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BANK STOCKS A SPECIALTY.

C. H. VENNOR & CO. Bankers 33 Wall St., New York

Redmond & Co. BANKERS. Letters of Credit Available in all parts of the world.

Vermilye & Co. BANKERS. NEW YORK, BOSTON, BALTIMORE.

N. W. HARRIS & CO. BANKERS. BONDS FOR INVESTMENT

HAVEN & GLENET BANKERS AND BROKERS. 1 Nassau St., Cor. Wall St.

FINANCIAL. THE LEHIGH VALLEY COAL COMPANY. Notice is hereby given that the Lehigh Valley Coal Company will redeem and pay on December 1, 1904, the bonds of this company...

DIVIDENDS AND INTEREST. MONTANA ORE PURCHASING COMPANY. The Trustees of the Montana Ore Purchasing Company have declared the regular quarterly dividend of Two Dollars (\$2.00) per share...

ELECTIONS AND MEETINGS. AMERICAN TELEPHONE AND TELEGRAPH COMPANY. In accordance with notice received from General Manager of the American Telephone and Telegraph Company...

ENGINEERS. H. M. BYLLESBY & CO. INCORPORATED. Design, construct and operate Railway, Light, Power and Electric Works.

MONEY AND EXCHANGE. Money on call, 2 1/2 per cent. last loan. 3 per cent. ruling price, 2 1/2 per cent. Time money quoted at 3 1/2 per cent. for sixty days and 3 1/2 per cent. for ninety days...

FINANCIAL AND COMMERCIAL. WEDNESDAY, NOV. 2. All the developments to-day affecting values were generally favorable. In the first place, foreign cables made yesterday's war scare seem very absurd. Arrangements for submitting the North Sea incident to an international tribunal for investigation are rapidly progressing, and such military and naval activity at Gibraltar and other places as has been noticed recently has been obviously nothing more than the usual official precautions taken under circumstances similar to the present.

Prices for American stocks in the London market to-day were irregular, though generally higher than at our previous close. The Paris settlement began to-day, and there was some selling for Paris account in the London market, which caused a fall in the price of consols. In view of the demand for gold that has recently sprung up in Paris and Berlin, there were some fears to-day that the directors of the Bank of England might to-morrow raise the bank's minimum rate of discount; but in well informed quarters here it was not deemed probable that such action would be taken. Sterling exchange here broke heavily, making gold exports, even on such extraordinary terms as have recently been witnessed, impossible. The trend of opinion among experts on the foreign exchange situation is, at the moment, that gold exports from this country in furtherance of preparations for another Russian loan and that they will be limited to the amount of gold bars available in the Assay Office for such purposes. At any rate the price of exchange, in order to permit the shipment of gold coin from this side, would have to rise to an extreme high point that does not at present seem likely to be reached. Two million dollars in gold will be sent to Cuba on Saturday, in furtherance of banking operations conducted upon the Cuban loan recently negotiated here. Nevertheless our bankers consider themselves as surprised at the amount of money constantly transferred from the interior to this centre on account of new gold deposited at various Western cities and because of what seems to be a return of money from the agricultural sections. Money rates to-day, despite the net losses in bank columns with securities banks unchanged, September railroad earnings as they were made known to-day were eminently satisfactory. The Pennsylvania Railroad reported its lines east and west of Pittsburgh a decrease in gross earnings of \$431,900, changed into an increase in net of \$598,900. The curtailment of operating expenses which was suggested about a week ago as the only satisfactory feature of the statement, much the same sort of exhibit was made by the Erie's September report, published yesterday. Fine showings for the month were also made by the Southern Railway, Nashville and Chattanooga, and other Southern lines, while the Rock Island system reported a decrease for the month of \$272,716 in gross earnings, changed to a net gain of \$110,716 by cutting down its operating cost. The most important development of the day, however, was certainly the testimony borne by a trade journal whose utterances on the state of the iron and steel business have come to be regarded as quite authoritative concerning the great and increasing improvement in conditions in the iron and steel market. This improvement, which has been noticed in the case of pig iron, has now, it is stated, reached a point where conservative effort is required to prevent a runaway market, and this improvement is now noticeable in full force in the prices for finished steel products. The buying of steel tubes, sheets and wire is reported as phenomenal, a decided enlargement of the demand for plates and structural material is visible, and a considerable premium is being paid over the list prices for billets and sheet bars. Indications are plain that not only will the downward movement of steel prices end, but that considerable progress in an upward movement has already been made. On two or three occasions since the depression in the iron and steel business began eighteen months ago there has been a temporary recovery in the iron prices, but at each time the buying petered out after a little period and did not spread to other branches of the business. The significance, therefore, of the fact that this buying has at last affected not simply pig iron but all branches of the iron and steel trade must be admitted by all observers of business conditions.

Advances in the price of active stocks varying from 1/4 to 2 1/2 points were made to-day. Generally speaking, the industrial list was the feature of the market, although among the railroad stocks the Erie, Reading, Rock Island and Metropolitan Street Railway shares were conspicuously strong, and transactions in them formed a large proportion of the day's business. Amalgamated Copper rose to the highest figure it has reached for a long time, possibly because of the publication of a story that an option had passed from the owners of the so-called Heinz properties in Montana to a famous speculator who, it was declared, was acting in the interests of the Amalgamated Copper Company. There was no confirmation of this story, and it was not one that rang at all true.

New York Stock Exchange Sales, Nov. 2. CLOSING PRICES OF UNITED STATES BONDS. U.S. 2 1/2, 104 1/2; U.S. 3, 104 1/2; U.S. 4, 104 1/2; U.S. 5, 104 1/2; U.S. 6, 104 1/2; U.S. 7, 104 1/2; U.S. 8, 104 1/2; U.S. 9, 104 1/2; U.S. 10, 104 1/2; U.S. 11, 104 1/2; U.S. 12, 104 1/2; U.S. 13, 104 1/2; U.S. 14, 104 1/2; U.S. 15, 104 1/2; U.S. 16, 104 1/2; U.S. 17, 104 1/2; U.S. 18, 104 1/2; U.S. 19, 104 1/2; U.S. 20, 104 1/2; U.S. 21, 104 1/2; U.S. 22, 104 1/2; U.S. 23, 104 1/2; U.S. 24, 104 1/2; U.S. 25, 104 1/2; U.S. 26, 104 1/2; U.S. 27, 104 1/2; U.S. 28, 104 1/2; U.S. 29, 104 1/2; U.S. 30, 104 1/2; U.S. 31, 104 1/2; U.S. 32, 104 1/2; U.S. 33, 104 1/2; U.S. 34, 104 1/2; U.S. 35, 104 1/2; U.S. 36, 104 1/2; U.S. 37, 104 1/2; U.S. 38, 104 1/2; U.S. 39, 104 1/2; U.S. 40, 104 1/2; U.S. 41, 104 1/2; U.S. 42, 104 1/2; U.S. 43, 104 1/2; U.S. 44, 104 1/2; U.S. 45, 104 1/2; U.S. 46, 104 1/2; U.S. 47, 104 1/2; U.S. 48, 104 1/2; U.S. 49, 104 1/2; U.S. 50, 104 1/2; U.S. 51, 104 1/2; U.S. 52, 104 1/2; U.S. 53, 104 1/2; U.S. 54, 104 1/2; U.S. 55, 104 1/2; U.S. 56, 104 1/2; U.S. 57, 104 1/2; 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