TROUBLES IN NEW HAVEN.

PROBABLE DEFICIT OF FOUR HUNDRED THOUSAND DOLLARS.

Interesting History of the American National Life and Trust Company of New Haven—A Stylish President and a Magnificent Building Some Facts and Figures.

NEW HAVEN, Nov. 21.—The American National Life and Trust Insurance Company is in trouble; and although its officers and directors put on a bold front and deny its insolvency, the examination by Insurance Commissioner Stedman, now in progress, promises to show that at least $400,000 of its assets have been squandered. This company, through all the shifting phases of twenty-five years of its life under various names, has ever been the company of Benjamin Noyes. He directed its fortunes and misfortunes. He was at first only its Secretary. After he became its President he maintained its predominence right royally as far as outward show went. The handsomest equipages, gorgeous in liveries and crests, were his. He lived in a style bewildering, entertained most hospitably, and lionized the Connecticut Legislature most successfully. He somehow acquired great reputation as a century of insurance, and for several years was State Insurance Commissioner, and as such he had the opportunity at least to stave off investigation of his company's standing, which was often threatened while he was in office.

EARLY HISTORY OF THE COMPANY.

The American Mutual Company, of which the National Life and Trust Company is the successor, was incorporated and issued its first policy in 1848, with Prof. Benjamin Silliman, Sr., as President. Its business fluctuated, but in 1862, upon the accession of Prof. Twining to its presidency, its policies in force numbered 2,058, insuring $3,075,000. Mr. Twining's presidency was the result of the action of Insurance Superintendent Bruce of New York, who made a careful investigation of the affairs of the company. His attention was first called to it by the omission in its annual report of any "valuation of policies or estimates for reinsurance." Superintendent Bruce thought the omission worth investigating, and spent several days in New Haven at the work. He was unable to uncover evidence of the company's solvency, and therefore excluded it from doing any business in his bailiwick. The excluding report, speaks of Benjamin Noyes, then Secretary, now President, as the man who is and ever since the organization has been the controlling and active manager of the company. Dr. Professors Silliman and Twining the report spoke in very complimentary terms, and closed as follows:

> We cannot but hope that the policy holders of this Mutual Company, for the sake of their world-beloved institution, if not for their own sakes, will either cancel their expenses and labelais from new business till they know its finances to be on the equitable level, or that they will at once assess themselves sufficiently to place it there.

READMITTED IN NEW YORK.

Soon after Professor Twining's accession to its Presidency the company was able to make such a showing that it was readmitted to business in New York. In August, 1863, he reported the company's assets at $1,000,000, in excess than when he took charge, but he nevertheless exposed its internal management. In 1864 he complained to the trustees that there was no complete system of auditing accounts, and that a more rigid system was needed; that there was no checking of the accounts of agents and permits of travel against agents, their accounts and reports being received and entered as credit and debit; that Mr. Noyes, then secretary, was violating the by-law providing that no money should be paid out without the order of the President, and that indirect payments were made by agents. Prof. Twining also caused an investigation into an unsettled account with the New York agency, which resulted in placing $2,000 in the category of bad debts. The Treasurer, Willis Bristol, Esq., complained to the President that certain moneys were being drawn out of the City. It does not appear precisely what Mr. Noyes's share in the illicit drafts was, but President Twining called him to account, and his answer was not satisfactory.

Mr. Noyes soon afterwards startled with a little bit of adroit by-play that created astonishment and apprehension among the policy holders. At the annual meeting in 1864 Prof. Twining was dropped as President with a vote of thanks, and Mr. Benjamin Noyes was chosen to succeed him. Mr. Noyes's practice, however, did not extend to excluding Prof. Twining from the board of trustees.

WARNINGS.

In November, 1864, Prof. Twining memorialized the board, setting forth the omission to investigate the finances and audit the accounts on a thorough system, and further protesting that power had been given to Mr. Noyes's agent to do illegal acts. He also memorialized the State Legislature upon the same subject. On the strength of this action President Noyes went before the trustees and demanded the appointment of an auditing committee, but there is no record that such a committee was ever appointed. It did result, however, in the dropping of Prof. Twining from the board at the following election, after which Mr. Noyes seems to have had a free hand. Apparently Prof. Twining was not a free lance. Of his exclusion from the board, he once advised, and on May 11, 1866, was about since to be prepared, and send to the Legislature for a present another bill which would have busily engaged everywhere in going over the books and accounts of the company. Their investigations, it is alleged, have unearthed more rottenness. The capital, $100,000, said to be paid up in cash, proves to be there checks and notes of years' standing on which no interest has ever been paid, which amount with interest to thousands of dollars. Among the items omitted from the last report is one of $40,000 borrowed by Mr. Noyes from banks on the company's collateral. All things considered, Mr. Stedman believes that the assets are inflated $400,000. The time fixed for the adjustment of Commissioner Stedman's and Mr. Bulch to have a trial case appointed is Monday next. The report will then be given to the public.

AFTER THE DEATH OF A WIFE.

A Once Wealthy Business Man who Dies in a New York Police Station.

Mr. Peter J. Bellew, of New Haven, a commercial traveller for the liquor house of Frank, Boehm & Co., at 43 Broad street, returned to New York from a business trip through the South about two weeks ago. He went to the Park Hotel, where he was well known, and seemed to be in such agony that the clerk was alarmed. Mr. Bellew would say nothing about the cause of his trouble. At length he threw two papers upon the desk and hurried out of the house. The papers were telegrams from his two sons in New Haven, telling him that his wife had dropped dead in the streets of Buffalo, and that he must come home at once. When he arrived in New Haven he found the corpse awaiting him, and his poignant grief dethroned his reason. At his wife's grave he said to his friends that he should not live long. A few days after burial he returned to the Park Hotel. The proprietor and the day and night clerks tried in vain to cheer him. He took no nourishment, and sat day and night in his chamber, his face buried in his hands.

On Friday Mr. Bellew's little son, 14 years old, came from New Haven to ask his father to return with him. Leaving the boy at the hotel, Mr. Bellew started Saturday afternoon for his employers in Broad street to get money to pay his fare to New Haven. He wandered to 41 Broad street instead, and, bareheaded, left the house. As he was thought to be intoxicated a policeman took him to the New street police station, where he lived less than five minutes. After an autopsy in the Morgue yesterday a Coroner's deputy said that pneumonia was the cause of death.

At the time of the war Mr. Bellew was a merchant in Washington city. He was afterward in business in New Haven, in Newark and in Bridgeport, and was at one time wealthy. He was a native of Ireland, and until he came to this country was a merchant there of high standing. He was 48 years of age.

Father Gerdeman's Defeace.

PHILADELPHIA, Nov. 21.—Mr. Heverin, counsel for Father Gerdeman, is now collecting duplicate receipts and accounts of all moneys paid out by Father Gerdeman, who has paid out, he says, every cent received by him on deposit. The amount he has paid for the benefit of the church is about $225,000. He says further that the church is indebted to him $2,000, and the whole amount taken with him was less than $3,000, and it belonged to himself and his sister. When he went away all his receipts and vouchers were left at the parsonage. The cause in the hands of the counsel for the prosecution, and Mr. Heverin declares his client can satisfactorily account for every cent of money put into his hands for the benefit of the church.

Away with the Stamp Act.

To the Editor of The Sun.

SIR: Let us rejoice over the fact that the odious "stamp tax," so peculiarly distasteful to citizens of this Republic, is likely to be done away with, if any attention is given to the Commissioner of Internal Revenue. We went to war once on account of a stamp act, and it has been a stench in our nostrils ever since the first law was passed. Gen. Butler to the contrary notwithstanding. Good-by, Butler, Sanborn, monopolies and stamp acts.

SPIRIT OF '76.

That Leaky Roof

should be promptly attended to. Our readers will do well to remember the address of the New York Slate Roofing Company, 6 Cedar street, who are only cheerfully furnish estimates, but make roofs practically water tight, or charge nothing.—*Adv.*

The beauty of Jouven's Kid Glove Cleaner is that it converts old kid gloves into new ones, without leaving any odor. Pay 25 cents and try it.—*Adv.*

Send 25c. to G. P. Rowell & Co., New York, for pamphlet of 100 pages, containing lists of 3,000 newspapers, and estimates showing cost of advertising.—*Adv.*

Perfect success is guaranteed in all cases with Pomeroy's Band Trusses, as applied at 744 Broadway. The price of The Best Elastic Truss is only $4.—*Adv.*

Weekly or monthly payments. Furniture, carpets, bedding. B. M. Co Portlewait, 156 Chathamst.—*Adv.*

into court at the instance of an indigenant policy holder, and the result was the appointment of a receiver. About this time the Mutual Life of New Haven stepped in with an offer to assume and reinsure the risks, and from this grew the amalgamation of the two companies into the American National Life and Trust Insurance Company.

THE ASSETS

of the National Life delivered to Mr. Eli Beard, receiver, Oct. 2, 1873, were as follows:

New York registered county bonds	$100,000 00
New York county bonds	8,000 00
United States 5 per cent bonds, 1881	15,000 00
New York Canal loan bonds	10,000 00
Brooklyn Park bonds	25,000 00
Loan on bond and mortgage	2,000 00
Cash in bank and on hand	9,255 12
Premium notes on policies	375,676 30
Premiums in course of collection, balances due from agents, accrued interest and estimated value of furniture	227,390 67
Total	$770,322 09

RECEIPTS.

Profits on sales of bonds	$222 20
Interest received	200 80
Rents collected	1,968 92
Received from premium notes and premiums collected	6,974 83
	$9,420 75
Total assets and receipts	$779,742 84

Of this amount there is record of the transfer of $707,341.80 to the American National Life and Trust Company by order of the court, the balance remaining being less the expenses of the receivership, being $64,086.34. To offset this there are liabilities amounting to $33,703.53.

President Noyes until within a month claimed that the condition was a gain. Since the examination, however, it is said that he attributes much of his encouragement to it, an opinion that was freely expressed by policy holders long ago. It appears that the company got a few risks and was able to make a fair showing in its annual report for the year ending Dec. 31, 1873. The following are the figures as compiled by President Noyes and furnished under oath:

Capital.	
Whole amount of joint stock or guaranteed capital	$500,000 00
Cash actual paid up	100,000 00
Assets.	
Loans on real estate	$171,344 10
Loans on collateral	34,500 00
Premium notes and loans on policies in force	293,601 01
Value of real estate free from encumbrances	330,000 00
Stocks and bonds	290,004 00
Cash in office	5,402 19
Cash in banks and trust companies	47,222 60
Interest due on stocks and bonds	11,070 00
Interest due on mortgages	13,047 03
Net amount of unpaid and outstanding premiums on policies in force Dec. 31, '73	69,472 83
Furniture and fixtures at cost	15,268 23
Total assets	$1,183,765 76
Liabilities.	
Claims for death losses and matured endowments in process of adjustment, or reported and not due	$17,580 00
Net present value of all policies and obligations in force Dec. 31, '73 (reinsurance deducted)	1,125,648 00
State and National tax due	2,000 00
Liabilities as to policy holders	$1,145,228 00
Assets as above	1,183,765 76
Surplus as to policy holders	$48,537 76
Income.	
Cash received as premiums on new policies and renewals (including $18,[illegible] commissions	$56,585 70
Cash from all other premiums	22 50
Cash premiums from other companies for reinsuring their risks	110,327 93
Total cash premium income	$166,936 13
Total interest, dividend and rent income	18,724 59
Total active income	295,364 42
Total income	$479,024 78
Expenditures.	
Cash paid for company's own death losses	$56,585 70
Cash paid for matured endowments	1,000 00
Cash paid on account of policies lapsed, surrendered, or purchased	2,867 26
Cash in dividends to policy holders	2,863 80
Total cash paid policy holders	$160,930 13
Cash commissions to agents on first premiums	5,803 72
Cash for medical examiner's fees	185 53
Salaries of officers and employees	10,001 68
Total pay account	$16,350 90
Incidental expenses, &c	2,339 39
Sundry cash expenses	20,020 24
Total cash expenditures	70,000 58

THE COMMISSIONERS' FIGURES.

The Commissioners, however, footed up different totals. For instance, in the report the new is footed up at a value of $850,000. It may have cost that sum, but in the judgment of the best judges of real estate it cannot be sold for $175,000. In the statement of liabilities, "claims for death losses and matured endowments in process of adjustment" are footed up at $17,580, all told, whereas facts within the knowledge of the Commissioners led them to place the true figure at about $60,000. Fair Haven Water Company's stock scheduled at par—$5,000—is said to be worthless. Seven thousand dollars' worth of stock in a New York bank, valued at a premium, is said to be worth only 85. The Commissioners thus figured the assets at $45,000 less than the liabilities admitted by the report. This showed an impairment of capital beyond what the law permitted, and the company was called upon to show why it should not be closed as insolvent.

Commissioner Stedman began operations by filing an application with the Probate Judge to have a trustee appointed to wind up the concern. The company asked time, promising to show that they actually have a surplus as to policy holders, and are entitled to run. Mr. Stedman and his assistants have been busily engaged ever since in going over the books and accounts of the company. Their investigations, it is alleged, have unearthed more rottenness. The capital, $100,000, said to be paid up in cash, proves to be there checks and notes of years' standing on which no interest has ever been paid, which amount with interest to thousands of dollars. Among the items omitted from the last report is one of $40,000 borrowed by Mr. Noyes from banks on the company's collateral. All things considered, Mr. Stedman believes that the assets are inflated $400,000. The time fixed for the adjustment of Commissioner Stedman's and Mr. Bulch to have a trial case appointed is Monday next. The report will then be given to the public.

MR. BEECHER'S HAPPIEST.

HINTS FOR YOUNG MEN WHO ARE LOOKING FOR WIVES.

A Man with a Wasp in his Hat—A Preacher who would Rather be a Suffering Man than a Happy Flea—What they Laughed at.

Yesterday morning the cock-loft gallery of Plymouth Church was filled with men by ten minutes past 10. Two rows of gentlemen filled the extra seats in front of the pews around the rostrum; and a glance over the house revealed the fact that there was a larger proportion of the sterner sex than on the Sunday before, or, indeed, in general. A deeper, more earnest expectantcy and interest, too, was visible on every face. Three of the gentlemen who had secured seats in front of the pews read their morning newspapers until Mr. Beecher stepped upon the rostrum. Three reporters in the front row and two at the reporters' tables were busy taking notes of the beautiful exotics and ferns that ornamented the rostrum, and of the congregation.

Mr. Zundel's voluntary was short. It was, in fact, only a prelude to the anthem, "The Praise of God." Miss Lassar made her roulades and cadenz a with a purity of tone and precision of execution that would have brought down the house if she had been singing for a concert audience. She was well supported by the quartette and chorus. Mr. Beecher enjoyed that anthem. He sat with closed eyes and head slightly inclined, beating time with his fingers to the delicious strains which swelled and floated over his head in waves of glorious melody. Its influence seemed to inspire him as he pronounced the words of the invocation and read the Scriptures.

MR. BEECHER'S EARLIEST REPORTERS.

Before announcing the hymn Mr. Beecher said in substance, I have this week had a conversation with the son of that editor who first printed religious news and sermons in his paper. At that time there was such a prejudice against printing religious matters as news that it was necessary for the newsboy to be bribed enough to get it published at all. But the editor, noticing that such news was received with avidity consented to print it without charge, and finding that such a course increased the circulation of his paper he finally sent reporters to secure such news and sermons. In regard to the publication of reports of such things as religious meetings and sketches of sermons in the Sunday and Monday morning papers, I apprehend that they must be, Mr. Beecher thought it of great benefit to the community at large. It stimulates inquiry. The fact that it is now demanded by the public is a refutation of the assertion that religion is dying out. There is an increasing demand for religious news, and this is a most encouraging symptom of the religious condition of men's minds.

Great allowance, continued Mr. Beecher, must be made for the inaccuracy of the reports of sermons. A reporter who feels in the keenest manner the responsibilities involved in his position, the delicate nature of the duty devolving on him, would be most ready to admit his failure to report the sermon in the manner the preacher would have delivered it. Even when permitted to take the sermon in full, such is the nature of theological discourse, a very slight varying of the words might change the meaning entirely. But when you consider that the sermons as reported are taken down in shorthand, as has been preached, you will perceive how difficult

THE REPORTER'S TASK

becomes. Nor is this all. After he has finished his work in the most conscientious manner, it goes into the hands of one or more editors, to be condensed to fit the space that can be given it. If important news comes in from Washington at a late hour, the sermon will probably get just it can off (laughter), and then the precise pronounced reputation on their goods of which they may well be proud.—*A. P.*

FINANCIAL AND COMMERCIAL.

SATURDAY, Nov. 21—P. M.—There was an entire lack of speculative animation at the Stock Exchange, and the only business worthy of mention was confined to Lake Shore, Pacific Mail, Wabash, and Northwestern. In none of these shares, however, was there presented any feature which could be dignified into prominence, and the transactions closed dull and unimportant. A complete analysis of the extreme fluctuations will be found in the comparative table, to which attention is invited.

The following table represents the opening, highest, and lowest sales of the principal stocks during the past week, together with the number of shares dealt in:

	No. of Shares.	Open-ing.	High-est.	Low-est.
Atlantic & Pac. Pfd	10,470	14¼	16¾	14
Am. Dist. Tel	100	39	39	39
Atlantic & Great Haule	100	7⅞	7⅞	7⅞
Atlantic and Pac. Tel	1,200	20	20	17
Chic. & Northwestern	154,081	40¾	42¾	40¾
Chic. & Northwest. pf	12,410	58¼	61	58¼
Chic. Rock Island & Pac.	38,845	101¼	106¼	98¾
Col., Chic. & Ind. Cent	3,050	10¾	10¾	10¼
Cleveland, Col., Cin. & I.	200	65	65	65
Cleveland & Pittsburg	2,000	87⅛	88	87½
Chicago and Alton	400	101	102	101
Chic. and Alton pfd	100	109	109	109
Consolidation Coal	1,019	47	47½	47
Canton	300	60½	60½	60½
Del., Lack. & West	2,900	106⅝	107¾	106⅝
Adams Express	635	118¾	119¾	119
American Express	305	64½	64½	64½
Pacific Mail Steamships	200	64	65	64
Wells-Fargo Express	670	80¾	81	80¾
Erie	25,200	29¼	29⅝	28¾
Harlem	200	131	131	130
Han. & St. Joseph	2,200	27	27¼	25½
Han. & St. Joseph pfd.	2,000	34¼	34¾	34
Lake Shore	292,851	81¼	85¾	80
Michigan Central	1,200	76½	77	76½
Morris and Essex	600	98¾	98¾	98¾
Mo. Kansas and Texas	205	11	11	11
Mil. & St. Paul	80,400	53¾	57¾	53¼
Mil. & St. Paul pf	6,000	55¾	57	55¾
New York Central	25,969	102⅞	103¾	101¾
New Jersey Central	400	10⅞	10⅞	10⅞
New Jersey Southern	200	3	3	3
Ohio & Mississippi	91,955	31⅛	32¾	31⅛
Pacific Mail	107,400	43¾	45¾	42¾
Panama	100	116	116	116
Pacific of Missouri	11,500	40	45	40
Quicksilver	2,100	32½	32¾	32½
Quicksilver preferred	2,300	39	39½	39
St. Louis and Iron Mtn	1,100	23¾	24	23¾
St. L., K. C. & N. pfd	1,800	20	20	20
Toledo, Wab. & West	71,839	32¾	36¾	31
Union Pacific	17,969	35½	36¾	35½
Western Union Tel	101,800	80½	81	78¾
Chic., Bur. & Quincy	208	104½	104½	104½
Peoria, Col Co	200	24½	24½	24½
N. L. & M. R. R.	400	5	5	5
Mar. and Cin. 1st pfd	200	16	16	16
Spring Mountain	600	75	75	75
Del., Lack. & West		110⅞	111¾	110⅞
Total for the week	1,189,734			

The total number of shares dealt in today was 98,431, of which Lake Shore represented 22,400; Pacific Mail, 14,[illegible]; Wabash, 11,800; Northwestern, 11,211; St. Paul, 6,800; Union Pacific, 6,000; Western Union, 5,800; Chicago, Rock Island and Pacific preferred, 1,800; Rock Island, 1,600; Cleveland and Pittsburgh, 1,500; Erie, 1,400; New York Central, 1,000; Pacific of Missouri, 1,000; C., C. and I. C., 950; Wells-Fargo Express, 420; Michigan Central, 400; Northwestern preferred, 300; Quicksilver, 100; the preferred, 300; St. Louis and Iron Mountain, 200; Boston and Albany, 200; Delaware, Lackawanna and Western, 250; Spring Mountain Coal, 100; Atlantic and Pacific Telegraph Company, 100; Harlem, 100; Hannibal and St. Joseph, 100; New Jersey Southern, 100; American Express, 40; and Fort Wayne, 60.

In the gold market there was also an indisposition to speculate, and though the price opened at 111¼, yet under the influence of considerable realizing sales, there was a reaction to 111⅛, at which figure it closed. Carrying gold was scarce, and we note the following transactions: 10 A. M.....111⅞ 11 A. M.....111⅝ 1:30 P. M.....111¼ 10:01 A. M.....111¾ 11:27 A. M.....111¼ 3:00 P. M.....111¼

In loans the rates paid for having balances carried were 2¾ per cent, and flat, with final accommodations at 2 per cent.

The total clearings at the Gold Exchange Bank were $41,270,000; gold balances, $2,251,519; and currency balances, $2,651,136; the gross clearings of the week having been four and amounting to $274,185,000. The Sub-Treasury paid out today $220,000 in coin interest on various debts, and for the week $3,085,000, having redeemed $10,000 in called bonds, which during the week aggregated $1,498,000; receiving during the same period in coin for customs $1,679,000.

The following is the condition of United States Sub-Treasury was: Gold receipts, $176,889; do. payments, $510,939; do. balance, $54,094,[illegible]; Currency receipts, $2,[illegible]; do. payments, $[illegible]; do. balance, $22,185,[illegible]; Customs, $[illegible].

The Treasury balances at the close of business in Washington were: Currency, $5,000,000; and coin, $80,000,000, including gold certificates, $[illegible]; internal revenue receipts footed up $[illegible]. The Treasury at Washington received $[illegible] in national bank currency for redemption.

Foreign exchange continued dull but firm at $4.86 for prime sterling sixty days' bills, and $4.90½ for short. Sight, with concessions of 3@3¼ per cent. in actual business.

The exports of specie from this port for the week amounted to $1,068,562, and since Jan. 1 $17,[illegible]; against $15,081,[illegible] same time last year and $[illegible] in 1872. The receipts of cotton coastwise and by rail at all of the ports during the past week footed up 154,312 bales, and the aggregate receipts from the plantations since Sept. 1, the commencement of the cotton year, to date since, to 1,691,456, an increase of 242,812 bales as compared with the corresponding period of a year ago.

Money rules easy, and all loans on approved stock collateral ranged at 2@3½ per cent. Discounts were unchanged.

The weekly exhibit of the associated banks was unfavorable, and shows a large decrease in legal tenders. The total reserve is reduced $1,528,800, against a falling off of $2,651,200 in the week before. The net result of the week was a reduction of $867,625 less than last week, and they now hold $18,047,125 in excess of the 25 per cent. required by law. The following represent the comparative totals of the past and present week:

	Nov. 14.	Nov. 21.	Inferences.
Loans	$283,788,100	$283,310,500	Dec. $468,600
Circulation	24,858,000	24,848,000	Inc. 155,500
Deposits	229,904,200	227,352,000	Dec. 2,541,500
Reserve			
Specie	$16,888,200	$17,380,900	Inc. $492,700
Legal tenders	59,525,100	57,504,400	Dec. 2,020,700
Total reserve	$76,413,300	$74,885,300	Dec. $1,528,000
25 percent. required	57,488,550	56,838,175	Dec. 660,375
Excess of reserve	$18,914,750	$18,047,125	Dec. $867,625

Government bonds were in request for investment, and the market closed strong. Coupon 1867s and 1868s advanced to 119¼, registered 1867s to 118¾, and registered 68s, 1881, to 112¾, with a better inquiry for all of the issues.

The following were the 3 P. M. closing prices:

	Bid.	Asked.		Bid.	Asked.
U. S. reg. 6s	117¾	119	5-20s, '67, reg.	113¾	114¼
5s of 1881, reg.	112¾	113¾	5-20s, '67, c'p.	119	119¾
5s of '81, c'p.	112¾	113¾	5-20s, '68, reg.	113¾	114
6-20s, '62, reg.	112¾	112¾	5-20s, '68, c'p.	119	119¾
5-20s, '62, c'p.	112¾	113¾	10-40s, reg.	112¾	113
5-20s, '64, reg.	114	114¼	10-40s, coup.	112¾	114
5-20s, '64, c'p.	114¼	114¾	5s of '81, reg.	112¾	112¾
5-20s, '65, reg.	115	115¼	5s of '81, c'p.	112¾	112¾
5-20s, '65, c'p.	115¼	115¾	Cen. Pac. g. b.	95¾	96
5-20s, '65, n. f.	118	118¼	West'n Pac. g. b.	80¾	80
5-20s, '65, c'p.	118¾	118¼			

In State bonds there was a good and well-distributed business. We note sales of Tennessee 6s, old, at 74; old ex coupon, 69¾; Brooklyn 6s, water loan, registered, 96; Missouri 6s, long bonds, 95¾; 6s of 1875, 101¾; 6s of 1876, 100; 6s of 1877, 98¾; 6s of 1878, 98¾; and Virginia 7s, new, at 91. Bank of Commerce shares sold at 119¾, Phenix at 100, and Metropolitan at 135. Railroad bonds were dull and quiet. The principal transactions were as follows: Chicago and Northwestern consolidated coupon gold bonds, 84¼; Erie 2ds, 106; Long Dock bonds, 102¾; Lake Shore dividend bonds, 108¾; Lake Shore consolidated registered 1sts, 101; Central Pacific gold bonds, 95¾; Pacific Railroad of Missouri 1s, 90¼; Pacific Railroad of Missouri 2ds, 78; Alton and Terre Haute 2ds, preferred, 90; Belleville and Southern Illinois 1sts, 94; Toledo and Wabash 1sts, 80¾; Marietta and Cincinnati 1sts, 102¾; Union Pacific Railroad 1sts, 99@99¾; Chicago and Northwestern consolidated, 88; Delaware, Lackawanna and Western 1sts, 108¾; Chesapeake and Ohio 1sts, coupon on, 51¼; Col., C. and Indiana Central 7s, 25.

The opening, highest, lowest, and 3 P. M. closing prices of stocks today were:

	Opening.	Highest.	Lowest.	—Closing.— Bid.	Asked.
Atlantic and Pacific pf.	16	16¾	16	16¾	16¾
American Dist. Tel.	—	—	—	38	42
At. and Pac. Tel.	19¾	19¾	19¾	19¾	20
Chic. & Northwestern	41¼	41⅞	41¼	41¼	41¾
Chic. and N'western pf.	—	—	—	59¼	59½
Chi., R. I. and Pacific	99¾	100	99¾	99¾	99¾
Chi., C. In. and C. L.	9¾	9¾	9¾	9¾	9¾
Clev., Col., Cin. and Ind.	—	—	—	61	67
Clev. and Pittsburgh	88¼	88¼	88¼	87¾	88¾
Chic. and Alton	—	—	—	101	102
Chicago and Alton pf.	—	—	—	110	109
Consolidation Coal	—	—	—	4¾	47
Canton	—	—	—	61	—
Del., Lack. and West	106¾	106¾	106¾	106¾	106¾
Adams Express	—	—	—	116¾	117¾
American Express	—	—	—	64¾	65
U. S. Express	—	—	—	61	64¾
Wells, F. & Co. Express	81	81	81	80¾	81¼
Erie	29¼	29¼	28¾	29¾	29¾
Harlem	131	131	131	130½	131
Han. and St. Joseph	25¾	25¾	25¾	25¾	26
Hann. & St. Joseph pf.	—	—	—	27¾	31¼
Ill. Central	—	—	—	97	98
Lake Shore	80¾	80¾	80¾	80¾	80¾
Michigan Central	76¾	76¾	76¾	76¾	76¾
Morris and Essex	98¾	98¾	98¾	98¾	98¾
Mo. Kansas and Texas	10¾	11	11	11	11
Mil. & St. Paul	56¾	57¾	57¾	57¾	58¼
Mil. & St. Paul pf.	55¾	55¾	55¾	55¾	56¾
New York Central	102¾	102¾	102¾	102¾	102¾
New Jersey Central	10¾	10¾	10¾	10¾	10¾
New Jersey Southern	3	3	3	3	4
Ohio & Mississippi	31¼	31¼	32¾	31¼	31¾
Pacific Mail	43¾	43¾	43¾	43¾	43¾
Panama	116	116	116	114¾	116
Pittsburg and Ft. Wayne	—	—	—	90¾	—
Pac. of Missouri	46	46	45¾	46	46¾
Quicksilver	—	—	—	33	33
Quicksilver pf.	39¾	39¾	39¾	39¾	40
St. Louis and Iron M.	23¾	23¾	23	23	—
St. L., K. C. and N. pf.	20¾	20¾	20¾	20¾	21¼
Union Pacific	35¾	35¾	35¾	35¾	35¾
West. Union Tel.	79¾	80	78¾	79¾	79¾
Spring Mountain	75	75	75	—	—

New York Markets.

SATURDAY, Nov. 21.—FLOUR AND MEAL.—There was a weaker tone to the market, except for shipping grades of flour, which were in demand, with sales to the extent of 6,000 bbls, at 10 for Western India brands for trade and family use, $5.25@$5.50 for common, $5.60@$5.75 for prime extra State; $4.25@$4.50 for good to prime superfine, and $5.75@$7.00 for good line of No. 2. Choice rye flour sold at $4@$4.75.

PROVISIONS.—Mess pork was dull and nominal at $21. Beef quiet. Bacon dull and weak. Cut meats, fresh and pickled, more freely offered and more active at lower prices. Lard opened heavy, but the more active 6¾@7c. for fresh; hams, 11½c. for pickled and 10¾@11c. for fresh; pickled bellies, in bulk, 10¾c. Lard lower and more active, closing firm; sales 500 tcs, including spot lots, at 10 1-16@10 ⅛c. for prime city, and 14@14¼c. for prime Western; but mainly for future delivery at 13⅝@13¾c. for December and February, and 13 9-16@13¾c. for January. Tallow dull. Dressed hogs firm at 8¾@8¾c. Butter and cheese quiet.

GRAIN.—Wheat dull, but firmly held. A small business was done at $1.12@$1.13 in Chicago, $1.13 for No. 2 spring, $1.28½ for amber Michigan, with $1.29 bid for No. 2 Milwaukee. Rye sold at 96c. for State. Barley dull, with a sale of fair four-rowed State at $1.43; and barley malt at $1.30@$1.35. Corn opened heavy, but closed more active, and about 1c. higher, with a sale of 80,000 bushels, including 40,000 bushels at 80c. for mixed, and 80½@80¾c. for yellow. Oats firmer and active; sales included car lots of State at 65@66½c. for mixed, and 66@67c. for white, and about 100,000 bush. No. 2 Chicago at 66½c. in store, and 67c. afloat. Corn meal in small request; sales 60,000 bush. at 82@85c. for new mixed, and 91@92c. for old do. afloat.

COTTON.—The market for cotton on the spot is quiet and steady at unchanged quotations. We quote: Orleans middling uplands, 15¾c.; and low middling, 15½c.; New York, middling uplands, 15¾c.; and low middling do., 14½c. Sales 784 bales, of which 304 were for export, 500 for consumption, and 75 for speculation. Forward deliveries quiet at a decline of 1-32@1-16c. to 32c. for January, 15 29-32@15 15-16c. for February, 15 27-32c. for March, 16¼c. for April, 16 7-16c. for May, and 16 23-32c. for June. Receipts at the ports to day were 2,100 bales. The Liverpool market was steady; middling uplands, 7¾d.

FUNGIES.—Rosin was firmer, but quiet at $2.30@$2.40 for strained to good do. Spirits turpentine dull and unchanged at 35@35½c. Refined petroleum continued dull, but was nominally unchanged at 10½c. for spot delivery. Crude steady at 5½c. in bulk. Freights were moderately active, and firmer for cotton; grain very steady for charters; grain to Liverpool by steam at 8d.@9d.; tobacco by sail to London, 25s.; oil cake in bbls. on p. a. 25s. 6d.; refined petroleum to Liverpool by steam at 3d., and do. by sail, 9-32d. Tallow fairly active at 8¼@8¾c. for prime country and city. Whiskey declined, which resulted in a better business; sales 350 bbls. at $1.02.

GROCERIES.—Rio coffee sold to the extent of 2,400 bags at 17¼@18½c.; whole range, 16@20½c. Gold. In mild sorts we note a sale of 234 bags Maracaibo at 17½@18½c.; Java quoted at 24@27c., both gold. Molasses unchanged at 62@68c. for domestic. Rice higher and in demand at 7@7½c. for domestic, and 6¾c. for Rangoon. Raw sugars active and firmer. Refined sugars quiet but firming Cuba; sales of 2,100 hhds. at this range, 9c. for centrifugal, and 7 15-16@8c. for molasses grades. Refined fairly active at 10¾@10¾c. for prime, which is bigger.

MARINE INTELLIGENCE.

MINIATURE ALMANAC—THIS DAY.

Sun rises.... 6 55 | Sun sets.... 4 33 | Moon rises.. 4 15
Sandy Hook, 6 51 | Gov. Island, 7 40 | Hell Gate.... 9 02

Arrived—SATURDAY and SUNDAY, Nov. 21 and 22.

Steamship Hermann, Bremen, mdse. and pass.
Steamship Gulf Stream, Charleston, mdse. and pass.
Steamship Ariadne, Philadelphia, mdse. and pass.
Steamship Herman Livingston, Savannah, mdse. and pass.
Steamship Mediator, Port Royal, mdse. and pass.
As of the steamer ever and coastwise vessels.

Business Notices.

Attractions for the Ladies. Those Liking fashionable apparel should examine KNOX's superb variety of brown otter, shetland wool, and felt hats. At the same time they can examine his costly stock of other fancy furs at either of his stores, 212 Broadway, or in the Fifth Avenue Hotel.

Diphtheria.—As a preventive and cure, nothing can equal GILSON'S LINIMENT IODIDE OF AMMONIA, and is acknowledged by all the leading physicians. 50c. and $1 a bottle, quarts $2.50. Sold by druggists. Depot, 451 6th av.

Ironclads.

A STRONG, SERVICEABLE SHOE FOR BOYS AND CANTRELL, 239 AND 241 4TH AV.

Dyeing and Cleaning.—The Empire Dyeing and Cleaning company call for and deliver goods. Work warranted. Office, 1,241 Broadway, near 32d st.; 1,068 3d av., near 61st st.; 276 8th av., near 24th st.

Dunville's Old Irish Whiskey is recommended by the medical profession as superior to French brandy, in cases of cases. 1, 3, Broad, 51 Broad st.

Remember Wistar's Balsam of Wild Cherry when you require a remedy for a cough or cold. 50c. and $1 a bottle; large bott