

has been a concentration of capital here for the purpose of promoting operations in these things beyond the usual demand for consumption. The accumulations of deposits indicate an increase of means to carry out any commercial operations that may arise, and we should judge that the speculations of this city are in a better position to corner any staple production of the country than in any previous quarter. The foreign trade of this port since the first of January has fallen off very much compared with the corresponding period last year. The demand for banking facilities must therefore have been less from the class of merchants engaged in that trade. It is our opinion that the banks of this city are extending their facilities over a greater surface than heretofore usual. Instead of confining their favors to the business of their location, they are spreading them over the country, and similar to the Bank of England, coming into competition with the provincial banks.

Monday, May 5-6 P. M.
The stock market was rather heavy today and prices gave way a trifle. Long Island declined 1 per cent; Stoughton, 1; Farmers' Loan, 1; Pennsylvania's, 1; Canton, improved 1 per cent; Norwich and Worcester, 1; Ohio's, 1. The sales were very limited and the feeling in the street any thing but favorable to an improvement. The money market is not much easier, and the banks do not seem disposed to afford facilities to the brokers and speculators to the extent anticipated. When the loans were called in to largely previous to the 1st of May—these making payment were in a better position than immediately after the 1st, accommodations to a greater amount would be extended, but so far they have looked for them in vain. Money is worth in the street at least six per cent, and the banks are asking seven.

The export trade from this port appears to be increasing as the season advances. Should the shipments for the month be in the same proportion as for the first three days in May, the value of the exports for the month would be about three and a half millions of dollars.

COMMERCE OF THE PORT OF NEW YORK.
Exports from 1st to 3d of May, inclusive.
Shipments in American vessels, \$232,492 03
Do in Foreign vessels, 40,143 43
Specie exported, 17,992 60
Total for three days, \$312,628 06
The value of merchandise exported from this port for the month of May, 1845, was \$1,761,922, May 1844, \$9,772,071.

We annex the report of four more city banks. All but the Leather Bank show an increase in discounts.—The aggregate of the four shows an increase in all the leading departments—

Table with columns: Bank Name, Loans, Specie, Deposits, etc. for various banks including Bank of the State of N.Y., City Bank, etc.

These, with the thirteen banks given yesterday, sum up as follows—

Table with columns: Loans, Specie, Deposits, etc. for a group of banks.

The exports of domestic from Boston, for the week ending the 31st, were as follows—
To Providence, 92 bales.
To California, 50
To Sandwich Islands, 107
To Lagayra, 30
Total, 329

Our remarks yesterday, in relation to the contracted operations of the Provincial banks, are confirmed by every report that reaches us. We annex a comparative statement of the Farmers' Bank of Virginia and branches on the 1st of April, 1844, and 1st of April, 1845.

Table with columns: Decr., Assets, Liabilities, etc. for Farmers' Bank of Virginia and branches.

The decrease in the aggregate movement for the year amounts to \$61,500. This shows certainly a great uniformity and regularity in the business operations of these institutions, having a capital of more than two and a half millions of dollars. The increase in discounts for the year was only \$172,500. The decrease in circulation and specie were about equal, considering the proportion of one to the other. The deposits have varied but very little.

During the session of the Legislature of this State for the year 1844, a law was passed authorizing the Utica and Schenectady Railroad Company to carry freight during the suspension of navigation on the canal. We annex a table giving the quantity and weight of articles transported by the Utica and Schenectady road, from the Utica and Syracuse road, the quantity shipped on said road between Utica and Schenectady, and the quantity delivered at Albany. These returns were made by the Utica and Schenectady road to the canal department, and cover a business of one hundred and thirty-nine days, from the close of navigation to the 10th of April. This amount of merchandise would not have reached market had it not been for the facilities afforded by the privilege given this road by the law.

RAILROAD FREIGHT—STATE OF NEW YORK.

Table with columns: Articles, Quantity, Value, etc. for various goods transported.

AGRICULTURE.
The Forest, 901
Wool, 119
Hides, 119
Tallow, 119
Lard, 119
Beef, 119
Butter, 119
Cheese, 119
Flour, 119
Wheat, 119
Corn, 119
Oats, 119
Rye, 119
Barley, 119
Other grain, 119
Dried fruit, 119
Tobacco, 119
Sisal, 119
Flax seed, 119
Hops, 119

MANUFACTURES.
Domestic spirits, 99996
Lard, 119
Wool, 119
Hides, 119
Tallow, 119
Lard, 119
Beef, 119
Butter, 119
Cheese, 119
Flour, 119
Wheat, 119
Corn, 119
Oats, 119
Rye, 119
Barley, 119
Other grain, 119
Dried fruit, 119
Tobacco, 119
Sisal, 119
Flax seed, 119
Hops, 119

The aggregate of these returns are as follows—
Received at Utica by the Utica and Schenectady road, from the Syracuse and Utica road (equal to 36 boat loads of tons equal to 3600 tons) 3771
Shipped between Utica and Albany (equal to 3771 boat loads) 3771
Total carried eastward on Utica and Schenectady road, 7542
Delivered between Utica and Albany (equal to 3771 boat loads) 3771
Total delivered at Albany (equal to 7542 boat loads) 7542

Of the quantity shipped at and between Utica and Albany, equal to the 60 boat loads, about one day's arrival at tide water, it is probable that most of it would have

reached Albany by sleighs. Of the 4786 tons delivered at Albany, there was—Pork in the hog, 226 tons; Pork, 126; Domestic Spirits, 1073; Domestic Woolsens, 183; Domestic Cottons, 308; Cheese, 436; Butter, 224.
Notwithstanding the many advantages derived from this rapid transportation of freight, by the producers and consumers, there are efforts making to have the law repealed. The privilege of the Utica and Schenectady Railroad Company to carry freight during the close of navigation on the canal, does not injure the revenue of the State, as tolls are paid upon the merchandise transported in this way, as though it was brought to market by the canals. There can be no argument advanced in favor of a repeal of this law, strong enough to bring about the object its opponents have in view, no matter what it may be.

Tuesday, May 6-6 P. M.
There was very little done in the stock market today, and operators do not appear disposed to make transactions to any extent. Wall street was very quiet, and the brokers seem to be satisfied with discussing the most important political questions of the day. The expected news from Europe is the cause of a little excitement, but it does not lead to operations in either stocks or cotton.—Quotations were a little better today, but the rise did not in any case exceed a quarter per cent. Stoughton went up 1/2; Norwich and Worcester 1; Erie Railroad 1; Farmers' Loan 1; Pennsylvania's 1/2; Illinois 1; Canton 1; Long Island 1; East Boston 1; Vicksburg and Harlem closed firm at yesterday's prices. The decline in Government and good State stocks is the best feature of the stock market. The fancies are up today and down tomorrow, as the strongest party of speculators may desire; but a steady falling in State securities, is good evidence that the market is affected from some cause, which cannot be easily removed. This cause, so far as we are able to judge, is the position of our foreign relations; and the excitement and anxiety felt in financial circles upon this subject, creates a feverish state of prices and a disposition to realize on investments.

The receipts of the Philadelphia and Columbia railroad company from Nov. 30, 1844, to May 1st, 1845, distinguishing the receipts for April, have been as follows:—

Table with columns: Philadelphia and Columbia Railroad, Total, Am't per last report, etc.

Whole amount since November 30, 1844, \$6,254,16 25
These receipts exceed \$18,205 a month, being at the rate of \$219,034 per annum. The receipts from the railway and motive power are pretty equally divided.

The Union Ferry Company has declared a dividend of three and a half per cent. By the terms of its lease, it is limited to 7 per cent per annum.
The Farmers' and Mechanics' Bank of Hartford, Conn., have declared a semi-annual dividend of three and a half per cent, payable this day.

The value of the exports from Boston, for three weeks ending May 3d, was a little more than five hundred thousand dollars.

COMMERCE OF BOSTON—VALUE OF EXPORTS AND RECEIPTS.
Domestic products—In American vessels, \$113,217
In foreign vessels, 36,496
Foreign products—In American vessels, 47,322
In foreign vessels, 11,633

The exports of specie for the three weeks amounted to \$107,707, and the imports to \$107,713, being a balance in favor of the importation of six dollars.
The whole number of clearances for the same period was 151, of which 37 were American, and 114 foreign.—Whole amount of tonnage, 16,240, of which 7,873 were American, and 8,367 foreign. It will be seen by this that the larger part of the export trade of Boston is carried in foreign vessels. The receipts at the port of Boston from customs, from January 1 to May 1, 1845, have fallen off, compared with the corresponding period of the previous year, nearly half a million of dollars.

Amount of duties received for the month of April, 1845, \$428,868 12
Do do 1844, 503,264 87
A falling off from last April of, \$124,378 75
Amount of duties received from 1st Jan. to 1st May, 1845, \$1,363,189 65
Do do 1844, 1,837,678 86

A decrease in the first four months from last year, \$474,489 21
An act entitled "An act to amend the act incorporating the Chesapeake and Ohio Canal Company," passed by the Legislature of Virginia on the 20th January, 1844.
An act entitled "An act to amend the act of the General Assembly of the State of Virginia," &c., passed by the Legislature of Maryland on the 8th February, 1844.

An act entitled "An act to amend the act incorporating the Chesapeake and Ohio Canal Company," passed by the Legislature of Virginia on the 20th January, 1844.
An act entitled "An act to amend the act of the General Assembly of the State of Virginia," &c., passed by the Legislature of Maryland on the 8th February, 1844.

A meeting of the stockholders of the Chesapeake and Ohio Canal was held a few days since, to take into consideration several acts which were laid before them. A report from the President and Directors was submitted to the meeting. The acts presented requiring a vote were unanimously accepted. The following are the acts accepted:—

An act entitled "An act to amend the act incorporating the Chesapeake and Ohio Canal Company," passed by the Legislature of Virginia on the 20th January, 1844.
An act entitled "An act to amend the act of the General Assembly of the State of Virginia," &c., passed by the Legislature of Maryland on the 8th February, 1844.
An act entitled "An act to amend the act of the General Assembly of the State of Virginia," &c., passed by the Legislature of Maryland on the 8th February, 1844.

It is estimated that boats carrying one hundred tons of tonnage may navigate the entire length of the canal with the complete locks, 10,000,000 tons can be transported on the canal during a navigable season. It is reported that the canal is going to be completed, whether by money borrowed on the bonds of the company, or by contracts for the labor to be paid for in the bonds themselves. A revenue from the work is anticipated by its friends, in a much shorter time than heretofore deemed possible. The company are confident of obtaining security satisfactory to the Governor and Treasurer of the State, guaranteeing the transportation of one hundred and ninety-five thousand tons of tonnage a year for five years. The transportation of this amount of tonnage will give the company an income of \$196,000 per annum, which is about \$60,000 more than is necessary to pay interest on the new bonds.

The completion of the Chesapeake Canal is looked upon by the citizens of Baltimore very unfavorably, and must ever find a powerful rival in the Baltimore and Ohio Railroad Company. The Canal Company have a loan of \$1,700,000 to raise. The object of the loan is to complete the canal to Cumberland, at which place it is expected that it will secure a coal trade, the profits on which will make the proposed loan a safe investment. At the last session of the Maryland Legislature, the prior liens of the State were waived, so as to make the bonds for the \$1,700,000 a first mortgage debt. Very many doubts are entertained as to the value of these bonds. The Canal, even when finished to Cumberland and Ohio Railroad, which, by means of lateral and private roads, is carried to the mouths of the mines; and from those cars, filled there, the coal is not removed, until it is dumped into the hold of the vessel, in which it is to be exported from Baltimore. The Canal, on the contrary, must depend upon lateral roads for some ten or twelve miles from the mines to its basin, where a transhipment must take place; and there must afterwards be a subsequent shovelling of the coal from the Canal boat to the coasting vessel, to the waste and injury of the article. By a contract with the Baltimore and Ohio Railroad Company, the lateral roads and mines in connection with them will be enabled to send coal to market without interruption during the year, which, as is well known, cannot be done if the canal is used. Three months of the year, at least, this is closed by ice. We observe that the Councils of Baltimore, entering heartily into the competition, propose to make the city a free port for the transportation of coal and other articles that would be proper to the canal under these circumstances, and is much doubted by many whether even the waiver of the liens of the State of Maryland, in favor of the new loan, makes it a desirable investment. It is not supposed that it might be taken by the contractors, but, this, it is said, would only make it worse; because the contractors would have to hypothecate it to raise the money, and much less than par, and if the contractors failed, the bondholder would hold the bonds without the security on which they were based, via the canal completed. So, it

would seem, the bonds might be even worse to lend on, than to purchase for investment.

Wednesday, May 7-6 P. M.
By the arrival of the steam ship Hibernia, at Boston from Liverpool, we have commercial advices from London and Liverpool to the 19th of April, and fourteen days later intelligence from all parts of Europe. The advices, in a business point of view, cannot be considered very important. The Liverpool cotton market was very unsettled, and prices tended towards a decline. Prices for all descriptions of American provisions have advanced in the Liverpool market, and the supplies were very light—particularly of butter—compared with the same period last year.

The London money market had improved slightly since the departure of the Galathea. The war fever had somewhat subsided; and it was the general impression in financial circles, after the arrival of the Cambria, that there was not so much danger of a rupture with the United States as anticipated. Consols, and other securities, improved on the strength of this opinion, and the return of confidence. We notice in some of the English papers that the war clause had been inserted in the marine policies; but it is our opinion that if such a statement is correct, it must have taken place upon the bursting of the shell in parliament upon the Oregon question. The public mind has since had time to get calm again, and we have no doubt marine insurance will be effected as usual. This movement shows that a greater panic prevailed in Great Britain, when the Oregon debate was made public than in this country. Our insurance companies did not insert a war clause in their policies. The commercial classes of this country treated the matter very coolly and indifferently, compared with the people of Great Britain. The European advices have not had the slightest effect upon this market. Holders of cotton are still firm in their demand for prices current yesterday. Stocks remain without any material alteration. Stoughton, Norwich and Worcester, East Boston, Morris Canal, Farmers' Loan, Illinois, Vicksburg, Long Island, Mohawk, Kentucky and Ohio's, and Pennsylvania's closed firm at yesterday's prices. Erie Railroad improved 1/2; Reading Railroad, 1; and Housatonic, 1; Harlem fell off 1 per cent.

There was very little demand for American stocks, and quotations remain without alteration.
We annex the official statement showing the net produce of the revenue of Great Britain in the years ending April 5, 1844, and April 5, 1845, with the increase or decrease on each item.

Table with columns: Revenue of Great Britain, Year ending April 5, 1844, 1845, Incr., Decr., etc.

The increase for the quarter ending April 5, 1845, over the corresponding quarter in 1844 was £272,165, being more than an average increase, while the aggregate receipts were less than the average for the four quarters of the year. The property tax was smaller in 1845 than in 1844.

Speculations in rail road shares in Great Britain have been carried to an enormous extent. In France measures have been taken by the government to prevent a further increase of the excitement by placing restrictions upon the sales of shares. Several Americans have made large fortunes in Paris, by speculating in railway shares. The mania has been carried to such an extent in Great Britain, that a movement has been made in Parliament to put a stop to it. A motion was made in the House of Lords, that returns be made of the number of railway bills passed in the last ten sessions of Parliament—the number of bills for railway plans in favor of which the board of trade had already reported. It was stated that if a few of the two hundred and forty railway bills before Parliament were to pass, at least £130,000,000 would, in the course of two or three years, be required for those speculations. Fears were expressed that a withdrawal of this immense amount from the ordinary circulation, and from ordinary commercial employment, into these operations, would bring about a pecuniary crisis and mercantile revolutions, that would entail ruin upon hundreds.

The speculative fever has taken such strong hold upon all classes, that it will be impossible to arrest it. The evil must provide its own remedy, and those deeply involved in the movement, will not really realize the effects of this species of gambling until they find themselves ruined. When it is too late to redeem themselves, they will regret being led away by such a phantom. Instances have been given of clergymen and other professional men, investing every pound they had and could borrow, in some of the contemplated railway stocks under consideration in the board of trade. Every piece of these people could raise, has been used to make the first payment, and when calls come to be made on these persons for the other payments, they have no means to pay them. We annex a table giving the receipts of the principal railways of Great Britain and France—

Table with columns: Weekly Receipts from Railroads—Great Britain and France, Week ending, etc.

Notwithstanding the decrease in several weeks, the aggregate increase in eighteen weeks reaches about twenty-five per cent. The increase in the receipts of the Western Railroad Company would have been much larger than it is so far this season, had the competition on the Hudson River been less. The price of passage from Albany to Boston on the Western road is \$6, which with the incidental expenses on the road, makes the cost full \$7. The passage from Boston to Albany, by leaving Boston in the morning by the Long Island train, three dollars and fifty cents, which arrives here in season for passengers to take the seven o'clock boat up the river, arriving at Albany by daylight the next morning—passage fifty cents—total passage four dollars, which with the travelling expenses, would bring the charges up to five dollars. By this route there is a saving of two dollars, and the expenses of one night's lodging. In the summer season the passage from Boston to Albany, an vice versa, via New York, would be preferred to this other. There is not so great a difference in the charge for the transportation of freight, but the carrying trade between Boston and Albany is principally monopolized by our propellers and schooners. It is a great question among the stockholders of the western railroad, whether a reduction of fare would increase the receipts of the company or not. The high fare party are in the ascendency and have the direction, but we are induced to believe that the decrease in the receipts will produce some revolution in the affairs of the company, and compel them to adopt the low fare system. In every case where the experiment has been tried, it has succeeded admirably. Most of the other railroads of New England have from time to time reduced the fare, each time attended with increased receipts. The Western is the only company which has made an advance on the first established price, or upon any reduction once made. While the receipts of every other company from week to week show an increase, this company is compelled to show a decrease.

The receipts of the Reading Railroad Company exceed the most extravagant estimates. The transportation of coal is much greater than anticipated, and increases from one week to another much more rapidly than expected. The receipts for the past four months of 1845, compared with the corresponding period in 1844, show an increase of more than one hundred per cent. Should future years present the same result compared with this, it must be one of the most productive pieces of property in the country. Railroads must take the precedence of canals in the transportation of merchandise. It would be almost impossible for a canal company to live, had it a railroad company to compete with, unless the legislature secured advantages to it. We annex a statement of the receipts of the Reading Railroad for the week ending May 6, 1845; May 4, 1844, and May 3, 1844.

Table with columns: Philadelphia and Reading Railroad, Receipts, etc.

PHILADELPHIA AND READING RAILROAD.
Receipts for week ending May 6, 1845, 1844, 1843.
Passengers, freight, &c. 1845, 1844, 1843.
Coal tonnage, 1845, 1844, 1843.
The whole quantity of coal transported from January 1, to May 1, was 141,888 tons, which exceeds the estimate 4,600 tons. The estimated receipts of coal by the road for the year 1845, was as annexed.

ESTIMATED RECEIPTS OF COAL BY READING RAILROAD, 1845.
January, 27,000
February, 27,000
March, 27,000
April, 27,000
May, 27,000
June, 27,000
Total, 162,000

According to this the receipts for the first four months amount to 127,000 tons, whereas they exceed it 4,087 tons. If the increase goes on in proportion to the amount received, the aggregate receipts for the year will be near nine hundred and eighty hundred thousand tons.

The above return shows a decrease of £25,838 in the circulation of the Scotch Banks, of £44,425 in that of the Bank of Ireland, and of £24,955 in the private and joint stock banks of Ireland.

The increase in the circulation of the Bank of England from March 29 to April 12th, a period of only two weeks, was £1,491,286. Within the same period the public deposits have been reduced about three millions of dollars. These sudden changes in the movements of the bank, show that a very great demand for the money must have arisen, but whether it was a legitimate or speculative one is not known.

Thursday, May 8-6 P. M.
Within the past two or three days, the stock market has been very heavy, but prices have undergone no very material alteration. At the old board to-day, Stoughton improved 1/2 per cent; Norwich and Worcester 1; Illinois 1/2; Canton, 1; Long Island, 1; Reading, Erie, Farmers' Loan, Pennsylvania's, Indiana, Mohawk, and East Boston closed firm at yesterday's prices. Morris Canal fell off 1/2. Quotations for the past few days have been very uniform, and the market appears to be as much depressed, as it is possible for rumors of war and the absence of operators to make it. The capital of the company is principally in fancy stocks, and in those requiring the smallest amount of capital to carry. The inactivity of business generally affects the stock market injuriously, and we do not see the slightest possibility of getting up any speculative movement likely to improve prices or give activity to the market. There have been so many things, within the past six months, brought to bear upon the stock market, and prices have for such a length of time been steadily declining, that it is the prevailing impression that quotations have nearly touched bottom, and that very little alteration in prices either way, will for a time be realized. The operations in the market are mostly in railroad stocks, such as the Long Island, Norwich & Worcester, Stoughton, and Harlem. The sales of Vicksburg are very small. Holders of United States Bank seldom offer their stock in the market.

The first bank established in Ohio, upon the independent banking system, is the Bank of Dayton. The capital of the bank is \$60,000, and the amount of stocks upon which the immediate circulation is to be based, is \$120,000.
The demand for foreign exchange is very limited. Good sterling bills are held at a 9 1/2 per cent. premium. Bills on France at 26 1/2, &c.
Domestic exchange is very inactive, and quotations merely nominal. We annex the rates current.

DOMESTIC EXCHANGE, MAY 8, 1845.
Boston, 1 1/2
Philadelphia, 1 1/2
New York, 1 1/2
London, 25 1/2
Paris, 25 1/2
Bremen, 25 1/2
Hamburg, 25 1/2
Frankfurt, 25 1/2
Amsterdam, 25 1/2
Brussels, 25 1/2
Lyon, 25 1/2
Marseilles, 25 1/2
Genoa, 25 1/2
Naples, 25 1/2
Rome, 25 1/2
Venice, 25 1/2
Trieste, 25 1/2
Zurich, 25 1/2
Basle, 25 1/2
Bern, 25 1/2
Geneva, 25 1/2
Milan, 25 1/2
Florence, 25 1/2
Pisa, 25 1/2
Livorno, 25 1/2
Cagliari, 25 1/2
Algeria, 25 1/2
Tunis, 25 1/2
Constantinople, 25 1/2
Istanbul, 25 1/2
Alexandria, 25 1/2
Suez, 25 1/2
Bombay, 25 1/2
Calcutta, 25 1/2
Singapore, 25 1/2
Batavia, 25 1/2
Sourabaya, 25 1/2
Manila, 25 1/2
Cebu, 25 1/2
Panama, 25 1/2
Colon, 25 1/2
San Francisco, 25 1/2
San Pedro de Macoris, 25 1/2
Santiago de los Caballeros, 25 1/2
Havana, 25 1/2
Santiago de Cuba, 25 1/2
Pinar del Rio, 25 1/2
Matanzas, 25 1/2
Cienfuegos, 25 1/2
Cardenas, 25 1/2
San Juan de los Rios, 25 1/2
Sancti Spiritus, 25 1/2
Cruces, 25 1/2
Barahona, 25 1/2
Sancti Pedro de Macoris, 25 1/2
Santiago de las Vegas, 25 1/2
Sancti Juan de los Rios, 25 1/2
Sancti Spiritus, 25 1/2
Cruces, 25 1/2
Barahona, 25 1/2

UNRECORDED MONEY.
Broken Bank Money, 20
Banc Notes, 20
Amalgamated, 20
Albany, Troy, Sch. &c., 20
Perry, 20
Baltimore, 20
Savannah, 20
Charleston, 20
Augusta, 20
Columbus, 20
Mobile, 20
New Orleans, 20
Savannah, 20
Charleston, 20
Augusta, 20
Columbus, 20
Mobile, 20
New Orleans, 20

The Madison Railroad Company have advertised for contractors to put the remainder of the road to Indianapolis, by the 20th of May. If the road is finished to Indianapolis, it will probably be finished in a few years to Lake Michigan, and thus make another great railroad route from the Ohio to the Lakes.
The receipts of tolls from the canals of this State, to the 1st instant, from the opening of navigation, this year and last, being for this season sixteen, and for last thirty days, have been as annexed:—

Table with columns: Canal Tolls—State of New York, 1844, 1845, etc.

The Message of Gov. Baldwin, of Connecticut, to the Legislature, represents the finances of the State to be in a very flourishing condition. There was a balance in the Treasury on the 31st of March of \$25,300. The sum permanently invested in stocks and applied to the civil list is \$400,000. The earnings of the prisoners in the State prison for the year were \$19,284 68, and the expenditures \$10,982 65, being a surplus of \$8,302 03.
The receipts of the Western Railroad Company do not compare so favorably with last year's business as could be wished. For the week ending April 26, 1845, the receipts from passengers were less than the corresponding week last year. The receipts from freight were enough larger to affect the decrease in passengers receipts, and show in the aggregate an increase for the week. For the week ending the 3rd inst., compared with the same week last year, there has been a decrease in the receipts from freight and passengers.

WESTERN RAILROAD.
Receipts of week ending May 3d, 1845, 1844, 1843.
Passengers, 1845, 1844, 1843.
Freight, 1845, 1844, 1843.
Previously since Jan. 1st, 1845, 1844, 1843.

Notwithstanding the decrease in several weeks, the aggregate increase in eighteen weeks reaches about twenty-five per cent. The increase in the receipts of the Western Railroad Company would have been much larger than it is so far this season, had the competition on the Hudson River been less. The price of passage from Albany to Boston on the Western road is \$6, which with the incidental expenses on the road, makes the cost full \$7. The passage from Boston to Albany, by leaving Boston in the morning by the Long Island train, three dollars and fifty cents, which arrives here in season for passengers to take the seven o'clock boat up the river, arriving at Albany by daylight the next morning—passage fifty cents—total passage four dollars, which with the travelling expenses, would bring the charges up to five dollars. By this route there is a saving of two dollars, and the expenses of one night's lodging. In the summer season the passage from Boston to Albany, an vice versa, via New York, would be preferred to this other. There is not so great a difference in the charge for the transportation of freight, but the carrying trade between Boston and Albany is principally monopolized by our propellers and schooners. It is a great question among the stockholders of the western railroad, whether a reduction of fare would increase the receipts of the company or not. The high fare party are in the ascendency and have the direction, but we are induced to believe that the decrease in the receipts will produce some revolution in the affairs of the company, and compel them to adopt the low fare system. In every case where the experiment has been tried, it has succeeded admirably. Most of the other railroads of New England have from time to time reduced the fare, each time attended with increased receipts. The Western is the only company which has made an advance on the first established price, or upon any reduction once made. While the receipts of every other company from week to week show an increase, this company is compelled to show a decrease.

The monthly report of the banks of New Orleans for March, shows a very slight increase in the aggregate movements in the institutions of that city. There has been a decrease in the amount of specie on hand, and an increase in the circulation. The increase in circulation is undoubtedly caused by the decrease in the specie on hand. The business of banking in New Orleans, has been much more limited this season than last, and the banks exhibit a determination to be governed in their operations by the actual demand for facilities from the legitimate commercial classes.

NEW ORLEANS BANKS.
Bank of Louisiana, 3,300,000
Bank of New Orleans, 1,000,000
City Bank, 1,000,000
Mechanics' and Traders', 1,000,000
Union Bank, 1,000,000
Citizens' Bank, 1,000,000
Consolidated Assoc., 1,000,000

CASH LIABILITIES.
Bank of Louisiana, 4,250,000
Bank of New Orleans, 1,000,000
City Bank, 1,000,000
Mechanics' and Traders', 1,000,000
Union Bank, 1,000,000
Citizens' Bank, 1,000,000
Consolidated Assoc., 1,000,000

The receipts of the Reading Railroad Company exceed the most extravagant estimates. The transportation of coal is much greater than anticipated, and increases from one week to another much more rapidly than expected. The receipts for the past four months of 1845, compared with the corresponding period in 1844, show an increase of more than one hundred per cent. Should future years present the same result compared with this, it must be one of the most productive pieces of property in the country. Railroads must take the precedence of canals in the transportation of merchandise. It would be almost impossible for a canal company to live, had it a railroad company to compete with, unless the legislature secured advantages to it. We annex a statement of the receipts of the Reading Railroad for the week ending May 6, 1845; May 4, 1844, and May 3, 1844.

PHILADELPHIA AND READING RAILROAD.
Receipts for week ending May 6, 1845, 1844, 1843.
Passengers, freight, &c. 1845, 1844, 1843.
Coal tonnage, 1845, 1844, 1843.
The whole quantity of coal transported from January 1, to May 1, was 141,888 tons, which exceeds the estimate 4,600 tons. The estimated receipts of coal by the road for the year 1845, was as annexed.

and tons. The transportation of this amount of coal, with the passengers and local freight, will give the company a gross income of about eleven hundred thousand dollars. This is a most extensive road, and its facilities for the transportation of coal are sufficient to bring to market any quantity that offers. The capital of the company is necessarily large, but the immense business of the road, and the large receipts, will give the stockholders—more than an average dividend—much sooner than expected. Its receipts, even at this season, are much larger than those of the Western Railroad, which road cost more than the Reading.

Friday, May 9th, 6 P. M.
The stock market steady, but very much depressed. Stoughton improved 1/2 per cent; Norwich and Worcester 1; Illinois 1/2; Canton, 1; Long Island, 1; Reading, Erie, Farmers' Loan, Pennsylvania's, Indiana, Mohawk, and East Boston closed firm at yesterday's prices. Morris Canal fell off 1/2. Quotations for the past few days have been very uniform, and the market appears to be as much depressed, as it is possible for rumors of war and the absence of operators to make it. The capital of the company is principally in fancy stocks, and in those requiring the smallest amount of capital to carry. The inactivity of business generally affects the stock market injuriously, and we do not see the slightest possibility of getting up any speculative movement likely to improve prices or give activity to the market. There have been so many things, within the past six months, brought to bear upon the stock market, and prices have for such a length of time been steadily declining, that it is the prevailing impression that quotations have nearly touched bottom, and that very little alteration in prices either way, will for a time be realized. The operations in the market are mostly in railroad stocks, such as the Long Island, Norwich & Worcester, Stoughton, and Harlem. The sales of Vicksburg are very small. Holders of United States Bank seldom offer their stock in the market.

The first bank established in Ohio, upon the independent banking system, is the Bank of Dayton. The capital of the bank is \$60,000, and the amount of stocks upon which the immediate circulation is to be based, is \$120,000.
The demand for foreign exchange is very limited. Good sterling bills are held at a 9 1/2 per cent. premium. Bills on France at 26 1/2, &c.
Domestic exchange is very inactive, and quotations merely nominal. We annex the rates current.

DOMESTIC EXCHANGE, MAY 9, 1845.
Boston, 1 1/2
Philadelphia, 1 1/2
New York, 1 1/2
London, 25 1/2
Paris, 25 1/2
Bremen, 25 1/2
Hamburg, 25 1/2
Frankfurt, 25 1/2
Amsterdam, 25 1/2
Brussels, 25 1/2
Lyon, 25 1/2
Marseilles, 25 1/2
Genoa, 25 1/2
Naples, 25 1/2
Rome, 25 1/2
Venice, 25 1/2
Trieste, 25 1/2
Zurich, 25 1/2
Basle, 25 1/2
Bern, 25 1/2
Geneva, 25 1/2
Milan, 25 1/2
Florence, 25 1/2
Pisa, 25 1/2
Livorno, 25 1/2
Cagliari, 25 1/2
Algeria, 25 1/2
Tunis, 25 1/2
Constantin