COMMERCIAL MATTERS.

Sales at the Stock Exchange—Oct. 21.

U. S. 6s, 1881, cp.	Cumb. Coal pref.	Chic. & NW. pref	
5,000.....106¾	300..... 40¼	1,500..... 62	
U.S. 6s, 5-20s, cp,	200..... 40¼	200..... 62¼	
ex Nov. coup.	100..... 40¼	Reading.	
14,000.....103¼	Quicksilver.	200.....113	
5,000.....103¼	100....b15. 48¼	600....b15.113	
7,000. 2d cl. 103	100..... 48¼	1,200.....112¾	
Treasury 7 3-10s,	100....b10. 48¼	200....b10.112¾	
1st series.	200....b30. 48¼	500.....112¾	
1,000..... 97¼	100. 2d call. 48	2,000..b10.113	
12,000..... 97¼	West. Union Tel.	1,000. 2d c. 112¾	
Do., 2d series.	10..... 70	Mich. Central.	
30,000..... 97¼	N. Y. Central.	100.....112	
Do., 3d series.	400..... 94¾	Mich. So. & N. I.	
1,500..... 97	100..... 94¾	20..... 70	
U.S. 6s, 1 y. c. new	200..... 94¾	500..... 68¼	
38,000..... 97¼	100....b30. 94¾	1,000..... 68¼	
Tennessee 6s.	100..... 94¾	1,500..... 68¼	
10,000..... 83	500..... 94¾	4,000..... 68	
Virginia 6s.	200....s60. 94	200. 2d call. 68¼	
3,000..... 70¼	100....s60. 93¾	100....b10. 68¼	
Missouri 6s.	200. 2d call. 94¼	Cleve. & Pitts.	
2,000..... 74¼	100..... 94¾	1,000..... 72	
10,000. b60. 76	200..... 94	500..... 72¼	
Ohio & Miss. Cer	100....s60. 93¾	2,000..... 72¼	
50,000..... 26¼	100....s30. 93¾	200..... 72¼	
10,000..... 26¼	Erie.	500..... 72¼	
N. Y. Cent. 7s, 76	200..... 86¼	200. 2d call. 72¼	
1,000.....100	700..... 86	200..... 72¼	
Miss. & Mo. LG. b	3,500..... 86¼	Cleve. & Toledo.	
10,000..... 49	100....s10. 86	400.....100	
Pitts. FW. & C. 3	2,000..... 85¼	Chicago & R. I.	
10,000..... 85	200..... 85¼	200.....105¼	
Atlantic & Gt W.	200....b10. 85¼	100....s10.105¼	
1 m, Ohio Div.	500....s30. 85¼	200.....105¼	
2,000..... 96	Erie preferred.	150.....106	
Bank Commerce	100..... 82	400....b30.106¼	
40.....108	100....s10. 82	100....b30.106¼	
Grocers' Bank.	Hudson River.	Mil. & P. du Ch.	
10.....115	150.....105	100...b10. 57¼	
Canton.	100. 2c, b10. 105	400..... 57	
500.....c. 39¼	100....b30.104¾	Pitts., F.W. & Ch	
500. 2d call. 39¼	Illinois Central.	400..... 96	
200..... 39¼	200.....132	500..... 95¼	
200..... 39¼	100....s60.131	600..... 95¼	
Central Coal.	300.....131¼	300..... 95¼	
100..... 48	100....c60.130¼	200....b10. 96	
100..... 47¼	20...2d call. 130	Alton & T. Haute	
Mariposa.	Chicago & N.W.	100..... 35	
300..... 11	50..... 30	Macon & Westn.	
100..... 10¾	800..... 29¾	50..... 45	
	100..... 29¾		

OPEN BOARD OF BROKERS—1 P. M.

N. Y. Central.	Mich. So. & N. I.	Chicago & N.W.
800..... 95¼	300.....c. 68	300..... 29¼
100.....c. 95	200..... 68	100....b3. 29¼
100..... 95¼	400..... 68¼	100....b3. 29¼
100....b4. 95¼	500.....c. 68	200..... 29¾
100..... 95	700..... 68¼	100....b3. 29¼
200....s10. 94¾	100....b3. 68¼	300..... 29¼
Erie.	600.....c. 68¼	Chi. & N.W. pref
100..... 86¼	100....b10. 68¼	300..... 62¼
700..... 86	100....s3. 68¼	400..... 62¼
200.....c. 86	Illinois Central.	200..... 62¼
2,500..... 85¾	100.....130¼	100.....c. 62¼
300....b4. 86	Cleve. & Pitts.	100.....c. 62¼
100.....c. 86	1,000..... 74	200..... 62¼
200....s3. 85¾	3,000..... 73¾	P., Ft. W. & Chic.
200.....c. 85¼	200....s3. 74	100..... 96¼
1,000..... 85¼	400.....c. 73¾	200.....c. 96
500.....c. 85¼	500.....c. 73¾	200....b3. 96¼
1,000..... 85¼	200..... 73¾	100....s3. 96
200.....c. 85¼	200.....c. 73¾	150..... 96
900..... 85¼	1,700..... 73¾	Mil. & P. du C.
Reading.	Cleve. & Toledo.	800..... 55
1,000...b10. 113	300.....100¼	100..... 55¼
1,400...b3. 113	Chicago & R. I.	Cumberland.
200.....112¾	100.....106	100..... 41
400.....113	100.....c. 105¾	Canton.
500.....c. 113	200....b3. 106	50..... 39
400.....113¼	Ohio & Miss. Cer	Central Coal.
100....s3. 113¼	10,000..... 26¼	300....s3. 47
Quicksilver.	20,000..... 26¼	100....s3. 46
100..... 48	10,000...s3. 26¼	100....s3. 45¼
	10,000. b10. 26¼	

SATURDAY, Oct. 21—P. M.

Gold is barely sustained. The opening rate was 146¼, selling down to 145¼, and closing at 146. The export of the week was $449,229, making, since January, $24,290,887.

Government stocks sold moderately, and were less affected by the money fright than ordinary speculative property. The 5-20s closed 103 for new, and the 7.30s at 97@97½ for the first and last series. Railway property, under a scramble in the morning for money among stock houses and a general calling of loans, was lower, with a large business. New-York Central and Hudson River were exceptions, and appear to be scarcer than money. At the close of the day the following quotations were made: New-York Central, 95¼@95¾; Erie, 85¾@85¼; Hudson River, 105@105¼; Reading, 113¼@113¾; Michigan Southern, 68¼@68¾; Cleveland and Pittsburgh, 74@74½; Rock Island, 106@106¼; Northwestern, 29¼@29¾; North-Western, preferred, 62¼@62¾; Fort Wayne, 96@96¼; Prairie du Chien, 54¾@54¾; Ohio and Mississippi certificates, 26¼@26¾; Canton, 39¼@39¾; Cumberland Coal, 40¾@41; Quicksilver, 48@48¼.

Money closed to stock houses at 5@6 per cent on call, and a good many balances are left idle at those rates. In the early part of the day there was a general calling of loans, some houses having every loan disturbed. As the day wore on it was found that money was more abundant than several stocks, and at 3 p. m. there was as much eagerness shown to lend as there was to call loans at the commencement of the day. In Commercial paper there is no change. Best sells at 7 per cent, and good from 8 to 12 per cent. The break down in prices has greatly relieved stock borrowers, which is not the case with borrowers upon merchandize and commercial paper.

The policy of the Treasury is contraction, and whoever fails to comprehend this new position of the Government will find their schemes of profit disarranged. Forty millions of compound notes and certificates have already passed into funded debt, and the $50,000,000 asked for will be forthcoming. While the Government is destroying currency, recently used as money, the pacification of the South has furnished new employment for the remainder, and in that direction many millions will find permanent use. As National bank notes and legal tenders are in future to be the money of the country, there is a certainty that the supply in the North and West will be diminished by the amount required to furnish the South with a medium for its commerce. In some quarters it is argued that Congress will promptly enlarge the national banking scheme, and authorize several hundred millions of currency. If more is needed, which is not the case, it should be furnished to the country in the existing legal tenders. These can be made sufficient by funding a further amount, forcing the crop to market, and breaking the bubbles of speculation by which all commodities are kept above natural prices and intrinsic value and checked in consumption. The Government has reached the point where it can retire the currency which its necessities obliged it to issue, and lower prices must be the result, by the same natural law which forced prices up when the currency was increased by constant addition to the legal tenders.

Foreign Exchange is quiet. Bills at 60 days on London are quoted 107¼@108 for documentary; 108¼@108¾ for commercial; 109¼@109¾ for bankers; do. at short sight, 110@110¾; Paris at 60 days, 5.21¼@5.17½; do. at short sight, 5.15@5.12½; Hamburg, 35¼@36¼; Amsterdam, 40¼@40¾; Frankfort, 40¾@40¾; Bremen, 78¼@79¼; Prussian thalers, 70¾@71¼.

Freights are dull. The engagements to Liverpool are: 30,500 bush. Corn at 6@6½d. in bulk and ships bags, the latter rate for a lot to fill up; 40 bales Sea Island Cotton at 7-16d.; per steamer, 17,600 bush. Corn at 7½d., and 200 bales Cotton on private terms. To London: 300 bbls. Flour at 2s.

The business of the Sub-Treasury was: Receipts, $4,661,724 56—for Customs, $579,000; Payments, $3,009,647 46—on account of Loan, $66,000; Balance, $64,973,528 57.

The total imports at New-York for the week compare as follows with former returns:

Week ending.....	Oct. 19.	Oct. 13.	Oct. 6.
Dry Goods.....	$3,403,652	$3,366,518	$2,279,936
Gen. Merchandise.	2,709,225	2,771,124	2,069,011
Total for the week.	$6,112,877	$6,137,642	$4,288,947

The Norwich and Worcester Railroad Company earned September 1, 1865, $78,430 42; showing a gain of $22,401 67 over 1864.

Earnings of the Michigan Central Railroad for the second week in October:

1865.....$116,430 | 1864.....$92,546 | Increase..$23,884

Annexed are the earnings of the Racine and Mississippi and Northern Illinois Railroads for the week ending October 14:

1865.....$24,128 | 1864.....$12,533 | Increase..$11,595

The project of extending the Harlem Railroad northward from Chatham to Bennington, Vt., so as to connect with the Western Vermont Road, and form a straight line from New-York to Montreal, is likely to be carried out. It is stated that $1,300,000 of the capital stock of $1,800,000 has already been subscribed, Commodore Vanderbilt having taken $500,000, and Mr. Park of Bennington, $200,000.

The coupons of the Morris and Essex Railroad bonds, due 1st prox., will be paid at the Merchants' National Bank, New-York.

The United States Circuit Court at Chicago has, in recent decisions, sustained the State Courts of Iowa in perpetually enjoining counties and cities from levying or collecting a tax for the payment of bonds issued for railroad purposes that have been declared illegal by the State Supreme Court. The city of Keokuk alone, having almost as heavy a debt outstanding as the State of Iowa, and being immediately interested in the pending suits for a long time past, under such decisions should feel great financial relief. Western towns and counties, however, should offer some compromise in liquidation of their heavy debt issues made in times of speculation and inflation, and so long held as unavailable property by innocent purchasers. The city of Keokuk committed itself to a compromise settlement of its debt previous to the above decisions being rendered. Mr. J. F. Franklin, No. 112 Broadway, is the special agent.

The Chicago Tribune of the 20th says:

The principal item of interest in monetary circles today was the sudden reaction in the markets for Eastern Exchange. It is only two days since several of our leading bankers were selling exchange freely at ¼@¼ discount, and large amounts were sent from Milwaukee to this city to be converted into currency immediately, which was done at a discount of ¼@50. To-day, however, the tables are turned. The bankers at Milwaukee are eager buyers, and the demand by some of the city banks is also quite active. The result is that rates are considerably firmer, and the market has a strong upward tendency. Early in the day several round lots were sold by the bankers to each other at a discount of 50c. per thousand, but in the afternoon there were no sellers below par, and but little could be had even at that figure.

The supply of Eastern exchange to-day was moderate, and the counter rates were firm at ¼ discount buying and par selling.

There is less stringency felt in the money market to-day, but it is the result only of a cessation in the demand. The supply of currency is still much below the requirements of trade and commerce, and the bankers are discounting only to their best customers at 10 per cent per annum. Produce paper is plenty, but the bankers are advancing only on shipping bills. The speculators are generally driven to the street or to private bankers, where the rates vary from 10@18 per cent per annum, and some of the brokers are lending money at 2 per cent per month.

The New-Orleans Picayune of Oct. 19 says:

The cotton market opened this morning under the depressing influence of telegrams dated at New-York last evening, which quoted Middling at 55@56c. against 58@59 and 60c., as reported on the day previous; an excess in the supply of domestic exchange, including quite a large amount sent on from Mobile, causing a further decline in bills on New-York, also operated against prices. But, as the New-York telegrams stated that the market was excited, many parties could not reconcile such a condition with a decline of 3@4c. ⅌ ℔, and were inclined to doubt the accuracy of the published figures. Hence, notwithstanding the unfavorable influences noticed, prices have receded much less than might have been expected, and buyers who hoped to operate at a decline in accordance with the reported falling off at New-York were disappointed. The sales comprised a little over 1,500 bales, embracing 400 to one party and 250, 300, 150, 150, 80 and 75 to others, and now adjust our quotations as follows: Ordinary, 41@43c.; good Ordinary, 45@46c.; low Middling, 48@50c.; and Middling, 52@53c. Some authorities quote higher; the prices showed considerable irregularity; in example, strict low Middling sold as low as 45c. and as high as 47½c. Strict Middling may be quoted at 52c. Last evening there were some negotiations consummated after the close of business, and the sales of the day summed up 2,400 bales.

STATEMENT OF COTTON.

Stock on hand September 1, 1865.....	bales	83,239
Received to-day.....	2,226	
Received previously.....	113,973—|	116,199
Total.....		199,438
Exported to-day.....	4,849	
Exported previously.....	82,316	87,165
Stock on hand and on shipboard not cleared...		112,273

The Shipments of Coal from Cumberland, via the Baltimore and Ohio Railroad, for the week ending Saturday, Oct. 14, 1865, were:

	Tons.
Eckhard Railroad.	
Cumberland C. & I. Company.....	2,079
Blaen-Avon Coal Company.....	860
Cumberland and Pa. Railroad.	
Consolidation Coal Company.....	154
Bordon Mining Company.....	534
New Hope Company.....	599
Midlothian Coal Company.....	199
Total.....	4,606
Total since 1st of January, 1865.....	114,791

UNION TRUST COMPANY OF NEW-YORK,
No. 73 Broadway, corner of Rector-st.
CASH CAPITAL.....$1,000,000.
FOUR PER CENT INTEREST ALLOWED ON DEPOSITS.
Which may be made and withdrawn at any time.
W. F. ALDRICH, Sec. ISAAC H. FROTHINGHAM, Prest.

Markets—CAREFULLY REPORTED FOR THE N. Y. TRIBUNE.

SATURDAY, Oct. 21, 1865.

ASHES—The market is firm, with a moderate demand; sales at $8@$8 12½ for Pots, and $8 25 for Pearls.

ALCOHOL—The market is heavy; we hear of sales at $4 45@$4 50 per gal.

COTTON—There has been rather more doing to-day, but at easier rates, the market closing at 56@57c. for Middlings; sales and re-sales of about 2,000 bales.

COFFEE—The inquiry for all kinds is moderate but at full previous rates; sales of only 177 bags Maracaibo on private terms.

FLOUR AND MEAL—Receipts, 14,339 bbls. The market for Western and State Flour is more active; prices early in the day were heavy, but at the close advanced 10@20c. per bbl. on the low grades; family brands are firm but quiet; the sales are 15,700 bbls. at $7 75@$8 for Superfine State; $8@$8 40 for Extra do., closing at $8 20@$8 40; $8 50@$8 75 for fancy do.; $8 35@$8 75 for the low grades of Western Extra; $8 90@$9 15 for Shipping Ohio; $9 20@$12 50 for Trade and Family brands, and $14 50@$16 75 for St. Louis Extras. Buckwheat Flour is lower and dull, $5 50@$6 per 100 ℔. Canadian Flour is fairly active, and 10@15c. better; the low grades are more plenty; sales of 225 bbls. at $8 25@$8 65 for the low grades of Extra, and $8 70@$12 50 for Trade and Family Extras. Southern Flour is firmer but quiet; the supply is liberal; sales of 340 bbls. at $9 80@$10 30 for mixed to good Superfine Country Baltimore, &c., and $10 40@$16 50 for Trade and Family brands. Rye Flour is quiet and unchanged; sales of 100 bbls. at $8@$8 75. Corn Meal is dull and heavy.

GRAIN—There has been a fair demand for Wheat to-day, and with limited arrivals prices are fully 2@5c. per bushel better; the inquiry is mainly for milling and in part speculative; the sales are as follows: 13,000 bush. Chicago Spring at $1 67@$1 73; 10,000 bush. Milwaukee Club at $1 69@$1 73; 14,200 bush. Amber Club at $1 73@$1 75, the latter rate for Old in store; 16,300 bush. Amber State at $2 24@$2 25, and 1,200 bush. White Genesee at $2 75. Barley is firm and in good demand; sales of 35,600 bush. Canada West at $1 25@$1 27. Barley Malt is inactive, but is firm. Oats opened quite firm, but closed heavy, with more offering; sales of 65,000 bush. at 50@52c. for Unsound, 57c. for Canadian, 58c. for Western, and 58½@59c. for State. Rye is firm but quiet, at $1 20@$1 21 for Canadian, and $1 22@$1 23 for State. Corn is quite active, but is very plenty and is 1@2c. lower; the demand is mainly for home use; the stock is large; sales of 105,000 bush. at 74@83c. for Unsound, and 87@88c. for Mixed Western.

HOPS—The demand from the trade has been fair, and as the stock is light, prices are well sustained; we quote at from 20@40@50@60c. for the crop of 1863, '64 and '65 as to quality.

HIDES—The market has been only moderately active since our last, but in prices we have no special change, though at the close there is a firmer feeling; the stock on hand is about 194,000 against 575,000 this time last year.

HAY—The demand fair but prices are without material change; the supply is large; sales of Shipping at 60@65c., and retail lots at 75@80c. ⅌ 100 ℔.

HEMP—Manila is selling at 12c., gold; other kinds are dull.

IRON—The business in Scotch Pig has been only to a moderate extent for the past two or three days; prices, however, have undergone no special change, yet holders are very firm in their views, the small stock on hand giving them the advantage; we quote No. 1 American at $49@$50, and No. 1 Scotch at $50 50@$53 50 ⅌ ton.

LATHS are in good demand and firmer; sales of 250,000 at $4 12½@$4 25.

LEATHER—There has been less activity in the market for Hemlock and Oak Sole since our last; prices have declined and are heavy at the close; French and American Calfskins are quiet, but prices are without special change.

LIME—The market for both Common and Lump Rockland has ruled quite firm, and a fair business was done at $2.

LUMBER—Eastern Spruce and Pine have been fairly active at well sustained prices.

MOLASSES—Beyond the usual jobbing trade we hear of nothing doing; prices are unchanged.

NAVAL STORES—Spirits of Turpentine is in good demand and firm; sales have been made at $1 17½@$1 20 ⅌ gallon; the stock on hand is about 1,500 bbls. Crude Turpentine is firm and in fair demand at $7 75@$8 ⅌ 280 ℔; stock, 8,000 bbls. Rosins are firm, with a good business at $7 75@$8 for Common, $9@$14 for Strained and No. 2, and $15@$25 for No. 1 to Pale and White. Tar is firm at $7@$10 50.

OILS—Linseed is lower and dull at $1 40@$1 43 for City. Fish Oils are without change; we quote Crude Whale at $1 70, and do. Sperm at $2 35. Lard Oil is firm but quiet at $2 40@$2 45 for Summer and Winter. We note sales of 50 bbls. Grease Oil at $1 55.

PROVISIONS—Our market for Pork is still somewhat unsettled and irregular; prices have fluctuated, but show an advance; the business has been fair and the market closed on 'Change quite firm at $34 for Mess; nothing of moment has been done for forward delivery; the sales to-day, cash and regular, are 10,700 bbls. at $33 50@$34 50 for Mess; $29@$29 50 for Western Prime Mess, and small lots at higher rates; since 'Change and during the afternoon, the market has ruled quite dull; sales of about 1,000 bbls. at $34 50@$34 62½ for Mess. Beef is in good demand, and prices are well sustained; sales of 800 bbls. at $12@$14 50 for Plain Mess; $15@$17 for Extra do., and $9@$12 for State Beef. Tierce Beef is quiet; we hear of no sales. Beef Hams are offered to arrive, but at prices above the views of buyers. Cut Meats are inactive and nominal. Bacon is quiet, owing to the high prices asked. Dressed Hogs are steady at 15¼@16c. for City. Lard is in moderate demand and firm; sales of 300 pkgs. at 26@27c. for City, and 27@28½c. for Western.

BUTTER is only in moderate demand for home use and prices are scarcely so firm. We quote:

Orange County (in pails).....	55@60
N. Y. State, Welsh tubs, strictly fine.....	44@47
N. Y. State, Welsh tubs, fair to good.....	42@44
N. Y. State, firkin tubs, strictly fine.....	48@50
N. Y. State, firkins, good to fine.....	43@48
Good to choice Western.....	35@38
Penn., common to medium.....	32@37
Western Reserve, good to fine, yellow.....	35@38
Western Reserve, common to medium.....	30@33
Southern Ohio.....	30@35
Mich., Ill., Ind. & Wis, good to fine yellow.....	32@38
Mich., Ill., Ind. & Wis. common to medium.....	30@33

CHEESE is in moderate request; Choice factory is firm. We quote:

State factory, good to choice, ⅌ ℔.....	17½@18
State, fair to good.....	16 @17
State dairies, choice.....	17 @18
English dairy (Conn.).....	23 @25
English dairy (Ohio).....	20 @22
Vermont dairy.....	15 @18

PETROLEUM—Receipts, 2,707 bbls.; the market is better and fairly active; sales of 800 bbls. Crude at 37½@38c., and 500 bbls. Refined, in bond, at 61@62½c.; Refined, free, is quoted at 80@82c.

RICE—The business is light and the sales reported are unimportant.

SUGARS—The market is dull and prices nominally unchanged; sales of 150 hhds. Cuba to grocers at 14¼@14½c.; Refined unchanged.

SEEDS—Clover Seed is quiet at 14@14½c.; Timothy Seed is in fair demand at $3 25@$3 75 ⅌ bush.; Rough Flax Seed is selling at $2 80@$3 ⅌ bush. of 56 ℔; Calcutta Linseed is in fair demand but prices are without change; we quote here at $3 55@$3 60, and in Boston at $3 70; Bombay is neglected.

SALT—Ashton's Liverpool is selling at $4 25@$4 50.

STEARIN—We note sales of 50,000 ℔ at 22@23½c.

TALLOW—The market is more active and firmer; sales of 110,000 ℔s at 14½c. for Western, and 14¼@15c. for City, chiefly at the inside rate; also sales of 15,000 ℔ Grease at 10½c., cash.

WHISKY—The market is firm and fairly active; sales of 500 bbls. at $2 29½ for State, and $2 30 for Western.

Receipts of Produce.

OCT. 21.—14,400 bbls. Flour, 819 bbls. Whisky, 1,000 bbls. Corn Meal, 22,346 bush. Wheat, 354,500 bush. Corn, 52,740 bush. Oats, 7,000 bush. Rye, 152,078 bush. Barley, 361 pkgs. Oil Cake, 966 pkgs. Provisions, 860 pkgs. Butter.

Live Stock Over the Erie Railroad.

Statement of Live Stock transported over the Erie Railway for the week ending Oct. 21: 123 cars of Cattle, 23 do. Hogs, 43 do. Sheep, 3 do. Horses, 5 do. Calves; total cars of Stock for the week, 197.

Financial.

OFFICE OF THE AMERICAN EXCHANGE FIRE INSURANCE COMPANY, No. 141 BROADWAY,
NEW-YORK, Oct. 20, 1865.

AN ELECTION for DIRECTORS of this Company, for the ensuing year, will be held at the office of the Company, on MONDAY, the 6th day of November next. The polls will be open from 1 to 2 o'clock p. m.
WM. KAYNOR, Secretary.

IN the SUPREME COURT for the EASTERN DISTRICT of PENNSYLVANIA—CLARENCE H. CLARKE, a holder of bonds secured by a mortgage executed by the Chartiers Valley Railroad Company, vs. THE CHARTIERS VALLEY RAILROAD COMPANY and JOHN GRAHAM and J. EDGAR THOMSON, trustees in said mortgage—In Equity, July Term, 1861, No. 13.—By virtue and in pursuance of an order and decree of the Supreme Court of the State of Pennsylvania, entered September 26, 1862, in the above case, will be SOLD, at the Merchants' Exchange in the City of Pittsburgh, State of Pennsylvania, at PUBLIC AUCTION, to the highest and best bidder, on THURSDAY, the 30th day of November, A. D. 1865, at 12 o'clock noon, all and singular the entire railroad constructed and to be constructed, extending from the point of junction of the Chartiers Valley Railroad with the Pittsburgh and Steubenville Railroad, in the County of Allegheny and State of Pennsylvania, to the Borough of Washington, in the County of Washington and State aforesaid, with all its privileges, appendages and appurtenances, and all the estate, real and personal rights, liberties and franchises, whatsoever and wheresoever situated and belonging to the said the Chartiers Valley Railroad Company, or which may hereafter be acquired by them. And also all the rights, liberties, privileges, benefits and emoluments secured to the said Chartiers Valley Railroad Company by certain articles of agreement made and entered into in writing by the said Pittsburgh and Steubenville Railroad Company and The Chartiers Valley Railroad Company, dated the 27th day of April and the 26th day of May, A. D. 1853, and recorded in the office for recording deeds, &c., in and for the County of Alleghany, in the State of Pennsylvania, in Deed Book, vol. 119, p. 259.

Said sale to be made upon the following terms and conditions:

1. The sum of $2,500 to be paid in cash at the time of sale.

2. In the event of any of the holders of the bonds, interest warrants or coupons, secured by a mortgage bearing date the 1st day of January, A. D., 1856, executed and delivered by the said Chartiers Valley Railroad Company to John Graham and J. Edgar Thomson, Trustees, to secure the payment of $400,000, recorded August 15, 1856, in Alleghany County, in Mortgage Book, vol. 31, p. 6, becoming the purchasers of the said premises at the said sale, by themselves or with others, they will be authorized and allowed to make payment of the balance or remainder of the purchase money, either in whole or in part, by transferring and delivering up to the Trustees aforesaid the bonds and interest warrants or coupons held by them at the time of sale, to the value of the sum or price bid by them; the said bonds, interest warrants or coupons to be estimated at such rate per cent of the par value thereof as the holders so purchasing may be entitled to receive thereon, out of the whole price or sum for which said premises shall be sold as aforesaid, first deducting from the said price or sum all such costs, expenses, charges and counsel fees as the Court shall allow, and the balance (if any) of the said purchase money shall be paid by such purchaser in cash within 60 days after the day of sale.

3. In the event of said property and premises being purchased by persons other than the holders of the bonds or coupons aforesaid, then the whole purchase money shall be paid to said Trustees; the sum of $2,500 at the time of the sale, and the balance in 60 days thereafter.

4. The sale aforesaid of said premises to be confirmed by the Court.
JOHN GRAHAM,
J. EDGAR THOMSON, } Trustees.
A. McILVAINE, Auctioneer. O9 law8wM

OFFICE OF THE CLEVELAND AND TOLEDO RAILROAD CO., CLEVELAND, Ohio, Oct. 9, 1865.

MESSRS. WELLS, FARGO & CO., having been appointed the Financial Agents of this Company, in the City of New-York, notice is hereby given that all Bonds and Coupons of the Company will hereafter be paid, at maturity, on presentation at the Office of Wells, Fargo & Co., No. 84 Broadway, New-York.
WILLIAM F. STAUNTON, Treasurer.

OFFICE OF THE ADIRONDACK COMPANY, No. 13 WILLIAM-ST., NEW-YORK, Sept. 23, 1865.

THE ANNUAL ELECTION of DIRECTORS of this Company will take place on MONDAY, Oct. 23, 1865, at this office, at 11 o'clock a. m.
GEO. W. PRATT, Secretary.

OFFICE OF "THE HENWOOD MINES," No. 8 WALL-ST., NEW-YORK, Sept. 30, 1865.

NOTICE IS HEREBY GIVEN that the Board of Directors of THE HENWOOD MINES at a meeting held on the 28th instant, called an INSTALLMENT of TWO DOLLARS AND FIFTY CENTS a Share on the Capital Stock of the said Company, payable to the Treasurer of the Company in New-York on the 25th of October, 1865.
JAMES R. YOUNG,
Secretary and Treasurer of The Henwood Mines.

OFFICE OF SHAFER FARM OIL CO., No. 155 BROADWAY, ROOM No. 9, NEW-YORK, Oct. 19, 1865.

THE ANNUAL MEETING of the Stockholders of this Company, for the election of Trustees, will be held at the office of the Company, on SATURDAY, the 4th Nov. next, from 1 to 3 p. m.
L. F. NOBLE, Sec'y.

NOTICE.—The ANNUAL MEETING of the STOCKHOLDERS of the RECUPERATIVE CALORIC ENGINE COMPANY will be held at No. 114 Broadway on THURSDAY, October 26, 1865, at 4 o'clock, p. m., for the ELECTION OF TRUSTEES, and for the transaction of such other business as may come before the meeting. By order R. W. BLEECKER, Treasurer.

OFFICE OF THE THIRD-AVE. RAILROAD COMPANY, Third-ave. between 65th and 66th-sts., NEW-YORK, Oct. 12, 1865.

THE ANNUAL MEETING of the Stockholders of this Company, for the election of Thirteen Directors and Three Inspectors of Election, will be held at this Office on WEDNESDAY, Nov. 8, 1865.
The polls will be open from 2 until 4 p. m. The transfer books will be closed until Nov. 9, 1865.
SAMUEL B. ISAACS, Secretary.

REMOVAL.
THE REPUBLIC FIRE INSURANCE COMPANY HAS REMOVED TO No. 153 BROADWAY.

U. S. COMPOUND INTEREST NOTES, ISSUED IN 1864, BOUGHT AND SOLD BY
VERMILYE & Co., No. 44 Wall-st.

TRAVELING CREDITS on Messrs. J. S. MORGAN & Co., LONDON (Successors to GEO. PEABODY & Co.), available in the principal cities of EUROPE and the EAST, issued by DABNEY MORGAN & Co., No. 53 Exchange-place.

Banking Houses and Bankers.

VERMILYE & Co.,
BANKERS,
No. 44 WALL-ST., NEW-YORK,
GOVERNMENT LOAN AGENTS,
KEEP ON HAND, FOR
IMMEDIATE DELIVERY, ALL ISSUES OF
7.30 TREASURY NOTES,
OF ALL DENOMINATIONS.

We BUY and SELL all classes of GOVERNMENT SECURITIES, at market rates. Also, QUARTERMASTERS' CHECKS and CERTIFICATES OF INDEBTEDNESS.

ORDERS from BANKS and BANKERS executed on favorable terms.
VERMILYE & Co.

JOHN J. CISCO & SON,
BANKERS,
No. 33 WALL-ST., 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. JOHN ASHFIELD CISCO.
Late of the United States Treasury in New-York.

FISK & HATCH,
BANKERS,
AND
U. S. 7.30 LOAN AGENTS,
No. 5 NASSAU-ST.,
(Continental Bank Building.)
NEAR WALL-ST.,
have all denominations of the 7.30 Notes constantly on hand for
IMMEDIATE DELIVERY.
ALL CLASSES OF GOVERNMENT SECURITIES BOUGHT AND SOLD AT MARKET RATES.

HENRY CLEWS & CO.,
BANKERS,
No. 32 WALL-ST., N. Y.
U. S. GOVERNMENT SECURITIES PURCHASED AND FOR SALE.

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.

STEDMAN, EWELL & Co.,
BANKERS & BROKERS,
No. 57 Exchange-place, N. Y.,
buy and sell U. S. Securities, Gold, Railway and Petroleum Stocks, exclusively on commission, with fidelity and dispatch.
FOUR PER CENT INTEREST allowed on deposits subject to sight draft.

BRYAN, VAN SCHAICK & Co.
BANKERS,
No. 35 BROAD-ST., NEW-YORK.
GOVERNMENT SECURITIES, GOLD and STOCKS, BOUGHT and SOLD exclusively on COMMISSION. Four per cent Interest allowed on deposites subject to draft.

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, &c., &c. Also Commercial Credits.

NEW-YORK SAVINGS BANK, corner of Fourteenth-st. and Eighth-ave. Open Daily from 1 to 5 p. m. Wednesdays and Saturdays from 1 to 7 p. m. Six per cent interest free from Government Tax. Deposits made on or before Nov. 1 will draw interest from that date.
THOS. CHRISTY, President.
R. H. BELL, Secretary.

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, Aug. 21, 1865.

UNION DIME SAVINGS BANK,
Nos. 427 and 429 CANAL-ST., COR. VARICK.
ASSETS, $1,554,825 37.
Open daily from 10 a. m. to 3, and on MONDAY, WEDNESDAY and SATURDAY evenings from 5 to 7 p. m. Six per cent interest, free of Government tax, allowed on sums of $500 and under, and Five per cent on larger sums. Money deposited on or before Oct. 20 will bear interest from Oct. 1. Bank Books in English, German and French.
EDER V. HAUGHWOUT, President.
SOLOMON L. HULL, Treasurer.
GARDNER S. CHAPIN, Secretary.

5-20 BONDS.
IMPORTANT TO
HOLDERS OF UNITED STATES SECURITIES.
Having made large conversions of Compound Interest Notes into the
NEW 5-20 LOAN,
We are now prepared to offer the Bonds for sale to arrive, in amounts to suit.
Parties holding 5-20 Bonds of the issues of 1862 and 1864, by exchanging them for the loan of 1865, will make a profit of from one to three per cent in cash, and have the same Bond a longer time to run.
Henry A. Heiser's Sons,
Dealers in Government Securities.
No. 20 Wall-st.
P. S.—The Bonds of the issue of 1862 being wanted for shipment to Europe, enables American holders to reap this advantage.

Dividend Notices.

OFFICE OF THE CLEVELAND AND TOLEDO RAILROAD CO., CLEVELAND, Ohio, Oct. 9, 1865.

A SEMI-ANNUAL DIVIDEND of FIVE PER CENT (free from Government tax) upon the Capital Stock of the Cleveland and Toledo Railroad Company has been declared, payable on the 25th day of October inst., at the Office of Messrs. WELLS, FARGO & Co., No. 84 Broadway, New York, and until the 14th day of November next, and after the latter date at the Company's Office, in Cleveland.
The Transfer Books will be closed on the 14th day of October inst., at 3 o'clock p. m., and reopened on the 25th day of October.
WM. F. STAUNTON, Treasurer.

MECHANICS' AND TRADERS' BANK, New-York, Oct. 14, 1865.

A DIVIDEND of FIVE (5) per CENT on the Capital Stock of this Bank has been declared payable, free of Government tax, on and after the first day of November next. The Transfer Books will be closed from the 20th inst.
GEO. W. YOULE,