Financial.

STATE OF CONNECTICUT, TREASURY OFFICE. Hartford, Nov. 20, 1861.

SALE OF STATE STOCKS.—Sealed Proposals for the purchase of $1,200,000 of the Bonds of the State of Connecticut, will be received at the Office of the Treasurer in Hartford, until the 28th day of December, at noon, when said proposals will be opened in the presence of such bidders as may choose to attend, and the bonds awarded to the highest bidders.

The proposals must be accompanied with certificates of deposit or certified checks on solvent Banks in the States of Connecticut or Massachusetts or the City of New-York of 5 per cent of the amount subscribed, to be held as security for the faithful fulfillment of the bid, and returned to the owners on their order.

It is provided that no bid shall be accepted at less than the par value of the bonds, and full payment, in funds current in New-York and Boston, will be required within twenty days after notice of acceptance.

The bonds are in denominations of $100, $500, and $1,000, are dated July 1, 1861, and payable at the Treasurer's Office, in twenty years from date, or at any time after the expiration of ten years, at the pleasure of the General Assembly, with 6 per cent. coupons attached payable at the same place in January and July of each year.

This loan completes the $2,000,000 authorized by Act of the General Assembly, at their May Session, and as the State has no public debt would be met in full by a tax of less than 1 per cent on the Grand List of the State.

EZRA DEAN, State Treasurer.

ALBERT H. NICOLAY, Auctioneer.

WILL SELL THIS DAY, Wednesday, Nov. 27, at 12½ o'clock, at the Stock Salesroom, No. 52 William-st., a good variety of CITY INSURANCE and BANK STOCKS, BONDS, and other SECURITIES, suitable for investments. For full particulars see World, Commercial Advertiser and Evening Post. Catalogues can be obtained at the Salesroom. Next regular sale on MONDAY, Dec. 2.

UNITED STATES AGENCY for NATIONAL LOAN. OFFICE OF KETCHUM, SON & CO., No. 40 Exchange place.

TREASURY NOTES ISSUED for the NATIONAL LOAN, bearing interest at the rate of 7 3-10 PER CENT per annum, payable to order of subscriber, or as directed, and of the various denominations, can now be had at this office. Immediately upon deposit therefor in gold or current funds. Orders from the country, accompanied by check, supplied by return mail.

TWO-YEAR TREASURY NOTES RECEIVED IN PAY FOR AND INTEREST IN PAYMENT FOR THE ABOVE.

MORRIS KETCHUM.

TO HOLDERS of LA CROSSE and MILWAUKEE RAILROAD SINKING FUND BONDS.—Sealed proposals for the sale of TEN (10) LA CROSSE AND MILWAUKEE RAILROAD, EASTERN DIVISION, SINKING FUND BONDS of $1,000 each, or any less amount will be received by the United States Trust Company of N. Y. Sinking Fund Agent, at said Company's office, No. 42 Wall-st., until the 2d day of December, 1861, at 12 o'clock m.

Nov. 22, 1861. JOHN A. STEWART, Secretary.

HEMMINWAY, NORWOOD & Co., STOCK AND BOND BROKERS, No. 53 Exchange place, BUY and SELL for Cash, or on time, Stocks, Bonds, and Government Securities, at Board of Brokers, on commission exclusively.

NOTICE IS HEREBY GIVEN to the HOLDERS of the RIVER LINE BONDS, INCOME BONDS, DIVIDEND BONDS, and BILLS PAYABLE of the CLEVELAND and PITTSBURGH R. R. Co., who wish to avail themselves of the terms proposed by the Company, that the books will remain open for the purpose of making exchanges until Dec. 2, 1861.

The NEW MORTGAGE BONDS of the COMPANY will be delivered in exchange for the above mentioned securities, at any time before the day specified, by H. C. KINGSLEY, at No. 25 William-st., New-York, or at the office of the company in Cleveland, Ohio.

J. N. McCULLOUGH, President.

NEW-YORK AND ERIE SECOND MORTGAGE BONDS.—Holders of these Bonds, not yet extended for twenty years, are requested to present their BONDS without delay at the Office of the Company, at the foot of Duane-st., for Extension. Those unwilling to extend will receive par and interest for their bonds from parties who are willing to extend them, on presenting them at said Office on TUESDAY and THURSDAY of each week, at from 10 to 12 o'clock, until the 1st day of December.

New-York, Nov. 8, 1861.

U. S. GOVERNMENT AGENCY, For the sale of 7 3-10 PER CENT TREASURY NOTES. Ready for delivery in sums to suit. OFFICE OF LIVERMORE, CLEWS & MASON, BANKERS, Nos. 41 and 43 Wall-st., N. Y. C. F. LIVERMORE, Government Agent.

OFFICE OF THE GERMANIA LIFE INSURANCE CO., No. 50 Broadway, NEW-YORK, Nov. 27, 1861.

THE FIRST ANNUAL ELECTION of DIRECTORS of the GERMANIA LIFE INSURANCE COMPANY will be held at the principal office of the Company, No. 50 Broadway, in the City of New-York, on WEDNESDAY, the 11th day of December, 1861, from 12 o'clock m. to 1 o'clock p. m.

FREDERICK SCHWENDLER, Acting Secty.

No. 40 EXCHANGE-PLACE, Oct. 7, 1861.

ALL PERSONS are cautioned against buying or negotiating the following 7 3-10 per cent TREASURY NOTES, viz:

No. 8,807 for $500.
Nos. 27,825, 27,826, 27,827, 27,128, for $100 each,

payable to the order of Carpenter & Hill, the same having been obtained by fraud, and their payment being stopped.

KETCHUM, SON & Co.

OFFICE OF THE PACIFIC MAIL STEAMSHIP COMPANY, NEW-YORK, Nov. 6, 1861.

THE BOARD of DIRECTORS have This Day declared a DIVIDEND of (5) FIVE PER CENT out of the surplus Profits of the Company, payable to the stockholders, at this office, on WEDNESDAY, Nov. 13, at 10 o'clock. By order of the Board.

S. L. MERCHANT, Secretary.

OFFICE OF THE ILLINOIS CENTRAL RR. Co., NEW-YORK, Oct. 29, 1861.

TWO ADDITIONAL COUPONS, payable July 1, 1862, and January 1, 1863, on the full-paid Stock of this Company, will be deliverable on presentation of certificates at this office on or after the first day of December.

THOMAS E. WALKER, Treasurer.

MERCHANTS' BANK, NEW-YORK, Nov. 26, 1861.—This Institution has declared a Semi-Annual Dividend of THREE PER CENT, payable on and after MONDAY, the 2d day of December next.

J. D. VERMILYE, Cashier.

APPROVED BILLS for SUPPLIES furnished the WAR and NAVY DEPARTMENTS cashed, and claims on all the Departments collected promptly, by JOHN B. MURRAY, No. 39 Nassau-st., opposite the Post-Office.

HARDWARE, METAL, and IRON BUSINESS PAPER, bought and sold at lowest rates by P. W. GALLAUDET, Note Broker, No. 11 Pine-st., near Broadway.

OFFICE OF THE GALENA AND CHICAGO UNION R. R. Co., CHICAGO, November 26, 1861.

NOTICE to STOCKHOLDERS.—At a stated meeting of the Board of Directors of this Company, held this day, the following resolution was adopted:

"*Resolved*, that a dividend of five per cent upon the Capital Stock of this Company be, and the same is hereby declared, payable at the office of the Company, in Chicago, on the first day of January next, to holders of said stock at the close of business on the 31st day of December next, in exchange on New-York at par."

W. M. LARRABEE, Secretary.

OFFICE OF THE S. B. & N. Y. R. R. Co., SYRACUSE, Nov. 18, 1861.

THE ANNUAL ELECTION of Directors of the SYRACUSE, BINGHAMTON and NEW-YORK RAILROAD COMPANY, will be held at the Company's office in Syracuse, on WEDNESDAY, the 4th day of December next.

O. WELCH, Secretary.

CHICAGO & NORTH-WESTERN RAILWAY COMPANY.—Holders of the First Mortgage bonds of this Company are hereby informed that the Bonds to be given in exchange for the first six coupons from each of said Bonds, pursuant to the vote of the Bondholders at their meeting on July 10, are now ready, and they are requested to present said Coupons for exchange, without delay, at the Agency of the Company, No. 12 Wall-st.

W. R. OGDEN, President.

COLLECTIONS on WASHINGTON, D. C.—Claims on any of the Departments, Quartermasters' Accounts and Notes payable in Washington, D. C., collected with promptness and on moderate terms, by RIGGS & Co., No. 36 Wall-st.

ALFRED RUSSELL, (Late Walker & Russell,) COUNSELOR AT LAW, DETROIT, MICH., Continues attention to Collections and 10 per cent Loans. REFERS TO SULLIVAN, RANDOLPH & BUDD, STANTON, SHELDON & Co., WELLS & CHRISTIE, G. F. STEVENSON, esq.

CONTRACTORS' BILLS on the Government for Army and Navy Supplies collected cheaply and expeditiously, or purchased on favorable terms, by LIVERMORE, CLEWS & MASON, Nos. 41 and 43 Wall-st.

Insurance Companies.

CONTINENTAL INSURANCE COMPANY, CITY OF NEW-YORK. Office, No. 102 Broadway, Between Wall and Pine-streets.

Stock Capital (all paid in and securely invested)	$500,000
Assets, July 1, 1861 (all paid in and securely invested)	1,047,426
Liabilities (all paid in)	14,530

Insures Buildings, Merchandise, Household Furniture, Rents, Leases, and other insurable property, at the lowest rates consistent with security, and divides

THREE-FOURTHS OF THE NET PROFITS of the business annually to holders of its policies, in scrip bearing interest:

1st Dividend to customers, July 9, 1857, 20½ per cent.
2d " " " July 8, 1858, 30 per cent.
3d " " " July 14, 1859, 50 per cent.
4th " " " July 12, 1860, 45 per cent.
5th " " " July 3, 1861, 35 per cent.

GEORGE T. HOPE, Pres.
E. H. LAMPORT, Sec.
CYRUS PECK, Asst. Sec.

NOTICE TO FIRE INSURANCE AGENTS.—A first-class STOCK MUTUAL INSURANCE COMPANY, want agents in all the Northern, Eastern, and Western States. Applicants must send reference as to character and responsibility. Address Box No. 131 New-York Post-Office.

NEW-ENGLAND MUTUAL LIFE INSURANCE COMPANY (purely Mutual), Boston, Mass. Accumulated Fund to meet losses nearly Two Millions. Losses during 17 years over $700,000. Dividends paid in cash, in 17 years, $600,000. Last Cash Dividend, 39 per cent. Net assets over liabilities, $600,000. Interesting documents concerning Life Insurance furnished gratis.

JOHN HOPPER, Agent and Attorney for the Company, Metropolitan Bank Building, 110 Broadway cor. Pine-st., N. Y.

Sales by Auction.

AUCTION NOTICE.—E. ROTH, Auctioneer, will SELL THIS AFTERNOON, at 2 o'clock, all the handsome and beautiful HOUSEHOLD FURNITURE of the private residence No. 66 East 27th-st., near 4th-av., consisting of 7-octave Piano-Forte, all kinds of rosewood, black walnut, mahogany, and oak Parlor, Bedroom, Library, and Dining-room Furniture, Brussels, Tapestry, and Ingrain Carpets, &c. Sale positive.

A. M. MERWIN, Auctioneer.

BY BANGS, MERWIN & Co., Irving Buildings, Nos. 594 and 596 Broadway.—Sales of Books, Stationery, Pictures, Works of Art, Fancy Goods, Furniture, &c.

WEDNESDAY EVENING, Nov. 27, at 7 o'clock, MISCELLANEOUS and MEDICAL BOOKS.—A great variety of English and American editions. For particulars see catalogue and the book-stores.

FRIDAY EVENING, Nov. 29, at 7 o'clock, CHOICE PRIVATE LIBRARY.—Of fine editions of the writings of Standard Authors in History, Biography, Poetry, Belles-Lettres, &c., &c., embracing many very scarce and valuable Books. Catalogues are now ready.

SATURDAY EVENING, Nov. 30, at 7 o'clock (for account of whom it may concern), EXPENSIVE ENGLISH BOOKS (slightly damaged by water), comprising many of the Richest Illustrative Works of Modern Times; Standard and New Books in various departments—all the best English editions, including: Art Treasures of the United Kingdom, folio; Royal Gallery British Art, folio; Keith Johnston's Large Physical and National Atlases; Simpson's Illustrations of the Crimean War, folio; Shaw's Illuminated Ornaments, 4to.; The Poniatowski Gems, 2 vols., 4to.; Atkinson's View of the War in India; Paxton's Flower Garden, 3 vols., 4to.; Pugin's Gothic Architecture, 4to., &c.

ADMINISTRATOR'S SALE.

MONDAY EVENING, Dec. 2, at ½ o'clock, And five following Evenings at same hour, THE LARGE AND IMPORTANT PRIVATE LIBRARY of the late Hon. JOHN B. CLOPTON, comprising a vast assemblage of valuable, interesting, and scarce Books, embracing many rare works relating to America; a large collection of books in general History and Biography; Remarkable Criminal Trials; Voyages, Travels, and Geography; Orthodox Standard Theology, and some of the most notorious Skeptical Writings; Leading Works in Philology, General Literature, Poetry, and the Drama; very many volumes of special interest which are now out of print, especially rich in a most extensive accumulation of PAMPHLETS. They range over every variety of subject and are particularly important in regard to the discovery, settlement, history and public affairs of this country. Many of them are of extreme rarity, and are not to be found in regular trade sales. Catalogues are ready and may be had on application.

BY VIRTUE of an Order of the Supreme Court of this State, dated 28th of October, 1861, I will expose for sale at Public Auction, through HENRY H. LEEDS & Co., Auctioneers, at their store No. 37 Nassau-st., in the City of New-York, on the 4th day of December, 1861, at 12 o'clock, such Sewing-Machines, or parts thereof as may have come into my possession together with all the assets, book accounts, and property of every description under my control, as Receiver of the Barthelf Manufacturing Company, a full inventory of which can be examined at my Office previous to the sale.

HENRY A. MOTT, Receiver of the Barthelf Manufacturing Company, No. 145 Broadway.

WASHINGTON MURRAY, Attorney for the Receiver. N25 Stead.

DUTCH BULBOUS ROOTS at AUCTION.—THIS DAY, at No. 114 Broadway, at 10½ o'clock, viz: HYACINTHS, TULIPS, CROWN IMPERIALS, GLODIOLUS, CROCUS, &c. IN LOTS TO SUIT. N. B.—WARRANTED FRESH IMPORTED AND TRUE TO NAME.

ELEGANT FURS at AUCTION.—DANIEL A. MATHEWS will SELL THIS DAY, at 10½ o'clock, at his salesroom, No. 79 Nassau-st., an invoice of Ladies' Real Mink, Sable, Marten, and other CAPES, Half Capes, MUFFS, CUFFS, &c. They are now on exhibition.

TWO FARMS for SALE at AUCTION.—The subscribers will sell at public auction at the Hotel of Isaac A. Hoes, in the village of Kinderhook, Columbia County, on the 8th day of January next, at 11 o'clock in the forenoon, two FARMS adjoining each other, situated in the town of Stuyvesant, in said county, owned and occupied by Lucas J. Van Alen at his decease. One contains 131 acres and the other 110 acres. Title indisputable. Terms liberal.

DAVID VAN SCHAACK, JOHN VAN ALEN, AARON VAN ALEN, } Trustees.

Real Estate for Sale.

GOODS WANTED.—Farming Lands in Minnesota, Improved and Unimproved Lots in St. Paul, Minnesota State Railroad Bonds, Improved Real Estate in Brooklyn, N. Y., Bonds and Mortgages secured upon Lands and Town Property in Minnesota, and good Commercial Paper, will be exchanged for a stock of DRY GOODS, or BOOTS and SHOES. Address T. C. FIELD, care TERBELL, JENNINGS & Co., New-York City.

FOR SALE or EXCHANGE—The five-story STORE and LOT No. 58 Water-st. A first-rate business location. About $10,000 in good Real or Personal Property is wanted for the above. Apply to the owner at No. 58 Water-st., from 3 to 4 any day.

HOUSES in WILLIAMSBURGH for SALE.—The 1st, 3d, and 5th Houses easterly from Smith-st., in Dover-st.; also, Cottage corner of Smith and Alselm-sts., will be sold at low prices and on easy terms. Apply to E. R. KELLOGG, No. 90 Beaver-st., N. Y.

To Let.

FURNISHED HOUSE to LET—A neat, roomy, and thoroughly furnished COTTAGE to LET till May 1, near the city; communication, several times a day, in 35 minutes. Rent $150. Address Box No. 2,874, Post-Office.

TO LET—A Three-story and Basement HOUSE, in good order, with modern improvements, in Ludlow place, Houston-st., between Sullivan and Macdougal-sts. Rent, $50 a month. Inquire on the premises, or of F. S. TALLMADGE, No. 51 Macdougal-st.

Groceries and Provisions.

A CARD to the PUBLIC—IRISH WHISKY.—The subscriber has secured the largest stock of first quality IRISH (old) WHISKY ever held in America, stored in the following bonded warehouses: No. 5 Stone-st., No. 208 South and No. 290 Water-st., imported under the tariff of 1857, which enables him to sell pure old Irish Whisky at a price usually paid for the adulterated article. Sent free: $2 50 per gallon, 50 cents per bottle, and 1½ cases, one dozen each,

FOR THANKSGIVING DINNER.

No family should be without a bottle of McAuliffe's Whisky. It is the purest liquor in this country—"not a headache in a hogshead of it." Connoisseurs are also invited to test some fine SCOTCH MALT, made in the Highlands, positively seven years old. JOHN McAULIFFE, Importer, Depot No. 43 Nassau-st. and No. 151 Avenue D.

WARRANTED to give entire satisfaction. Price $7. Delivered or shipped without extra charge. W. B. GILLETTE, No. 206 Front-st., near Fulton Ferry.

WIGS and TOUPEES.

ORNAMENTAL HAIR, ALL KINDS.

HAIR DYEING, ALL COLORS.

MOLDAVIA CREAM,

For preserving, beautifying, and forcing the Hair to grow. All these articles can be found in greatest perfection at W. A. BATCHELOR'S celebrated establishment, No. 16 Bond-st., New-York.

FALL OF PENSACOLA.—A Washington correspondent of *The Evening Post*, under date of the 24th, writes:

"It is a singular fact that the rebels in Washington (they are for the most part females), were yesterday quite depressed in their spirits over news they profess to have obtained by the underground railroad, that Pensacola had fallen into the possession of the United States Government. It may turn out to be false news, but the Secessionists of Washington and Baltimore got such an announcement yesterday from the South."

WOMAN'S CENTRAL ASSOCIATION OF RELIEF.—The office of this Society has been removed to No. 814 Broadway. The office for the registration of nurses will remain in the Cooper Union.

New-York Daily Tribune

COMMERCIAL MATTERS.

Sales at the Stock Exchange....Nov. 26.

6,000	U. S. 6s '81 Coupon	93½	100	Erie Railway	29½
1,500	Treas. 6 ₱ c. 2 y'r	99½	25	do	29½
3,000	K'y State 6s	75	50	do	29½
1,000	Tenn. State 6s '90	41½	200	do	29½
7,000	do	42	100	do	30
8,000	Va. State 6s	47	50	do	30
500	N. C. State 6s	58½	50	Erie Railway Pref'd	53½
600	do	60	50	do	53
23,000	Missouri State 6s	41½	100	do	53½
13,000	do	41	200	do	53½
10,000	do	41½	50	do	54
5,000	do	41½	16	do	52
5,000	do	41½	150	Hudson River R. R.	26
1,000	do	41½	435	do	26½
1,000	California State 7s	81	150	do	26
2,000	do	81½	100	do	26½
1,000	E. RR. 1st M. Bds.	103	65	Harlem Railroad	12
1,000	Hud. Riv. Con. Bds.	69	100	Harlem Railroad Pref.	29½
1,000	C. B. & Q. RR. 8 ₱ cts	93½	10	Mich. Cen. Railroad	48½
1,000	Clev. & Tol. S. F. Bds.	77	250	do	48½
1,000	Gal. & Chi. 1st M.	98	200	do	48½
25	Merchants' Bank	80	300	Mi. So. & N. Ind. R. R.	19
34	Bank of America	57	400	Ills. Cent. Railroad Sc.	69½
100	Phenix Bank	99	125	do	60
70	Bank of Commerce	83	100	do	60
10	do	82½	100	do	60
10	National Bank	87	50	do	60
50	Del. and Hud. C. Co.	84½	55	Galena & Chic. R. R.	70
255	Pac. Mail Stmp. Co.	85½	50	do	69½
75	do	85½	100	do	69½
20	do	86	200	do	69½
50	do	85½	1100	Cleve. & Tol. R. R.	30½
10	do	85½	600	do	33
850	N. Y. Central R. R.	77	200	do	33½
367	do	77½	400	do	33
50	do	77½	400	do	33½
100	do	77½	100	do	33
100	do	77½	800	do	33½
750	do	77½	100	Chic. & R. Isl. R. R.	52½
300	do	77½	100	do	52½
250	do	77½	110	do	51
50	do	77½	50	do	51
150	do	77½	50	do	51
200	do	77½	100	do	52
85	Chic. Bur. & Qu. R.	69	50	do	52
150	do	69½	100	do	52
40	Del., L. Western R. R.	65	150	do	52½

SECOND BOARD.

5,000	Virginia State 6s	47	100	Harlem RR. pref.	30
5,000	Missouri State 6s	41½	100	Reading RR.	34½
10,000	do	41½	300	do	34½
5,000	do	41½	50	Mich. Central RR.	48
5,000	Mo. 6s Iss. to H. & St. J. R.	42	50	do	49
6,000	Ohio State 6s, '60	91	50	do	49
3,000	Kentucky State 6s	75	50	Mich. S. & N. I. Gu. S.	36½
6	St. Nicholas Bank	71	200	Galena & Ch. RR.	70
50	Metropolitan Bank	90	200	Clev. & Tol. RR.	30
50	Erie Railway	30½	50	do	33½
50	do	30½	250	do	33½
18	Del. & Hud. Canal Co.	84½	200	Chic. & Rk. I. RR.	52½
50	Pacific Mail Stm. Co.	86	100	do	52½
50	do	86½	200	do	52½
250	do	87	50	do	52½
200	New-York Cen. R. R.	78½	50	do	52½
100	do	78½	150	do	52½
50	do	78½	28	Mil. & Pr. Du Ch. RR.	19½

TUESDAY, Nov. 26—P. M.

With some irregularity the stock market to-day was generally strong. The transactions were to large extent, and the recovery from the panic of last week has been inaugurated. The commission houses had an immense amount of orders, which indicate that speculators among the outsiders are coming in again for the rise. The advices from Pensacola had a favorable influence, and this was assisted by the weakness of sterling exchange, which was sold to-day at ⅛@¼ ₱ cent decline on yesterday's rates. The shorts are large buyers to-day to cover contracts, and appear to be convinced that they can force the market no lower. Between the Boards the market rallied still more, and a general improvement of ¼ to ½ ₱ cent was established. Central sold as high as 78¼, Erie 30¼, Toledo 33¼, Galena 70, Rock Island 52½, &c. At the Second Board, with a fair amount of dealings, the market was higher but closed irregular, and after the regular session was in some cases lower. Later in the day, however, there was a better demand and prices recovered their firmness. Pacific Mail sold at 87, against 86 yesterday. Central was 78¼. Erie 30¼. In Governments, the market is weak but without important change. State stocks are inactive excepting Missouri 6s, which after selling down to 41¼, recovered to 41¾. At the close, the market had an upward tendency.

The market for foreign exchange did not, at the close, sustain the advance of yesterday. Bankers who asked 109¼ yesterday were willing drawers at 109@109¼, and prominent commercial bills sold at 108¾ and 108⅞. The decline from the highest point is ⅛@¼ ₱ cent. The demand to-day was limited, and there has been at no time any increase in the regular mercantile demand. Francs are dull, at 5.17½@5.20.

Freights are again lower, but there is more doing to Great Britain at the decline. Continental freights are dull and heavy. To Liverpool, the engagements are 54,000 bush. Wheat at 8½d. in bulk, and 8¾d. @ 9d. in bags; 66,000 do. Corn at 8½d. in bulk; 9,000 bbls. Flour at 2s. 4½d. @ 2s. 6d. To London: 25,000 bush. Wheat at 9½d. @ 9¾d. in bulk and bags, and a little at 10d. in bags, but this is an extreme rate; 4,500 bbls. Flour at 2s. 7½d. @ 2s. 9d.; 20 bbls. Lard at 32s. 6d. To Bristol: 10,000 bush. Wheat at 10d. in bags; 2,000 bbls. Flour at 2s. 9d. @ 3s. To Glasgow: 1,000 bbls. Flour at 2s. 10½d. To Havre: 36,000 bush. Wheat at 17 @ 18c. To Antwerp: 6,000 bush. Wheat at 12d. in bags. The charters are a British bark to Cork for order, with 28,000 @ 30,000 bush. Grain at 7s. 6d. ₱ imperial quarter, and another to Gloucester with a full cargo of Wheat at 10½d.

The business of the Sub-Treasury was: Receipts, $4,810,855 25—for Customs, $35,000; for Treasury Notes, $3,772,674 88; Payments, $2,122,239 17, including redeemed 6 ₱ cent notes; Balance, $10,183,950.

The movement at the Sub-Treasury continues very large.

The earnings of the Galena and Chicago Railroad the third week of November were:

Third week, 1861	$34,819
Third week, 1860	36,341
Decrease	$1,522

The Michigan Central Railroad earned the third week in November:

Third week, 1861	$52,593 85
Third week, 1860	48,529 49
Increase	$4,064 36

The subscriptions to the popular loan at the Sub-Treasury to-day reach $273,000. The Banks paid up to-day $3,500,000 on their subscription to the 7.30 ₱ cent Treasury notes. Included in the payment was $480,000 of 6 ₱ cent Treasury notes. Upon examination of the daily statements of the specie in bank, we find that after a call of 10 ₱ cent, the reserve is back at the point in just four days, so rapidly does the current set back from the Sub-Treasury to the Banks.

The supply of money on demand is abundant at 5@7 ₱ cent, the bulk of the transactions being at 6 ₱ cent. In paper the dealings are limited by the small amounts offering. The current rates are 6½@7 ₱ cent for very prominent signatures.

The steamer which left San Francisco on the 21st inst. had $1,200,000 in gold, of which $970,000 was for New-York.

The following table will compare the present condition of the banks with that at the close of the corresponding week last year:

	Nov. 24, 1860.	Nov. 23, 1861.		
Discounts	$122,518,454	$158,460,376	Inc.	$35,941,922
Specie	18,779,273	41,609,068	Inc.	22,829,690
Circulation	8,969,442	8,695,895	Dec.	262,947
Gross deposits	99,616,607	153,631,562	Inc.	54,014,955
Net deposits	74,095,799	132,259,354	Inc.	59,223,555
Capital	69,850,475	69,650,605	Dec.	239,870

The exchanges at the Clearing-House this morning were $18,332,089 45.

The Merchants' Bank has declared a semi-annual dividend of 3 ₱ cent, payable December 2.

We annex a comparative statement of the exports from the port of New-York to foreign ports for the week ending Nov. 26, and since Jan. 1:

	1859.	1860.	1861.
Total for week	$1,418,951	$2,421,176	$3,115,140
Previously reported	59,248,731	89,144,960	118,552,688
Since Jan. 1	$60,667,682	$90,566,036	$121,667,828

The aggregate for the year, it will be seen, is over one hundred per cent greater than for the same period of 1859, and is $30,000,000 in excess of 1860.

A decision has been rendered in the Supreme Court of this city, in the suit of Larned, assignee, &c., agt. Little, involving the legality of "calls," or privileges to call, for given amounts of stock. The suit was brought upon a call for 250 shares of Chicago and Rock Island, and was referred by the Court to a well-known legal gentleman, whose report is in favor of the plaintiff, the defense in exposed by the defendant being that the transaction was void, as coming within the prohibition of betting and gaming (2 Revised Statutes, page 980).

The following sale of real estate was made to-day at auction by Adrian H. Muller: House and lot No. 435 Washington street, 24 by about 80 feet, for $4,020.

By the Bohemian we have advices from London to the 15th inst. Cotton was firm. The sales of the week were 102,000 bales, and descriptions other than American show an improvement of ⅛@¼d. ₱ lb. The sales to speculators were 50,000 bales, and to exporters 12,500 bales. Friday's sales are estimated at 12,000 bales, including 5,000 to speculators and exporters, the market closing firm at unchanged rates. The authorized quotations are:

Fair Orleans 13¾d.	Middling Mobilles 12¾d.
Middling Orleans 13d.	Fair Uplands 12¾d.
Fair Mobile 12¾d.	Middling Uplands 11¾d.

The stock in port is estimated at 608,000 bales, of which 281,000 are American. Breadstuffs generally quiet and unchanged. Corn has a declining tendency. Provisions dull and unchanged. Console for money, 93¾@94. The Bullion in the Bank of England has increased £152,000. Illinois Central shares are quoted at 40@39¾ discount. Erie shares 27¼. The Bullion in the Bank of France has decreased nineteen and a half million francs during the month.

The Times says:

The English funds opened steadily this morning at the improved prices of yesterday, but the market subsequently was less buoyant. Consols for money were first quoted 93¼ to 94, but soon relapsed to 93½ to 93⅝ for money, and 94 to 94¼ ex-div. for the 5th of November. India Five Per Cents were again in increased demand at the commencement of business, and purchases were effected at 107, but on an announcement of the issue of £1,600,000 additional capital by the East Indian Railway Company a fall occurred to 106¼, although this measure was not unexpected.

The general tendency to reaction was also increased by the statement from Paris that a loan is to be proposed in London for £400,000, to enable the Emperor of Morocco to complete the payment required by Spain prior to the evacuation of Tetuan, and which, as it is said to have been made the subject of a convention with the British Government, and is to be secured by an ample assignment of customs' duties, would, doubtless, be promptly subscribed.

The following exhibits the business done in American securities and railways:

Erie shares, ex assessment scrip	26½	27
Erie shares, assessment scrip	1	
Illinois Central s. 1875	79½	
Illinois Central $100 shares, $60 paid, dis.	40	¼ 40
Illinois Central, all paid	58	
New-York Central s. 1876	92	

The imports at Baltimore for the three months ending Sept. 30, were only $818,218. The exports in the same period were $2,566,842 less than the amount exported in one week from this port. The imports at Boston for the past week were $148,667.

We understand that some parties are preparing the papers for suits against the Shoe and Leather Bank on the $100 notes refused by that institution as counterfeit.

The statements of the Philadelphia banks for the last two weeks compare as follows:

	Nov. 18.	Nov. 25.		
Capital Stock	$11,509,814	$11,909,875	Inc.	....
Loans	27,409,794	30,408,431	Inc.	$2,998,637
Specie	7,066,360	7,487,108	Inc.	420,748
Due from other Banks	1,327,699	1,220,931	Dec.	89,764
Due to other Banks	3,124,138	3,533,537	Inc.	409,199
Deposits	19,591,141	22,260,001	Inc.	768,860
Circulation	2,226,412	2,234,584	Inc.	8,172

A suit has been commenced in the Supreme Court at Pittsburgh, Pa., by R. H. Gratz, against the Pennsylvania Railroad for an injunction decreasing the late agreement under which the Philadelphia and Erie Railroad was leased by the Pennsylvania Railroad, inoperative and void, and ordered the same to be delivered up to be canceled.

The Board of Control of the State Bank of Ohio, at their semi-annual meeting in Columbus, adopted a resolution recommending the branches to subscribe to the national loan to the extent of their ability, and *The State Journal* believes they will subscribe to the extent of full a half million of dollars. Fifteen of the thirty-six branches have already taken $268,050.

As a subject which is at present exciting much interest, we reproduce entire the leading article from Messrs. Samuel Hallett & Co.'s circular, per the steamer, on the question of foreign exchanges. It is able and exhaustive:

The recent advance in the rates of sterling exchange is attracting attention, and is creating some, though apparently groundless apprehension lest they should go to the specie point. As gold is among our most important productions, equaling fully $60,000,000 annually, there is no more reason why we should not export a considerable proportion of the product in a time of war as well as in peace. To withhold it altogether is to refuse to avail ourselves of one of our most important elements of strength. As an article of commerce, gold, being the result of labor, does not differ from wheat or corn. We rely upon the latter, in the crisis, as our own chief support. Why should we hesitate to export a portion of all the products of the labor of our people (except, perhaps, munitions of war), in whatever form they may exist?

There is no reason, except as for that shipment of specie is, in the public mind, evidence of a balance of trade against us—that we are buying more than we have means for payment. It is so short a time that we have been a gold-producing country, that we have not outgrown those false dogmas in political economy, that the wealth of a nation is measured by the amount of the precious metals it possesses—assumptions which are fast giving way to the more correct doctrine that this may be in inverse ratio to the amount of these held. There are five dollars in gold and silver in Mexico to one in Massachusetts. Yet the wealth of the latter is twenty times greater than that of the former country. Gold is neither food nor clothing. Its use is for the transfers of these and other kinds of property it enables society to effect. So far as such transfers can be effected without its intervention, an equal amount is added to the public wealth.

At the commencement of the rebellion we had an abundant supply of gold for the commercial wants of the country. The experience of a domestic war was a new one, and it was natural that we should wish to accumulate a large amount of the precious metals for unforeseen contingencies that might arise. But the expenditures which have thus far been made, and which have equaled $150,000,000, have exerted no tendency to create a scarcity, or unusual demand for specie, for the very sufficient reasons that there exists at home, the greatest abundance of all that Government needs for the prosecution of the war. It does not increase our dependence upon other nations. If the holders of breadstuffs are willing to take the securities of Government in paying for their sales, the use of gold in the transaction is altogether superfluous, just as much as in the vast transactions at the Corn Exchange, where a gold eagle never makes its appearance, but the whole exchanges effected by checks upon bank credits. Gold and silver are mere agencies to come at what the public needs, and if its wants can be supplied without their use, all the better.

Our experience so far is in exact harmony with this statement. The banks have a much larger amount of specie than when the war commenced. If they pay out $10,000,000 in a lump, it soon filters its way back into their vaults. Government pay it out for food, clothing, transportation, and arms; and as fast as payments are made, the recipients carry the gold to the banks, either in payment of debts or for safe keeping. The operations of Government, consequently, have been in perfect harmony with the general routine of business, and exert no tendency to absorb the precious metals in the country. Their general effect has been to stimulate business, and make money really more abundant, as the amount of this, including bank credits, is always in ratio to the transfers of property.

Another reason why the war has had no effect to absorb the precious metal is the fact that, from the general confidence which prevails, there has been no hoarding by our people. There might have been with short crops, or had the war been upon northern soil. But as no apprehensions have been felt for the future by the community at large, no extraordinary means have been resorted to to provide against it.

As the condition of affairs in the States loyal to Government is healthy and normal, and as the war, which is in effect waged on a foreign soil, is not a disturbing element, we need feel under no apprehensions as to the effect of moderate shipments of gold. We produce at least $65,000,000 annually. The effect of retaining at home the whole amount raised would be to convert California into a great blessing as it would convert a large proportion of the labor of the country into an article which can neither be eaten, drunk, nor worn; and which, except as currency, cannot be made the basis of reproduction.

Assuming that we had a supply adequate for the business wants of the country when California was discovered, and that an addition of $10,000,000 annually was all that was needed to meet the increased wants for currency and the arts, our interests were promoted in shipping the balance, just as much as shipping an equal value of grain or animal food. They still be in the same direction. We had an abundance of specie in the country when the war commenced. Since January