	3,212,658	201,013	7,231,792
Commerce	9,073,040	15,326,325	3,856,410	1,075	9,594,178
Broadway	1,000,000	4,193,682	1,151,161	353,638	4,176,446
Ocean	1,000,000	2,163,172	364,446	97,600	1,425,683
Mercantile	1,000,000	2,739,610	810,587	17,074	2,424,563
Pacific	422,700	1,096,026	324,923	168,537	958,483
B'k of Rep	2,000,000	4,015,372	995,418	191,336	3,017,414
Chatham	450,000	880,676	121,209	93,033	609,649
People's	412,500	832,602	159,336	97,504	648,716
North Am.	1,000,000	2,125,837	369,650	166,734	1,492,883
Hanover	1,000,000	1,959,995	215,638	98,772	1,123,616
Irving	500,000	996,176	196,118	130,351	760,504
Metrop'tan	4,000,000	7,926,731	2,000,652	594,923	6,597,823
Citizens'	400,000	841,213	295,944	153,972	721,583
Nassau	1,000,000	1,884,248	374,235	159,200	1,536,159
Market	1,000,000	1,980,520	317,350	169,133	1,573,392
St Nic'las	770,000	1,469,344	163,133	97,360	894,457
Shoe & Lea	1,500,000	2,962,061	277,424	236,838	1,526,691
Corn Ex.	1,000,000	2,398,305	406,900	201,141	1,661,694
Continental	3,000,000	3,503,841	532,976	186,351	1,944,506
Commwh.	750,000	1,462,998	264,166	209,733	1,103,569
Oriental	300,000	609,254	150,848	102,599	826,899
Marine	300,000	342,162	175,439	149,073	330,878
Atlantic	400,000	779,034	107,742	86,126	459,343
Imp. & Tr.	1,500,000	2,812,935	430,730	202,674	1,943,235
Park	5,000,000	5,261,590	1,543,347	259,672	5,303,913
Mec. B. As.	500,000	1,029,597	189,289	85,002	883,409
Grocers'	275,000	619,605	155,570	49,320	511,183
N. River	316,000	732,321	130,917	72,919	521,149
E. River	240,735	405,570	52,691	101,204	252,376
Man. & M.	500,000	961,614	192,536	113,236	679,754
Dry Dock	200,000	378,747	84,747	145,329	149,762
N. Y. Ex.	150,000	351,297	21,722	84,081	239,067
Bull's H'd.	200,000	483,620	83,535	128,962	442,436
N.Y.Co.	200,000	324,190	109,061	63,033	299,616
Totals.		Loans and disc'ts. $140,627,600	Specie 41,213,900	Circulation 8,948,897	Deposits 113,425,895

Clearings for week ending Nov. 2	$113,707,669 43
Clearings for week ending Nov. 9	$116,396,518 34
Balances for week ending Nov. 2	7,879,317 48
Balances for week ending Nov. 9	7,763,662 60

The earnings of the Chicago and North-Western Railway, for the six months ending Nov. 1, were:

From Passengers	$156,152 79	
From Freight	279,881 38	
From Express	4,709 49	
From Mail	9,098 83	
From Mileage of Cars	2,291 79	
Miscellaneous	356 01--	$450,191 29
Less operating expenses from April to Oct. 1	$211,365 62	
Interest on Flagg Trust Bonds	9,000 00	
Interest on pref. 1st mtg. Bds.	43,491 00	
Interest on Appleton ex. Bds.	6,400 00	
Interest on Debt	5,351 64	
Exchange	3,522 24	
Discount on Currency	8,211 00	
Insurance	2,237 38	
Sundries	2,247 22--	$290,671 63

The earnings of the Company for this period have been applied to the extinguishment of the unfunded debt and to the general purposes for which the first mortgage bondholders agreed to fund their coupons, July 11, 1861.

The unfunded debt of the Company amounted, Oct. 1, to $501,774 13.

Less by securities on hand	$31,125 00
Less by material on hand	51,257 85
Less by other assets on hand	169,001 28
Total	$251,387 73

Length of road: Chicago to Oshkosh, 193 miles; Oshkosh to Appleton, 20 miles; whole length of road, 213 miles.

The Peru and Indianapolis Railroad will be sold in the city of Indianapolis on Saturday, the 11th day of January next, at 12 o'clock, upon the application of holders of the first mortgage bonds.

Annexed are the aggregates of the statement of the 139 banks of Massachusetts, out of Boston, showing their average condition for the five weeks ending Nov. 2:

Capital	$29,100,000	Due to banks	$446,093
Loans and disc'ts	40,231,600	Deposits	8,558,326
Specie	1,754,100	Circulation	12,200,916
Due from banks	5,252,722		

The Chicago Tribune says:

There has been more activity among the bankers for the last day or two, and the supply of produce paper has been better; but it has still fallen far short of the ability of bankers to discount. Money for all legitimate purposes was never more abundant. Paper of approved character to almost any amount would be gladly taken by the bankers.

The Boston Advertiser says:

The week is closing under more favorable prospects for monetary and business affairs. The more rapid movement in merchandise is causing a greater degree of activity in the money market, which has been further quickened by the bank payment to the National loan. The supply, however, has in no degree been disturbed, but continues ample for all legitimate purposes, without change in price, which is 5 to 6 ⅌ cent for first-class securities. The Sterling Exchange market is nominally the same.

We take the following synopsis of the recent Bank Controller's Report, of Wisconsin, from *The Milwaukee Sentinel*:

In his report for the month of October, Bank Controller Van Steenwyx states that during the last month 74 Southern and 29 Northern bonds have been taken up with currency, while new circulation has been issued on $84,720 Wisconsin, Illinois and Michigan bonds.

The circulation has been reduced since the date of the previous statement $3,160, leaving the whole amount of circulation outstanding Oct. 31st, $4,797,891, secured as follows:

United States 6s, $141,100; United States 5s, $5,000; U. S. 12s, $2,000; New-York 6s, $5,000; New-York 7s, $5,000; Wisconsin 6s, $259,000; Iowa 7s, $13,000; Minnesota 8s, $82,000; Illinois 6s, $441,000; Indiana 2½s, $8,000; Indiana 5s, $37,000; Michigan 6s, $170,500; Ohio 6s, $60,000; California 7s, $280,500; Kentucky 6s, $12,000; Tennessee 6s, $162,000; Missouri 6s, $37,000; Virginia 5s, $2,000; Virginia 6s, $25,000; North Carolina 6s, $102,500; Georgia 7s, $13,000; Georgia 6s, $2,500; Louisiana 5s, $1,000; Louisiana 6s, $47,500; Racine and Mis. Railroad 8s, $8,000; Mil. and Wat. Railroad 8s, $50,000. Total, $3,008,200. Specie, $99,049 66. Total, $3,107,249 66. United States and Free State bonds, $2,252,200; Kentucky bonds, $12,000; Missouri bonds, $337,000; Seceded State bonds, $435,000. Total, $3,008,200.

The appended table shows the exportation of breadstuffs from Philadelphia during ten months of the present year:

TOTAL EXPORTS OF BREADSTUFFS FOR TEN MONTHS.

1861.	Flour barrels.	Wheat bushels.	Cra MT barrels.	Corn bushels.	Bread pkgs.
January	25,667	65,867	1,675	40,606	1,826
February	40,875	165,240	961	28,368	2,709
March	28,158	98,197	2,752	73,813	1,591
April	37,742	130,975	6,169	137,029	1,695
May	56,005	229,671	2,909	215,804	1,411
June	42,923	296,792	2,918	99,257	1,524
July	22,601	93,003	1,831	6,713	2,643
August	41,216	103,923	2,373	29,846	3,370
September	31,924	210,565	2,625	51,919	1,813
October	29,352	175,177	1,918	15,769	1,136
Total	329,512	1,443,368	25,591	703,045	19,969

The Cincinnati Gazette says:

"The heavy Government disbursements made here lately have affected financial affairs very materially. Contractors having received their pay, to a large extent, are out of the market as borrowers, causing a marked falling off in the demand for discounts. Acceptable paper is therefore scarce and in demand; but there is no disposition to make better rates, and the market is firm at 10@12 ⅌ cent. The same operations have added largely to the supply of exchange, payments having been made lately in checks on New-York. We have, therefore, not only an easy but a dull market for exchange, the Eastern balances being heavy. Rates, however, are sustained."

The State Auditor of Illinois is making good progress in winding up the defunct banks of that State. The circulation redeemed during the month of October at the Auditor's office was $279,089, for which $160,419 80 in specie was paid, the value of the notes averaging about 56 ⅌ cent. The outstanding circulation of the same banks is $533,854, so that about 34½ ⅌ cent of the circulation of these banks was redeemed during the month of October. Since the 1st of November the stocks of several other banks have been sold and dividends declared, most of them at higher rates than those first wound up.

The Philadelphia Bulletin thus notices business matters in that city:

There is more demand for money on the street, and capitalists, if anything, are more circumspect than ever in their selection of paper. The best names may be quoted at 6@9 ⅌ cent for short obligations, and long paper from 9@12 ⅌ cent. Trade moves slowly, with but little probability of any improvement for the balance of the year. The shipments of flour from this port, for the past ten months, amount to 329,512 barrels, against 237,867 barrels last year. The shipments of wheat for the same period amount to 1,443,368 bushels, against 573,511 bushels in 1860—an excess of 91,643 barrels flour, and 870,057 bushels wheat.

The St. Louis Republican says:

There is no change in money matters. The banks and discounting institutions are doing but little business in paper, other than such as arises out of transactions for army supplies. The debts which they have been carrying are deemed to be in the main well secured, are gradually being reduced, and will finally be paid, although the process of payment is under present circumstances, necessarily slow one.

Exchange to-day ruled at ¾ ⅌ cent, as the selling rate for bankable funds, and buying at 4 ⅌ cent. The Boatmen's Institution still continues to check at 4 ⅌ cent for the funds to which it confines its business. Gold is in moderate demand at 6 ⅌ cent.

The Albany Argus has the following remarks upon the Central Road:

The New-York Central Company can load and send off from Buffalo from 250 to 300 cars of ten tuns each per day, or from 25,000 to 30,000 barrels of flour, or its equal in rolling freight. From Suspension Bridge it can send off fifty cars per day, making from the two points 3,000 to 3,500 tuns per day. In addition to this, the road requires 100 cars for its East-bound local business, making a total of 400 to 450 cars per day to arrive at Albany, or 4,000 to 4,500 tuns. A freight train is generally made up of about 25 cars, which would make from sixteen to eighteen freight trains a day.

The difficulty the New-York Central labors under is not loading up and starting its trains, but in so arranging its many trains as to pass each other without interruption. There are now twelve passenger trains running over the road every day, and with, say, sixteen freight trains going east and four west, making a total of thirty-two trains a day on a road of three hundred miles, and with forty miles of the road with only a single track, some idea of the difficulties in the way may be imagined.

The difficulty will soon be met, for we understand the managers of the road have determined to lay those forty miles at once, and thus secure a double track throughout the entire length from Buffalo to Albany. We learn, further, that the Central Company have contracted for ten new additional locomotives and several hundred new freight cars, to be put upon the road during the coming Winter.

To give some idea of the business which the New-York Central Railroad is drawing from the North-West, we can state that for the week ending Saturday, Nov. 2, nineteen propellers, loaded with an average of 4,000 bbls. of Flour each, cleared from the Port of Toledo alone for the New-York Central at Buffalo; that the Central is under obligations to the Michigan Southern to take away from Toledo 5,000 bbls. of Flour or its equivalent daily, for all this Fall. This, it must be remembered, is but a drop in the bucket. Besides this fleet of Toledo boats, the Central has a line to Cleveland, one to Sandusky, one to Detroit, one to Milwaukee, and one to Chicago.

It has the Great Western of Canada, which feeds all the Michigan Central and Detroit and Milwaukee Roads, and brings to it at Detroit and delivers it to the Central at Suspension Bridge. It has the Buffalo and Lake Huron Railway, which drains a large portion of the most fertile section of Canada West. Then it has the Michigan Southern, Toledo and Wabash, Cleveland and Toledo, Pittsburgh, Fort Wayne and Chicago, Bellefontaine, Dayton and Michigan, Sandusky, Dayton and Cincinnati, and Cleveland and Columbus, pouring through the Lake Shore Road to Buffalo a constant stream of all rail freights.

Markets—CAREFULLY REPORTED FOR THE N. Y. TRIBUNE.
MONDAY, Nov. 11, 1861.

ASHES—The market is steady, with a moderate inquiry; sales of 25 bbls. at $5 37½ for Pots and Pearls.

COTTON—The market has been steady; sales of 1,600 bales