COMMERCIAL MATTERS.

Sales at the Stock Exchange, Feb. 5.

U. S. 6s, '68 coup.	West. UnionTel.	Mich.So. & N.I	
5,000 120	100 ..... 57¼	100 ....830. 68	
U.S.6s 1881,coup	100.2d call 57	100 ..... 68⅛	
2,000 ..... 103⅛	Quicksilver.	600 ..... 68¼	
500 104	200 ..... 40¼	500 .....b3. 68⅛	
U.S. 6s,5-20c.,'62	200 40	500.2d call. 68	
5,000 ..... 103⅛	Mariposa	Illinois Central.	
U.S 6s,5-20c.,'64	200 ..... 11¼	41 ..... 116½	
6,000 ..... 102¼	200 ..... 11¼	Cleve. & Pitts	
U.S.6s,5-20 c,'65	50 11	1,600 ..... 81½	
2,000 ..... 102¼	Atlantic Mail.	1,000 ..... 81⅛	
U.S.5s,10-40 coup.	100 105	500 ..... 81¼	
16,000 ..... 94¼	Butler.	500 ....830. 80	
Treasury 7 3-10s,	5,000 14	200 ....dc.c. 81¼	
1st series.	American Coal.	Clev.,Col.&Cin	
10,000 ..... 99¼	200 60	10 114	
2,500 ..... 99⅞	N. Y. Central	Chicago & N.W	
2d series.	200 ..... 87¼	600 ..... 27⅞	
7,000 ..... 99¼	100 ....s10. 87¼	100 ..... 27⅞	
Mo. 6s, P. R. ss.	100 ..... 87¼	100.2d call. 27⅞	
4,000 78	25 88	Chic.& NW pref	
U. S. 6s 1 yr.c.n.i.	200 2c,b15. 88¼	400 ..... 54¼	
35,000 ..... 98⅛	200 ..... 87¼	1,000 54	
Erie 4th mtge.	Erie.	500.2d call. 54¼	
1,000 94	100 ..... 77¼	Cleve. & Toledo.	
Harlem 1st mtge	100 ..... 77¼	200 105	
1,000 99	100 ..... 77¼	Chicago & R. I.	
Clev.&Tol.s.f. b.	500.2d call. 77	100 99	
10,000 90	Erie preferred.	100 ..... 99¼	
Mil. & St.P. 1 m.	101 80	N. J. Central.	
2,000 84	Hudson River.	10 114	
Amer. Ex. Bank.	100 100	Pitts.Ft.W.& C	
35 113	Reading.	400 ..... 92¼	
Imp.&Trad's Bk.	20 ..... 98¼	5 95	
5 140	Mich. Central.	700.2d call. 92	
Central Nat'l Bk.	100 101	Chic.&Alt. pref.	
10 169	Norwich & Wor.	150 113	
	75 95		

1 O'CLOCK BOARD.

California 7s.	Hudson River.	Cleve. & Pitts.
5,000 118	100 ....s30. 99	200 ..... 80½
N. Y. Central.	300 99	400 ..... 80¾
500 ..... 87¼	Reading.	1,000 ..... 80½
400 ....s16. 87	500 ..... 98¼	Chi.& N.W.pref
100 ....s5. 87	1,000 ..... 98¼	150 54
1,000 87	Mich. So.& N.I.	Chic. & R. Is.
Erie.	200 ....s10. 67	100 ....s10. 98¾
100 76	200 67	100 99
200 ..... 76¼	300 ..... 67¼	Pitt., Ft.W. & C.
100 ..... 76¼	500 ..... 67¼	100 ..... 91¼
Mich. Central.	Chicago & N.W.	100 ....s30. 91
10 101	200 27	

2¼ O'CLOCK BOARD.

U. S. 6s, 1881, cp.	Canton.	Missouri 6s.
1,000 ..... 102⅞	340 ..... 43¼	10,000 78
U. S. 6s, 5-20c,'65.	50 43	25,000 ..... 78¼
22,500 ..... 103¼	Cumberland prf.	5,000 79
U.S. 6s,5-20c, '65	200 ..... 44¼	Mich. Central.
10,000 ..... 103¼	100 ..... 44¼	100 101
U. S. 6s, 1867.	Quicksilver.	15 ..... 101¼
5,000 ..... 124¼	200 ..... 39½	Cleve. & Pitts.
Treas. Notes 7.30s	N. Y. Central.	600 81
1st series.	400 ..... 87¼	200 ....b3. 81¼
6,000 ..... 99⅞	Erie.	Chicago & N.W
3d series.	400 ..... 76¼	500 ..... 27¼
10,000 ..... 99¼	200 ..... 76¼	Chic & N.W.pref.
U. S. 6s, 1 y. c, n.i.	Hudson River.	100 54
100,000 ..... 98⅛	200 ..... 99¼	Chicago & R.I.
Mich. So. & N.I.	100 ..... 99¼	100 ..... 99¼
100 ..... 67¼	Reading.	Pitts.Ft.W.& Chic.
800 ..... 67¼	1,500 ..... 98¼	100 92

OPEN BOARD OF BROKERS—1 P. M.

Cumberland.	Hudson River.	Chic.&N.W.pref.
400 44	200 ....s30. 99	1,200 ..... 53¾
Wolf C'k Diam'd	100 ....b30. 99¼	400 ....b3. 53¾
200 ..... 90¼	Reading.	Pitts.,F.W.&C
200 ..... 90¼	400 ....b3. 98¾	1,100 ..... 91¼
200 90	600 98	200 ....s3. 91¼
N.Y.Cent.ex div	600 ....s3. 98¼	100 ....s3. 91¼
200 ..... 87¼	400 ....s5. 98¼	Cle.&Pit.ex div.
800 ....s3. 87¼	Mich. So. & N.I.	200 ....b3. 80¼
100 ....s3. 87¼	100 ....s3. 67¼	500 80
200 ..... 87¼	100 ..... 67¼	600 ....s3. 80¼
Erie ex div.	100 ....c. 67¼	200 ....b3. 80¼
300 ....b3. 76¾	200 ....s3. 67¼	200 ..... 80¼
100 ....c. 76¾	Chic. & N. W.	Chicago & R. I.
100 ..... 76¾	200 27	500 99
700 ....s3. 76¾	1,500 ..... 26¾	Maryland A.Coal
1,100 ..... 76¾		300 ..... 15¼

OPEN BOARD OF BROKERS—3¼ P.M.

Quicksilver.	N.Y.Cent.ex div	Hudson River.
100 ....b3. 40	100 ..... 87¼	100 ..... 99¼
Cumberland.	100 ....s3. 87¼	100 ....s3. 99¼
100 ....b3. 44¼	100 ....b5. 87¼	200 ....s5. 99¼
Mariposa.	Erie ex div.	Mich South & N.I
200 ....b3. 11	100 ....b3. 76¾	200 ..... 67¼
Wolf C'k Diam'd	500 ....s3. 76¾	200 ..... 67¼
200 ....s30. 96	400 ..... 76¾	200 ....b3 67¼
100 ....b3. 96¼	300 ....b3. 76¾	Chicago & N.W.
Reading.	Clc.&Pit.ex div.	300 ..... 27¼
600 ..... 98¼	600 ....b3. 81¼	Chi. & N.W. pr
500 ....s5. 98¼	400 ..... 81¼	200 ....s3. 54

MONDAY, Feb. 5—P. M.

Gold closes 139¼@139¾. The cost of borrowing gold from day to day is 3-16@¼ per cent.

Government stocks are firm, but the amount of business is quite limited, not only at the Stock Exchange, but among dealers on the street. The 7.30s are firm at Saturday's rates. State bonds and Railway mortgages neglected. Bank shares are steady. Pacific Mail is quoted 185@195. Railway shares continue to droop, and are neglected alike by investors and speculators in the face of an easy money market and improved earnings on some of the most active roads. The conviction is steadily gaining ground that lower prices are to be made on all commodities as the season advances, and a bank balance or a call loan at low rates is preferred to anything offered as a speculation by merchants or brokers. At the second board prices are lower, with the exception of Erie, which sold at 76⅞@76¾, against 76¼ upon the street. The closing prices were: Ohio Certificates, 24¼@24⅞; Canton, 43@45; Cumberland Coal, 43@44; Quicksilver, 40@40¼; New-York Central, 87⅛@87⅞; Erie, 76⅞@76¾; Hudson River, 99⅛@100; Reading, 98⅛@98⅞; Michigan Southern, 67⅛@67⅞; Cleveland and Pittsburgh, 81⅛@81¼; Rock Island, 99¼@99½; North-Western, 27¼@27⅞; do. Preferred, 54@54¼; Fort Wayne, 92⅛@92⅞.

Money among stock houses is held at 6 per cent, and occasional loans are made at 5 per cent. A good deal of capital is locked up in stocks, but the daily wants of the street are small. Commercial paper does not increase in favor, and 7@7½ is had upon "fire-proof" names; good sell at 8@9, and ordinary at 10@15 per cent. The bank statement is not favorable to any decrease in the rates for money, but the reverse.

The loan bill comes up as the special order on Thursday at Washington, and effectually checks engagements for capital except from day to day. That the bill will pass substantially as introduced there is little reason to doubt, and still less doubt of the ability of Mr. McCulloch under it to vigorously move toward specie payments.

Exchange is dull, and under the pressure of an abundance of Commercial bills tends to lower rates. We quote: Bankers' Sterling, sixty days, 108; Bankers' Sterling, three days, 109¼@109½; Commercial, 107@107½; France, long date, 5.25@5.21¼; France, short date, 5.20@5.17½.

The new North American Lloyd's Steamship Company have purchased the steamers Atlantic and Baltic from the Pacific Mail Company. The Atlantic is ready for sea and will be the first steamer for the new service between New-York, Southampton and Bremen. She will sail on the 22d inst. The Western Metropolis will follow in March, and the Baltic, after being thoroughly overhauled and fitted out, will be ready in April.

The Pacific Mail Company will, at an early day, put upon the route to Aspinwall, a new ship superior to the Henry Chauncey. The Atlantic and Baltic were each sold, and will be replaced by ships which will be run much cheaper.

James B. Nichols, with Bryan, Van Schaick & Co., has been elected a member of the New-York Stock Exchange.

The firm of W. R. Travers & Co. has been dissolved, and a new house formed, under the title of Slingerland & Prince, for the transaction of a general stock and gold brokerage business. The members are Wm. A. Slingerland, John D. Prince, general partners; Wm. R. Travers, Leonard W. Jerome, Elisha Riggs, Henry W. Gray, special partners.

The following shows the condition of the New-York City Banks:

	Jan. 27.	Feb. 3.	
Loans	$240,407,836	$242,510,382	Inc $2,102,546
Specie	13,106,759	10,257,474	Dec. 2,169,285
Circulation	20,965 883	21,494,334	Inc. 528,351
Deposits	195 012 454	191,011,695	Dec. 4,000,759
Legal Tenders	70,319,146	68,796,950	Dec. 1,522 896

TABLE of the Loans, Specie, Circulation, and Deposits, in the Banks of the City of New-York, for the week ending Saturday, February 3, 1866, to which is affixed the Capital of each Bank.

Names of Banks.	Average Am't of Loans & Disc'nts.	Average Amount of Specie.	Average Amount of Circulation.	Average Amount of Deposits	Legal Tenders
	$	$	$	$	$
B. of N. Y.	6,768,095	1,626,875	629,472	7,415,817	2,074,835
Manhattan	5,522,200	850,864	13,997	4,775,844	1,320,122
Merchants'	7,269 356	673,161	408,500	4,519,144	3,108,900
Mechanics'	5,582,737	142,294	332,831	3,891 194	1,145,576
Union	4 911,477	128 329	443,100	4,802 471	1,254,014
B. of Amer.	7,855,539	972,129	3,325	7,135,335	2,731,939
Phenix	4 428,106	112 669	177,617	3,548,164	1,015,373
City	3,785,328	231,527	.....	2,654,006	660 100
Tradesmen's	3,119,566	18 128	355,489	2,040,340	736,682
Fulton	2,052,063	222,264	223,258	2,417,616	1,918,144
Chemical	5,156,248	1,026 625	21,159	5,481,968	2,272,977
Merch. Ex.	2 805,573	68,322	344 840	1,899 901	512,201
National	2,611,094	209,403	416,379	985,506	336,021
Ext. & Ox.	2,197 205	49,187	21 914	1,833,871	416,269
Mch.&Tr's.	1,736,419	79,167	.....	1,483,494	451,082
Greenwich	966,613	14,779	7,519	728,053	127 009
Leath. Mfs.	3,028,354	237,303	139,000	2,522,061	1,245,683
7th Ward N.	798,131	34,798	104,413	601,297	325,789
Bk. St. N.Y.	5,417,357	159,615	13,644	3,977,967	2,348,699
Am. Exch.	9,859,682	539,231	275,000	6,644,009	4,204,408
Commerce	19,560,475	1,116,219	2,526,650	6,822,482	2,216,562
Broadway	4,460,147	160,206	814,700	6,248,744	2,154,062
Ocean	3,531,893	138,003	561,299	2,974,713	1,002,569
Mercantile	3,234,315	45,620	298,900	2,917,763	1,146,171
Pacific	2,026,521	23,161	97,979	1,757,238	564,154
Bk. Repub.	5,054,932	289,025	307,741	3,848,207	1,147,411
Chatham	1,993,404	168,751	132,500	1,994,129	582,056
People's	1,388,815	54,520	7,716	1,334,134	303,741
N. Amer.	2,659,272	73,122	12,706	2,558,432	1,023,219
Hanover	2,636,472	68,124	199,825	1,771,886	760,531
Irving	1,830,040	23,460	189,900	1,244,539	419,000
Metropolitan	10,741,532	59,781	841,950	6,319,121	1,547,500
Citizens'	1,296,267	26,608	112,111	1,155,478	428,442
Nassau	2,234,191	172,525	4,291	2,003,293	785,106
Market	2,791,425	90,355	418,000	2,149,841	877,911
St. Nich.	2,817,177	92,503	712,298	1,347,471	610,717
Sh. & Lth.	3,420,230	64,261	554,500	2,085,970	1,160,000
Corn Exch.	3,578,850	23,084	29,300	2,490,344	451,000
Continental	3,670,358	177,801	479,366	2,435,056	1,120,000
Com'nw'th.	2,967,545	30,493	247,927	3,352,031	900,903
Oriental	1,273,166	23,046	123,912	1,060,736	265,817
Marine	1,793,495	79,130	221,300	2,235,391	1,075,300
Atlantic	1,148,492	20,290	91,903	1,019,910	380,780
Imp. & Tr.	4,249,173	40,653	476,641	3,773,898	1,241,085
Park	14,219 748	204,341	1,000,000	13,686,018	3,832,986
Mech. B.As.	1,732,937	15,313	287,255	1,483,355	574,907
Grocers'	947,409	26,565	68,000	961,018	392,406
N. River	1,819,679	30,962	13,150	1,582,847	341,931
East River	693,374	7,771	166,000	779,269	278,254
Man. & M.	1,400,164	10,037	1,215	1,050,651	217,322
Fourth Nat'l	16,258,016	64,618	2,406,332	11,226,038	2,651,771
Cent'l Nat'l	13,035,800	21,420	1,400,225	12,624,446	3,504,030
2d National	1,229,000	.....	269,631	494,517	376,479
5th National	6,007,283	32,039	917,150	6,520,443	1,846,594
1st National	2,236,868	18,016	435,000	2,150,024	1,711,743
3d Nat'l	3,435,650	39,644	796,673	2,448,310	866,989
Dry Dock	901,650	5,997	14,340	800,905	30,600
Bon's Resd.	940,479	9,149	114,992	1,012,413	.....
Manufactr's.	603,000	11,630	82,326	444,123	131,000
TOTALS.					
Loans and Disc'ts	$242,510,382	Specie			$10,257,474
Circulation	21,494,334	Deposits			191,011,695
Legal Tenders	$68,796,950				

Clearings for the week ending Jan. 27 ..... $516,326,672 24
Clearings for the week ending Feb. 3 ..... 508,149,123 93
Balances for the week ending Jan. 27 ..... 19,210,126 55
Balances for the week ending Feb. 3 ..... 17,610,330 48

The whole amount of National Bank Currency issued from the Treasury Department to the 1st of January, 1866, was $217,371,155
Amount in actual circulation 213,238,530

Held for circulation Jan. 1 ..... $4,131,625

The quarterly reports from the banks on the 1st of January show an aggregate

Capital stock of	$403,357,346
Undivided profits	71,972,263
Circulation as above	213,238,530
Deposits, net, (ex. of cash items)	*453,518,440
Old circulation under State laws	45,413,275
Difference due to Banks	$111,102,638
Deducting due from Banks	107,912,780—10,589,858
Dividends, &c., unpaid	6,639,165
Total	$1,304,736,457

*Of which Government deposit $29,747,236.

On the other side of the account:

Loans	$498,843,447
United States Stocks	440,380,440
Legal-tenders	187,846,546
Gold and Silver	16,903,563
Other Bank Notes	2,406,444
State Stocks and other items	24,368,031
Real Estate—B. Houses	15,496,386
Total	$1,204,730,457

The New-York Life Insurance Company, in its 21st annual report, shows that during last year the Company has received in premiums $2,084,801, and has paid for losses by death $190,522. During the year 5,138 new policies were issued, insuring $16,324,883. The assets of the Company amount to $1,881,919. The Company has declared a scrip dividend of 50 per cent upon all participating premiums, and has directed the redemption in cash of the dividends declared in 1863 and 1864.

The Washington Insurance Company has declared a dividend of 6 per cent in cash; also an interest dividend of 6 per cent on outstanding scrip, and a scrip dividend of 20 per cent on the earned premiums of 1865.

The business of the Sub-Treasury was: Receipts, $1,803,394 15—for Customs, $456,000; Payments, $1,333,340 33—on account of Loan, $209,000; Balance, $99,828,572 53. Coin Certificates, $181,400.

Freights are dull. The engagements to Liverpool per steamer are: 14,000 bush Corn, at 6d. & 56 lb; 300 boxes Bacon, at 25s. To London, per steamer, 30 tcs. Pork, at 6s. A bark to Belfast or Dublin, with Grain, on private terms.

We call attention to the card of the American Bureau of Mines, whose object is announced to be to examine and report on mines, ores and mineral lands, with a view to the information of intending purchasers and new corporations. On the list of scientific men who form the Board of Examination, we observe the names of Dr. F. A. P. Barnard, President of Columbia College and School of Mines; Dr. Torrey, Director of the United States Assay Office; Dr. Justus Adelberg of Adelberg & Raymond; Dr. Alexander Tripple, late Engineer of the Lehigh Works; Dr. J. P. Kimball, Mining Engineer; Prof. Francis L. Vinton of the School of Mines of Columbia College; Prof. Thomas Egleston, jr., of the School of Mines of Columbia College; Prof. C. F. Chandler of the School of Mines of Columbia College; C. Elton Buck, esq., of Partz & Buck; W. P. Trowbridge, esq., of the Novelty Iron Works; R. W. Raymond, esq., of Alderberg & Raymond; Dr. Herman Credner, Geologist and Mining Engineer. The necessity of such a bureau and the advantages it is adapted to confer on the development of our mineral resources are obvious.

We call attention to the Twenty-first Annual Report of the New-York Life Insurance Company, which appears in another column of to-day's issue. During the year 1865 the Company have issued 5,138 new policies, insuring $16,324,888, their premiums for same year exceeding $2,000,000. They have declared a dividend on the business of the past year of 50 per cent, and in March next redeem all dividends declared in 1863-64. Their assets now reach over $5,000,000.

The earnings of the Chicago and North-Western Railway Company for the fourth week in January were:

1865..$150,647 27 | 1866..$160,589 49 | Inc..$9,942 22

The Detroit and Milwaukee road earned, the fourth week in January:

1865....$17,066 | 1866....$23,814 | Inc....$6,728

The Michigan Southern earned the fourth week in January:

1865...$111,172 | 1866...$106,863 | Dec...$4,909

The Chicago and Rock Island road earned the fourth week in January:

1865....$57,948 | 1866....$69,704 | Inc....$11,756

The month shows a loss of $55,980.

The Erie Railway earnings and expenses for the fiscal years ending Sept. 30, 1864 and 1865, were as follows:

RECEIPTS.

	1864.	1865.	Variations.
Passengers	$1,523,005 50	$4,450,269 80	$1,927,264 30 inc.
Freight	9,855,087 70	10,726,264 33	871,176 63 inc.
Storage	5,260 37	5,952 20	691 83 inc.
Telegraph	39,131 68	15,603 66	23,528 02 dec.
Rents	7,350 20	1,193 02	6,157 18 dec.
Mails	101,352 04	101,352 04	.....
Interest	20,292 60	.....	20,292 60 dec.
Total	$12,551,429 09	$15,300,574 85	

PAYMENTS.

	1864.	1865.	
Transportation	$7,846,990 18	$10,817,188 97	$2,970,198 79 inc.
Hudson River Ferry	151,771 57	165,700 27	13,928 70 inc.
Operat'g telegraph	68,309 50	117,009 77	48,700 27 inc.
Pavonia Ferry	41,293 01	33,186 99	8,103 02 dec.
Hire of Cars	56,494 59	67,706 72	11,224 13 inc.
U. S. Taxes	150,740 00	427,991 38	277,251 38 inc.
Rent of Railroads	739,668 27	569,495 00	170,173 27 dec.
Interest on Bonds, &c.	1,237,603 00	1,279,783 00	42,180 00 inc.
Dividend of P. Stock	396,697 00	367,168 53	29,729 47 dec.
Dividend of Common Stock	1,090,136 00	1,246,103 60	155,967 60 inc.
Surplus	560,689 97	7 233 62	561,351 35 dec.
Total	$12,551,429 09	$15,300,574 85	

Upon these figures it is apparent that from an increase of $2,749,094 76 in receipts, the net income is $561,851 35 less. The stock and debt stood in 1864 and 1865 as follows:

	1864.	1865.	Increase.
Stock	$24,228,800	$24,535,800	$307,000
Bonds	17,822,900	18,285,900	463,000
Floating debt	.....	4,245,678	4,245,678
Total	$42,051,700	$47,067,378	$5,015,678

The annual report usually made in March will not be better than the results given by the fiscal year. The common stock holders began the fiscal year Oct. 1, 1865, with $4,708,678 added to the cost of the property, upon which interest must be paid before they get dividends. In 1867, there are $3,000,000 of first mortgage bonds to be provided for by the sale of plain bonds or stock. These facts fully explain the weakness in the shares of a corporation of the first importance to the business of the country, whatever may be its value as an investment.

The Boston Journal of Saturday evening says:

The banks are taking short-dated notes at 7 3-10, and in the street the best three and four months names are passed at 7½ per cent; but other good paper goes at 8 and 9, while the inferior grades range from 10 to 15.

Markets—CAREFULLY REPORTED FOR THE N. Y. TRIBUNE.
MONDAY, Feb 5, 1866.

ASHES—The market is dull and unchanged; sales at $7 75 for Pots and $11 50 for Pearls.

COTTON—The demand is light and the market heavy, closing nominal at about 48@49c. for Middlings; sales of 1,000 bales.

COFFEE—Prices are firm for most kinds, but the business is light, and we have only to note sales of 300 bags prime Rio at 21c., gold, duty paid.

FLOUR AND MEAL—The market for Western and State Flour is less active and prices are irregular. Superfine State is scarce and firmer, but shipping brands are lower and dull. Trade and Family brands are firm but quiet; the sales are 5,800 bbls. at $7 20@$7 40 for Superfine State; $7 70@$7 85 for Extra State; $7 95@$8 40 for Fancy State; $7 80@$8 20 for the low grades of Western Extra; $8 40@$8 85 for Shipping Ohio; $9@$11 20 for Trade and Family brands, and $11 20@$15 25 for St. Louis Extras. Buckwheat Flour is dull at $3 50@$4 per 100 lb. Canadian Flour is more active, especially the better grades, which are in demand at fab prices, while the low grades are dull and heavy; sales of 1,050 bbls. at $7 80@$8 25 for the low grades of Extra, and $8 35@$11 25 for Trade and Family Extras. Southern Flour is in limited demand and the low grades are heavy. Trade and Family grades are firm; sales of 470 bbls. at $9@$10 10 for mixed to good Superfine Country Extras, &c., and $10 25@$15 50 for Trade and Family brands. Rye Flour is dull and heavy; sales of 100 bbls. at $4 87½@$5 00. Corn Meal is lower; sales of 500 bbls. at $3 80 for Jersey.

FISH—Dry Cod are dull; sales of 100 quintals at $7@$9 25 for St. George's and Grand Bank. Mackerel are in fair jobbing demand, and as the supply is not large, prices are firm; Smoked and Pickled Herrings are dull and nominal.

GRAIN—There is a fair business in Wheat to-day, but prices are without material change. The inquiry for Milling; the sales are 21,000 bush. Amber Milwaukee in store at $1 74@$1 77 for good to choice. Barley and Barley Malt are inactive and prices are nominal. Oats are moderately active; States are lower, while Western is a little firmer; the sales are 35,000 bush. at 43@47c. for Unsound Western; 54@55c. for State, by carload, and 59@52c. for Jersey and Southern. Rye is dull and heavy. Corn is lower and dull; sales are 22,000 bush. at 77@78c. for Unsound; 80@82c. for Mixed Western in store; 84@85c. afloat, and 80@81c. for Yellow Jersey.

HEMP—Manilla is dull at 11½c., gold; other kinds are dull and nominal.

HIDES—The market has been very quiet for some days, and to-day business was nearly suspended, for no less than four of the principal places of business were closed in consequence of deaths in the families of occupants; prices are rather trending downward.

DOFS are firm and in good demand for home consumption, at from 20@70c., as to growth and quality.

HAY—The market is steady, with a fair business; sales of 200 bales at 80@85c. for shipping, and 90@95c. for retail lots.

MOLASSES—A moderate business is doing at about previous figures; sales of 85 hhds. Porto Rico at 60@80c., and 75 bbls. New-Orleans at 81@81 20.

NAVAL STORES—Spirits of Turpentine is dull at 92c.@$1. Common Rosin is inactive at $5; Tar is firm at $3@$4 for Domestic.

OILS—Linseed is in moderate request and steady, at $1 41@$1 42. Fish Oils are inactive at $1 50 for Crude Whale, and $2 30 for Crude Sperm. Land Oil is dull at $1 95 for Summer and Winter.

PROVISIONS—We have had a more active and very excited market for Pork since our last; prices advanced, and at the close are firm; the demand has been entirely speculative, based chiefly on short crop reports. For future delivery, sales of 500 bbls. New Mess, buyer February, at $30; 500 do., buyer first half of March at $29 50; 1,000 do., seller February, at $29 75; 250 do., seller March, at $29 25@$30; do. do., $29 50; 250 do. do., $29 75, and 500 bbls. do., seller April, at $29 50. The sales and resales, cash and regular, are 7,600 bbls. at $29 for Old Mess, and $29 25@$29 75 for New do. Beef is without change, but only moderately active; sales of 200 bbls. at $11@$14 for Old Plain Mess, $16@$19 for New-do., $13@$16 for Old Extra, and $20@$24 for New do. Tierce Beef is steady and in fair demand; sales of 200 tcs. at $41 for India Mess. Beef Hams are scarce and firm; sales of 50 bbls. at $43 50 a choice brand. Cut Meats are quiet, there is some inquiry for Shoulders, but we hear of no sales. Hams are worth 17½@18½c., the latter rate for choice cured. Bacon is quiet, the contract for 500 boxes Cumberland Cut, seller Feb., was settled to-day at 15c. Dressed Hogs have been somewhat irregular; sales at 12½@13c. for Western, and 13@13½c. for City, the outside figures for choice light weights. Lard is heavy, but prices are unchanged; sales at 16@16½c. for No. 1; 16½@17c. for City; 16½@17½c. for Western, the latter rate for choice; 250 tcs. prime kettle rendered next month, delivery on private terms.

AFTERNOON PROVISION MARKET, 5½ o'clock.—Pork was better; sales of 500 bbls. New Mess at $29 75, closing at $29 87½ cash. Beef is dull but steady. Cut Meats and Bacon steady. Lard dull and heavy.

PETROLEUM—Crude is in moderate demand and steady; sales of 500 bbls. at 32½c. Refined is dull; sales of 1,500 bbls. at 50@51c. Free oil is quoted at 69@71c.

RICE—We hear of no sales; prices remaining nominally unchanged.

SUGARS—A very fair demand prevails and, influenced by the increased business, prices are a trifle better, closing at 10½@11½c. for fair to good refining; sales of 650 hhds., chiefly Cuba, at 9½@13c., 203 boxes at 9½@12c., 100 bags Babia at 11c., and 3,969 bags Java on private terms. Refined are firm at 17½c. for Hards.

SEEDS—Cloverseed is easier and dull; sales of 30 bags at 12@13½c. for common to prime. Timothy Seed is in limited request at $4@$4 75. Rough Flaxseed is dull at $2 80@$3. Calcutta Linseed is dull but steady, at $3 50 in Boston, and $3 55 here.

TALLOW—The market is dull and heavy; sales of 60,000 lb at 12½@12¾c. for Western, and 12½@13c. for City, the latter rate for small lots.

WOOL—Common and coarse grades of Domestic Fleeces are still very dull, and prices are nominally in buyers' favor, but fine fleeces are in small supply and are wanted at full and better prices; sales of 170,000 lb at from 60@65c. for Native and one-quarter Merino; 70@75c. for full blood Merino and Saxony fleeces; 45@75c. for No. 1 to Superfine and Extra Pulled; 25@40c. for Common to Fine Unwashed California. Foreign fleeces are dull, but prices show no change.

WHISKY—The market is dull and prices are nominal in the absence of sales.

Receipts of Produce.

FEB. 5,—3,339 bbls. Flour, 375 bbls. Whisky, 405 bbls. Corn Meal, 721 sacks Corn Meal, 375 bush. Wheat, 4,600 bush. Corn, 15,900 bush. Oats, 326 bush. Rye, 1,539 bush. Malt, 274 bush. Barley, 3,405 bush. Seeds, 28 pkgs. Ashes, 200 pkgs. Beef, 692 bbls. Pork, 548 pkgs. Cut Meats, 371 pkgs. Lard, 3,947 Dressed Hogs, 2,941 bbls. Petroleum.

Live Stock Over the Erie Railway.

Statement for the week ending Saturday, Feb. 3: 109 cars Cattle, 21 do. Hogs, 56 do. Sheep, 5 do. Horses. Total for the week, 191 cars, showing an increase over last week of 72 cars live stock.

Financial.

TWENTY-FIRST ANNUAL REPORT
OF THE
NEW-YORK LIFE INSURANCE COMPANY.
OFFICE:
Nos. 112 and 114 BROADWAY.
JANUARY 1, 1866.

Amount of Assets, Jan. 1, 1865		$3,658,755 55
Amount of Premiums received during 1865	$2,084,804 86	
Amount of Interest, received and accrued, including Premium on Gold, &c.	257,260 54	2,342,065 40
		$6,000,820 95
DISBURSEMENTS.		
Paid Losses by Death	$490,522 03	
Paid for redemption of Dividends, Annuities and surrendered and canceled Policies	294,698 53	
Paid Salaries, Printing and Office Expenses	71,528 95	
Paid Commissions and Agency Expenses	216,405 53	
Paid for Advertising and Physician's Fees	31,542 41	
Paid Taxes, Internal Revenue Stamps, War Contribution and Law Expenses	14,203 80	1,118,901 25
		$4,881,919 70
ASSETTS.		
Cash on hand and in Bank	$250,036 56	
Invested in United States Stocks (cost) (Market Value $2,140,775.)—	$2,115,431 25	
Invested in New-York City Bank Stocks, cost (Market Value $24,475.)—	52,561 50	
Invested in other Stocks, cost (Market Value $334,015.)—	333,823 15	
Loans on demand, secured by U. S. and other Stocks (Market Value $55,358.)—	48,500 00	
Real Estate (Market Value $250,000.)—	140,019 74	
Bonds and Mortgages	250,747 02	
Premium Notes on existing Policies, bearing Interest	1,186,983 21	
Quarterly and Semi-Annual Premiums, due subsequent to Jan. 1, 1866	242,451 02	
Interest accrued to Jan. 1, 1866	60,489 55	
Rents accrued to Jan. 1, 1866	1,879 12	
Premiums on Policies in hands of Agents, and in course of transmission	197,601 54	$4,881,919 70

The Trustees have declared a Return Premium as follows: A SCRIP DIVIDEND of FIFTY PER CENT upon all participating Premiums, on Life Policies in force which were issued Twelve Months prior to January 1, 1866, and directed the redemption in full of the dividends declared in 1863 and 1864.

Certificates will be redeemed in cash, on and after the first Monday in March next, on presentation at the Home Office. Policies subject to Notes will be credited with the return on settlement of next Premium.

By order of the Board,
WILLIAM H. BEERS, Actuary.

During the year 5,138 New Policies were issued, insuring $16,324,888.

BALANCE SHEET OF THE COMPANY, JAN. 1, 1866

Assets as above, at cost (Market value, $5,018,443 06.)		$4,881,919 70
Disposed of as follows:		
Reserved for Losses due subsequent to Jan. 1, 1866	$73,841 45	
Reserved for reported Losses, awaiting proofs, &c.	26,000 00	
Reserved for Special Deposit for minor children	285 76	
Amount received for Reinsurance on all existing Policies (valuation at 4 per cent interest)	3,320,297 66	
Reserved for:		
Dividends declared prior to 1863, due