not which clear through some of the members, as follows:

	Nov. 10.	Nov. 17.	Changes.
Loans, dis'ts	$61,417,900	$48,792,000	Inc. $874,100
Specie	7,100	7,100	Inc. 1,400
Net deposits	65,719,800	67,118,400	Inc. 1,394,100
Circulation			
Legal tenders	6,608,100	6,814,000	Inc. 207,900
Reserve with banks and trust cos	1,888,000	2,154,700	Inc. 816,700
Legal reserve	2,797,800	3,184,600	Inc. 27,500
Surplus	2,851,400	2,851,300	Dec. 2,100
Reserve $15,625,500	$15,625,500	$15,858,000	Inc. $832,000
Reserve required	16,429,825	16,778,350	Inc. $348,525

Deficit $ 797,325 $1,273,350 Dec. $483,425

Daily average earnings for the period of week of November counts, with the exception of the corresponding days of last year, fell well

Atchison	$35,723	Dec.	$7,044
Atlantic Pacific	4,500	Inc.	2,500
Baltimore & Ohio	143,274	Inc.	16,661
Canadian Pacific	168,000	Inc.	3,000
Chicago, Ill. & West Ind.	13,539	Inc.	9,939
Chicago, Rock Island & Pac.	76,445	Inc.	13,255
Chicago, Terre Haute & West	3,633	Inc.	1,623
Denver & Rio Grande	248,100	Inc.	20,700
Evansville & Terre Haute	2,422	Inc.	725
Evansville & Indianapolis	6,200	Dec.	1,272
Pittsburg & Western	15,268	Inc.	189
Pittsburg, Shenango & Lake Erie	117,266	Inc.	4,199
St. Louis & Southwestern	16,539	Inc.	1,005
Kansas & Michigan	5,095	Inc.	1,595
Ohio & Mississippi	583,905	Inc.	13,205
Missouri, Kansas & Texas	138,212	Dec.	2,979
Mexican Central	364,000	Inc.	5,000
Mexican National	65,300	Dec.	5,121
Mobile & Ohio	55,599	Inc.	2,000
Missouri Pacific & Iron Mt.	625,000	Inc.	15,000
Central Branch	22,000	Inc.	6,000
Norfolk & Western	286,553	Inc.	25,071
Ohio River	32,585	Inc.	5,189
Rio Grande Western	87,700	Inc.	5,500
St. Louis & San Francisco	54,251	Inc.	38,774
St. Louis Southwestern	166,294	Inc.	27,256
Texas & Pacific	245,363	Inc.	2,363
Toledo & Ohio Central	81,087	Inc.	8,723
Toledo, Peoria & Western	25,470	Inc.	1,251
United Traction of Albany	7,270	Inc.	818
Wabash	337,316	Inc.	2,988

The Chicago and Alton Railroad reports gross earnings for October, $800,093, an increase of $90,182 as compared with the same month of last year, and for the nine months of $8,[illegible] Per cent. of increase of $8,[illegible] For four months ending Oct. 31 the gross earnings were $3,251,005, an increase of $637,029 as compared with the corresponding period of last year, and net $1,146,050, an increase of $215,190.

The Gas and Electric Company of Bergen County reports gross earnings for last year of $22,320 and a net of $6,120, as compared with the same month of last year, and net $7,49, a decrease of $479. For the four months ending Oct. 31 the gross earnings were $90,212, an increase of $6,275 as compared with the corresponding period of last year, and net $35,621, an increase of $4,079.

The central Crosstown Railroad Company of New York reports for the quarter ended Sept. 30:

	1900.	1899.	Changes.
Gross e'g's	$116,025	$147,900	Dec. $1,075
Oper. exps.	105,015	105,335	Inc. 3,381
Net e'ng's	$9,116	$42,562	Dec. $5,206
Oth'r inc.	1,402	1,318	Inc. 84
Total inc.	$10,518	$43,881	Dec. $5,122
Fixed ch'g's	27,488	27,388	Dec. 100
Surplus	$18,420	$16,292	Dec. $4,872

The general balance sheet shows cash on hand, $61,336 and a profit and loss surplus of $11,813.

The receipts of the Government to-day were: Customs, $683,296; internal revenue, $1,590,808; and miscellaneous, $118,021, a total of $2,392,175. The disbursements were $1,816,000 on account of the sinking fund and $576,715 on other accounts, a total of $2,392,715. The receipts of the fiscal year to date have been $225,314,139 and disbursements, $217,269,372, an excess of receipts over expenditures of $8,053,316.

An official count of the cash in the Treasury to-day, not including the gold reserve of $150,000,000 and $744,326,679 in gold, silver and notes, against which certificates are outstanding, and compared with that of Saturday, shows:

	Nov. 17.	Nov. 19.
Gold coin, bullion and certificates	$92,456,014	$93,014,366
Silver dollars, bullion and certificates	7,403,629	7,419,132
United States notes	10,343,170	10,321,102
Other assets	26,766,098	27,023,595
Net available cash bal	$136,970,311	$137,878,195

The Treasury to-day received bonds to the amount of $532,250 to be exchanged for the new 2 per cent. bonds of 1930 under the Refunding act. The total amount of bonds received to date is $355,065,700.

Money in London, 2½ per cent. Rates of discount in open market for short and three months' bills, 3⅛ per cent. Amount of bullion withdrawn from the Bank of England yesterday, £116,000. Paris advices quote 2 per cents at 1 0 francs 65 centimes. Exchange on London, 25 francs 11 centimes.

Thompson, Tenney & Crawford offer for sale $250,000 Consolidated Gas Company of Baltimore, consolidated first mort. gage 5 per cent. gold bonds, due July 1, 1939. They say that the net earnings exceed double the interest charge on bonded debt.

COMMERCIAL.

MONDAY, Nov. 19.—GRAIN—Wheat—Spot was fairly active and easier. Sales, 280,000 bush., mainly for export here and at the outports. No. 2 red in elevator, 76c.; No. 1 Northern Duluth, 5⅛c. over December; No. 1 hard, 6½c. over. Northwestern receipts were 866 cars, against 818 last week and 1,228 last year. Chicago, 80 cars, against 35 last week and 48 a year ago. Futures closed ⅝c. to 1½c. lower. Sales, 6,155,000 bush. Prices as follows:

	Open ing.	High est.	Low est.	Clos ing.	Sat. Night.
Nov	77⅝	77⅞	76⅞	76⅞	77⅝
Dec	78¾	78¾	77	77	78⅝
March	80⅞	81	80	80	80⅞
May	80⅞	80⅞	79⅞	79⅞	80

Oats were quiet. Sales, 65,000 bush. No. 2 mixed, in elevator, 26c. No. 3 mixed, 25c. No. 2 white, 28½c. No. 3 white, 27½c. Rye was dull. No. 2 West. in bulk, 56c. c. i. f. New York. Barley, Jersey and State, 51@52c. nominal c. i. f. Corn was firm. Sales, 410,000 bush., including 300,000 for export here and at the outports. No. 2 mixed, 71½c. elevator. No. 2 mixed, 72c. afloat. Futures closed unchanged to ⅛c. higher. Sales, 690,000 bush. Prices as follows:

	Open ing.	High est.	Low est.	Clos ing.	Sat. Night.
Nov	72⅛	72⅛	71⅞	71⅞	72⅛
Dec	72⅝	72⅝	71⅞	71⅞	72⅝
Jan	72⅝ ½	72⅝	71⅞	71⅞	72⅝

Corn					
Nov	39⅞	41	39⅞	40⅝	39½
Dec	35½	36⅝	35	35	35½
Jan	35½	36⅝	34½	34⅝	34⅞
May	36¼	36⅝	35⅝	35⅞	36

Oats					
Nov	21½	21½	21⅛	21½	21⅜
Dec	21	21	20⅞	20⅞	21
May	24⅛	24⅛	23⅞	23⅞	24

Lard					
Nov	7.12½	7.15	7.12½	7.12½	7.10
Dec	6.92½	6.97½	6.92½	6.95	6.92½
Jan	6.82½	6.87½	6.82½	6.85	6.85

Ribs					
Nov	7.62½	7.62½	7.62½	7.62½	7.62½
Jan	6.25	6.30	6.25	6.25	6.22½

Pork					
Nov				10.50	10.45
Jan	11.60	11.75	11.60	10.62½	11.60

Wheat	Open ing.	High est.	Low est.	Clos ing.	Sat. Night.
Minneapolis, Dec	72	72	71	71⅞	72⅛
May	73⅞	74⅞	73⅞	74⅞	75⅛
Duluth, Dec	73⅞	73⅞	72⅞	72	72
May	77⅞	77⅞	76⅞	76⅞	77⅞
Toledo, Dec	75½	75⅝	74⅞	74⅞	75⅛
May	76⅞	76⅞	76⅞	76⅞	76⅞
Detroit, Dec	76⅛	76⅞	75⅞	75⅞	76
St. Louis, Dec	70½	70⅞	69⅞	69⅞	70⅞
May	74⅞	74⅞	73⅞	73⅞	74⅞

Corn—Spot option here advanced 1c. Sales of 235 bales for spinning and 200 delivered on contracts. Middling uplands, 7 15-16c., against 7 13-16c. last year. In New Orleans it was half cent higher. New Orleans sold 7,800 and Memphis 3,700 bales. Liverpool advanced 1-16d. on the spot and sales of 10,000 bales; future close 7½ to 8½ points lower than at reported slightly. Manchester was firmer. Movement to-day was as follows:

	To-day.	Last Week.	Last Year.
Net receipts	46,655	56,034	4,149
Gross receipts, estimated to-morrow	21,000	22,000	14,800
Exports	1,285	1,100	6,811
Spinners' takings	2,725	5,100	2,785
Sales of spinners	2,678	1,875	1,095
Stock	22,210	16,355	18,929
Total stock, estimated to-morrow	24,500 to 25,500	20,650	24,000

Exports shipped to-day: 635 bales: Mexico, 4,657; Japan, 8,801, and Houston, 21,823. Port exports, 1,285 bales. New Orleans closed 20 to 25 points lower. Futures were closed firm at a net rise of 23 to 25 points. Estimated sales, 400,000 bales. Prices as follows:

	Highest.	Lowest.	Closing.
November	10.07	9.75	9.90@10.00
December	9.87	9.65	9.80@9.87
January	9.83	9.59	9.80@9.81
March	9.77	9.58	9.74@9.79
May	9.75	9.54	9.71@9.75
August	9.52	9.36	9.53@9.58
July	9.66	9.51	9.69@9.71

There was a rise of about a quarter of a cent here and in Liverpool in cotton, owing to small receipts, heavy European buying and long covering. Spot markets were higher and the speculation here was more active and at times excited. Mr. Neill is expected to issue a bullish circular shortly, and meanwhile the course of prices hinges on the crop movement.

COFFEE.—Rio on the spot was steady at 7½c. for No. 7. Futures advanced 5 to 10 points and closed firm. Sales, 44,250 bags. Havre was unchanged. Hamburg declined ⅛ to ⅛ pfg. American warehouse deliveries last week, 93,552 bags, against 96,552 in the previous week and 129,449 last year. Rio steady at 7½ reis decline. Exchange, 10 9-16d. (1-32d. decline). Receipts, 000 bags. Stock, 2,000,000. Santos steady at 200 reis decline. Receipts, 3,000. Stock, 1,350,000. Prices here as follows:

	Open ing.	Highest.	Lowest.	Closing.
January	6.60	6.55	6.55	6.50@6.60
February				6.65@6.70
March	6.60	6.60	6.60	6.55@6.70
April				6.70@6.75
May	6.70	6.70	6.70	6.75@6.80
June				6.80@6.85
July	6.85	6.80	6.85	6.85@6.90
August				6.85@6.95
September	6.90	6.85	6.90	6.90@6.95
October				6.95@7.00
November				6.50@6.55
December	6.50	6.40	6.50	6.50@6.55

There was a moderate advance in coffee to-day, for Rio quite 10 points. There was more disposition to buy than to sell. The dealbard was mainly to cover shorts, though there was also a little new buying on the theory that a rally is due.

SUGAR.—Raw in London to-day was lower at 6d. for spot and 6d@6d. for futures. The local market was lower. Copper in London was higher with spot at £12 6s. 3d. and futures at £73 1s. 3d. The market here was quiet. Prices here are as follows: Copper, lake, 17½@17¾c.; electrolytic, 17⅜@17½c.; casting, 17⅛c.; lead, $4.37½ spelter, $4.27½@4.32½; tin, $28.75@28.90; pig iron, $15.50@$18 for Northern, $15@$16 for No. 2 Northern, $15@$15.50 for Southern. Iron in London was steady at 44s. 3d. for Scotch and 44s. 6d. for Cleveland warrants. No. 2 Southern, $15 c. i. f. Philadelphia. Pig iron, $14@$15 for No. 2 Southern, $15@$16 for No. 2 Northern, $15@$15.50 for Gray forge, $15@$16 for mottled, $15@$16 for No. 1 foundry, $16@$17 for No. 1 Northern, $15@$16 for No. 2 Southern, $15@$16 for No. 1 Southern, $15@$16 for No. 2 Scotch, $15@$16 for No. 1 Scotch, $15@$16 for Bessemer, $15@$16 for Virginia, $15@$16 for Tennessee, $15@$16 for Alabama, $15@$16 for Pennsylvania, $15@$16 for Ohio, $15@$16 for Lake Superior charcoal, $16@$17 for Jackson County charcoal, $17@$18 for Scotch charcoal, $18@$19 for American charcoal, $19@$20 for Swedish charcoal, $19@$20 for Norway charcoal, $19@$20 for Lake Superior charcoal, $19@$20 for Virginia charcoal, $19@$20 for Tennessee charcoal, $19@$20 for Alabama charcoal, $19@$20 for Pennsylvania charcoal, $19@$20 for Ohio