built of cane and thatch. Some structures are more solid than the rest, and upon approaching one of these, recently covered with American shingles, S. said, "I must take you in, and introduce you to the lady and celebrity of the village, *par excellence*, to Dona ——. In a hammock, in a spacious room, but without any flooring, was swinging, and intent upon reading a learned work, a tall and commanding figure—a lady whose gray hairs proclaimed her to be about fifty years of age. In her lap was a beautiful child, while at her feet was a tame and elegant deer, with dogs and cats innumerable. Dona —— is a Scotch lady, who has resided upwards of eighteen years on this island, and by her education and talents has acquired a complete ascendency over the inhabitants—a perfect queen, but not for arbitrary purposes, for I soon discovered that she was the doctoress of the place, and did an immense amount of good; while so great is her store of legal knowledge that the authorities, of whom there are too many, are in the habit of consulting her upon almost any difficulty that may arise. Her power is complete, and her will, if she should choose to use it, almost absolute. Natives and foreigners acknowledge her perception, and woe betide the unfortunate upon whom she frowns; he had much better leave the island.

Upon learning my desire to become acquainted with a few particulars of the place, Dona —— for upwards of two hours kept me amused and gratified. The stories she related, having reference to the freaks and ignorance of the native authorities, convulsed me with laughter, but would occupy too much space to relate. Dona —— enjoys, not only the acquaintance, but the protection, of the highest authorities of Panama, and is well known for her kind and hospitable treatment of strangers, many of whom, and all the natives, seek her aid and advice when sick in preference to a regular physician.

The following morning, after a refreshing bath, we proceeded to the spacious depot of the wealthy Pacific Mail Steamship Company, which may be regarded as having been heretofore the mainstay of the island, nearly the whole of the able-bodied men looking to them for support. Their disbursements are immense, principally for labor employed on coal, of which ship after ship arrives, and the coal is then put directly on board the steamship, or else, as is more generally the case, stored in hulks or piled on shore. The labor is severe, and the men working twelve hours per day, are paid $1 60 per day, United States money, and found in provisions, or $2 40 on finding themselves. When engaged during the night double these rates are paid. They have repeatedly struck for an advance, and their combinations only upset by a firm resistance and great inconvenience; and even now, when required to work on holidays, they demand $3 20 and $4 United States money, but these rates have rarely been paid. The company employs an efficient staff, to whom they give a handsome pay, also carpenters, blacksmiths, &c., and have extensive previsions stored in large buildings, for the use of their steamships. Besides this, they have a kind of guardship and storeship afloat in the harbor, and about eight hulks for coal. The whole is a well arranged business establishment.

A little detached from these buildings, is the Pavilion Hotel, a large, clean, and elegantly furnished house, said to be more like home than any hotel connected with the Isthmus. That it is so, and that an excellent table is kept, I can vouch by experience. The proprietor is extensively patronized, and I was assured was rapidly accumulating a fortune, or had already done so, by successful speculations and by his business as a butcher. In this latter capacity he has the contract for the supply of the mail company.

But where shall I stop? I have not taken you yet to the harbor, to the interior of the houses, to the stores. I have not yet introduced you to the senoritas, to the fandangoes and polkas, to the church and to the park. You have as yet heard nothing of the whims, dress, or peculiarities and customs of this primitive people—alas! primitive no longer—California gold and American influence and fashion predominate; innovations have been made upon habits, which have, perhaps, endured for two or three centuries; a new light has advanced upon them, and the Tobaganos are going ahead! We shall see in my next.

U. S. Commissioner's Court.

Before Richard E. Stillwell, Esq.

NOV. 26.—MUTINY AND ASSAULTS WITH INTENT TO KILL—THE UNITED STATES VS. JAMES C. UREN ALIAS PETER MANLY.

Christian Vandyeke being sworn, and examined by Mr. Ridgway, Assistant United States District Attorney, testified as follows:—I am master of the American ship Marathon, belonging to New Orleans; we left there September 27, bound to Havana and New York; the defendant's name is on the articles as Peter Manly, he answered to that name; a few minutes after we left the levee at New Orleans, a pistol was fired from the ship; the captain of the steamer which was towing us, came on board in a little while, bringing an iron ram-rod, which he said was fired from my ship and went through the skirts of his coat; we reached Havana on Friday, about the 15th October, and on the following Monday, while lying at anchor in the harbor, the mate reported to me a man and boy as refusing duty; I went forward with him to inquire into it; found Manly and the boy Robert Foster there; I asked Manly why he would not go to work; he replied that he would do no more duty on board the ship; I turned to the boy and said, "You shall come aft;" then Manly jumped to his berth in the forecastle and hauled out the pistol now produced, saying, "You d—d son of a b—h I'll shoot you if you don't leave the boy alone;" he cocked it as he took it out of the berth, and then went out of the forecastle on to the top gallant forecastle, still threatening to shoot me; I left the boy and went out of the forecastle, and as I was going aft he snapped the pistol at me; it was loaded but did not go off; I then called the mate to come aft, as I would go ashore to see the consul, the prisoner continuing to use threats that he would kill myself and mate if we came forward; I was prevented from going forward by Manly's threats; my authority was so far destroyed that I had not entire control over the whole ship; this pistol and the knife here produced were found in the forecastle, and Manly acknowledged in my presence, before the consul, that they were his; I went to the consul; he took the evidence of five witnesses and ordered Manly to be sent to the United States for trial; he was sent home in the steamer Black Warrior.

Edward R. Fairbanks being also sworn and examined, said—I am chief mate of the Marathon; recollect hearing a pistol fired from our ship as we were coming down the Mississippi river; to the best of my recollection, Manly fired it; a few days after arriving in Havana, while getting ready to discharge ballast, I did not see Manly or the boy Foster at work; I made inquiry, and on finding they were in the forecastle, I said to Manly, "Are you going to work to-day? It is about time to turn too;" he answered, "I shall do no more work on board this ship;" I noticed Foster there with him, and told him to come out and proceed to work; he refused, and said he would not, unless his friend Manly did—Manly to the same time saying that he had charge of the boy, and he should not work; that I must not trouble him; I went aft and acquainted the captain, and in a few minutes we walked forward, and asked the two to go to duty; Manly refused; captain took hold of the boy Foster, and said, "Well, he shall go to work;" the boy had a sheath knife in his hand, holding in a threatening manner, and tried to get away; I took hold of his wrists, and captain took the knife from him; Manly walked to his berth, and after feeling around, drew out this pistol; he went forward through the door on to the top-gallant forecastle, first saying to the captain, "You son of a b——h, I'll shoot you, if you don't leave the boy alone;" Foster pulled out while I was holding him, "Peter, shoot his son of a b——h who is holding me;" at this time I saw the prisoner priming the pistol; captain here called to me to leave the forecastle; I obeyed his directions; as I was passing aft, Manly pointed the pistol at me, and then threw a tin pot at me, which struck the rail, and became flattened by the blow; I also saw Manly point the pistol at the captain on deck; directly after pointing at the captain, saw Manly prime it again; he told me he would blow my brains out; captain went ashore, leaving me in command; during all the time he was on shore, Manly had command of the forecastle; if I had desired to go forward, I could not, because of the threats made by Manly; when he threw the tin pot at me, he said, "I will kill that son of a b——h, any how;" I know the pistol was loaded when it was pointed at me and the caption, because he was in my sight until he fired it; he fired it under the top-gallant forecastle; I afterwards examined the place, and found that two balls had penetrated through a paint locker door, and also through a spirits of turpentine tin can. The evidence showing a clear violation of the statute, his Honor committed the prisoner in full.

MURDER IN APALACHICOLA.—Our usually quiet town was thrown into considerable excitement on Sunday night last, about half-past ten o'clock, by the report of a gun and the cry of murder. On proceeding to the place from whence the alarm came, Mr. J. Labatute was found in a dying state. It appears that M. Labatute had just closed his store and was about retiring to bed, when he was fired upon through his window by some one concealed in his back-yard, the shot taking effect on his right side, shaking his arm and horribly mangling his body, causing death in a few minutes. As yet the perpetrator of this bloody deed has not been discovered.—*Apalachicola Advertiser, Nov. 17th.*

SENTENCED FOR NINETY-NINE YEARS.—The case of the State vs. John Flannery, alias John Davis, alias Anthony Flannery, alias Anthony Davis, was determined in the Criminal Court on Saturday. They were indicted for stabbing and killing a man in a drunken row, at an Irish boarding house in Second street, on the night of the 7th of July last. The court adjourned at three o'clock, but reassembled at six to hear the verdict of the jury. John Flannery, the eldest of the brothers, was declared guilty of murder in the second degree, and was sentenced to ninety-nine years imprisonment in the State Penitentiary. The other defendant was acquitted.—*St. Louis Intelligencer, Nov. 21.*

The Fast Young Men of New York.

TO THE EDITOR OF THE HERALD.

NEW YORK, NOV. 24, 1853.

Reading your remarks on the defalcation of the banks of our city, and of their having to call in the aid of a professional accountant to investigate and examine their accounts, I would beg to state that it is as necessary that mercantile houses, and particularly the large importing firms, would also call to their aid some of those professional accountants; and I would also observe that it would be much to their benefit were they to adopt the simple and plain system of book-keeping, as suggested by the ex-bank clerk, in his communication to you yesterday.

In my profession I have to examine, and cause to be made out, the accounts of insolvent firms and partnership dissolutions; and I have found, in many instances, defalcations of the clerks to large amounts, the parties quite ignorant of their ever having been defrauded. I will relate a case of recent occurrence coming under my duties. The book-keeper, who was also the cashier, his salary $600 per year, and who had the whole charge of the cash account, was one of your fashionable young men. In the last two years of the examining I found a deficiency of upwards of $7,000; on my inquiry of the clerks of the establishment as to the habits of the book-keeper, I learned that he made it his boast that a gentleman that kept fashionable society could not live for less than $2,500 to $3,000 per annum; his expenses, which I will state in form of debtor and creditor, were such, and very small for him, considering the circle of acquaintances he was obliged to keep:—

Board and lodging per month, (moderate) $25.....	$300 00	Salary, per month, $50.....	$600 00
Dinners at French restaurants by agreement, $30...	360 00	To balance.....	2,400 00
Tailor's bill, yearly.	200 00		
Hatter's bill, kid gloves, &c., &c..	50 00		
Bootmaker—patent leather boots $9 pair, and Albert gaiters $2 50, say,	70 00		
Segars and tobacco, considered mere nothing, 50 cents per day.....	182 50		
Opera House, theatres, concerts, &c.	200 00		
Carriage hire, sundry drives.....	150 00		
Expenses for his female friend, board and lodging per month, $40.....	480 00		
Presents of jewelry, &c., to friend....	250 00		
Expenses at fashionable saloons, of suppers, champagne, &c.; also, occasional visits to billiard tables and gambling saloons.....	$757 50		
Total.....	$3 000 00		$3,600 00

You will ask, where did he obtain the $2,400? I will inform you by two charges only in the books, where this money came from. The petty cash account for charges of sundries only averaged $180 per month. The only explanation given, was, the amount was required. Again, goods sold for cash, less 1, 2, 3, 4, 5 and 6 per cent, were invariably charged in the cash account never less than 4 per cent, and as high as 8, 10 and 12 per cent. These excesses were put in the pocket of the youth of fashion. Sundry small bills of $10 to $20 cash never entered, (always taking care that one of the other clerks should receipt the bill), his employers never troubling themselves to examine the books, allowing him to check off his own accounts—a practice too common in houses, and which never ought to be the case, as it gives the dishonest clerk full power to embezzle what sums he may need. If $50 per month were allowed for sundries, it is ample. What is meant for sundry charges is, brooms, matches, small articles of that kind—not postages. Therefore, $1,560 went towards the $2,400 deficient. The excess of per centage charge in one year was over $2,000. You can see how this fashionable youth thrived. In my next communication I will state particulars that ought to open the eyes of the careless merchant. I am, Sir, your's very respectfully,

SOLICITOR.

Message of the Governor of Alabama.

The Governor of Alabama transmitted his annual message to the Legislature last week. The document is of such great length that even the Alabama papers are reluctant in giving the message entire. It is nevertheless, able and well written, and gives an interesting detail of the affairs of the State.

The Governor renews his former proposition in relation to the government lands lying within the State. These lands ought to be granted to the State, he says, and recommends the Legislature to take steps to bring the matter before Congress. If the grant were made it might be used for the benefit of works of internal improvement.

Under the head of banks various suggestions are made, the chief of which is that to relieve the demand for change, and supply the absence of small coin. The banks should be authorized, if it be the will of the people, to issue to a limited extent bills of a less denomination than five dollars.

A considerable space is occupied in relation to the Pacific Railroad. The plan of giving aid by the general government, through grants of lands, is approved.

The outstanding debt of the State is about $4,500,000. The Governor notices that the credit of the State stands high, and its stock is sought for by capitalists as a safe and reliable investment. In relation to a surplus in the national treasury, over and above the wants of the government, he thinks the money may be loaned with safety to railroad companies, on proper security.

In relation to slaves and their sale under execution, the Governor says:—The code very properly provides that slave children of tender years shall, at judicial and some other sales, be offered with their mothers, where the defendant in execution, &c., is the owner both of the mother and children; and that at such sales slaves must be offered, and, if practicable, sold in families. But it is allowable for either of the parties in interest to impair, to a great extent, these very salutary enactments. These provisions, in my judgment, should be absolute, at least as it respects mothers and children of ten years of age and under, and husband and wife, where the latter relation is admitted by the owner of the slaves. These are relations which moral duty requires us to respect, and it can be no violation of policy to conform municipal law to good morals. It is universally conceded that slaves are reasonable beings—with the moral feelings, it is true, often obtuse, but susceptible of improvement. The husband and wife generally cherish affection for each other, and the mutual attachment of mother and child is usually strong. The mother is not always a wise counsellor, but she must be presumed to be the most constant and sincere the child has. Let, then, the latter enjoy this parental oversight during childhood, that it may be the better prepared, by good principles and industrious habits, to act its part afterwards.

The propriety of exempting slaves from execution, either to a partial or unlimited extend, is a question of expediency merely—an excess of credit is certainly a great evil in this State, often prejudicial to the interest of the debtor, occasionally so to the creditor—injurious to public morals, and productive of much suffering in families. So far, then, as such a measure may affect credit, it is not very objectionable. It is entirely easy for the owner of slaves or other property, to withdraw it from liability to creditors, by a gift made in good faith to his wife or children when he was free from debt, though he afterwards retain possession and become indebted. Notwithstanding such a gift, the donor is usually permitted to enjoy a portion of the income derived from the property, if necessary to his personal support. The purchase of an exemption of slaves from execution, by causing their names to be registered with the probate judge, will but substantially effect the same purpose, and is certainly not more prejudicial to credit and the rights of creditors.

The relation of master and slave is certainly an interesting one—the severance of which is always painful to the kind and considerate master and the dutiful and grateful servant. Our interest in slaves cannot be regarded in all respects similar to that we enjoy in mere beasts or inanimate chattels. This is indicated by the provision which so many masters are making for their moral improvement, as well as the severe penalty by which our legislative acts endeavor to enforce their humane treatment.

What effect the measure referred to would have upon the institution of slavery at home, I am not prepared to say. Whether public sentiment demands or would approve it, coming directly from the people, you will be able to determine. No enactment of such political importance should be passed without an assurance that popular opinion will sustain it, lest by reaction, injurious consequences may result.

GALE ON LAKE ONTARIO—FIVE VESSELS WRECKED.—There was a severe gale on Wednesday night and Thursday morning on Lake Ontario. The wind blew heavily from the northwest, accompanied with snow squalls. The schooners Ontonagon and Palestine, loaded with railroad iron, bound from Kingston to Cleveland, went ashore, eight miles west of this place, near Braddock's Bay. The vessels will prove a total loss, or, at least, so think those who have examined them. The iron will doubtless be saved. The crews succeeded in getting safely ashore. Both vessels are fully insured. The Palestine, after beating on the rocks four hours, filled with water, and will prove a total loss. The Ontonagon will fare no better. There was a thick snow storm prevailing at the time, and the disaster is attributed to the variation of the needle, caused by the iron with which the vessel was loaded. We hear that three other vessels are ashore some twenty miles east of this port, but have received no particulars.—*Rochester Union, Nov. 23.*

Religious Intelligence.

Rev. George Stoors will preach this morning and evening at Mechanics' Hall, 472 Broadway.

ORDINATIONS.

Mr. James Humphrey, a graduate of the Furman University, of South Carolina, was ordained to the work of the ministry at Jacksonville, Alabama, on the 30th ultimo.

Mr. Augustus S. Morrall, at the call of the Baptist church in Darien, was ordained to the pastoral office on the 29th ultimo, in Savannah, Georgia.

Mr. Alanson Latham was ordained on the 2d inst., at Miltown Baptist church, North Stonington, Connecticut, over which he was also settled as pastor.

INSTALLATIONS.

Rev. Mr. Sturtevant was installed as pastor of the Congregational church in Holmes's Hole, on the evening of the 15th instant. Sermon by Rev. Mr. Eldridge, of New Bedford. Rev. Messrs. Childs, of East Falmouth, Cole, of West Tisbury, Judkins, of Nantucket, and Gould, of Fairhaven, also participated in the exercises of the occasion.

On the 18th instant, Rev. O. S. St. John was installed as pastor over the Manhattanville Presbyterian church, by a committee of the Fourth Presbyterian Church of New York.

INVITATIONS.

The congregation of the Unitarian Church in Albany have invited the Rev. George F. Simmons, formerly settled in Springfield, to become their permanent pastor.

ACCEPTANCES.

Rev. H. S. Carpenter has accepted the call recently extended to him by the Fifteenth street Presbyterian Church.

Rev. B. C. Crandall has accepted the pastoral care of the Baptist Church in Springport, Cayuga county, New York.

NEW CHURCHES.

To-day the corner stone of a new church, to be placed under the patronage of the Annunciation, will be laid by his Excellency Monseignor Bedini.

About thirty members of the Baptist Church in Concord, New Hampshire, have been dismissed, and have formed a separate church, for whose use the new church edifice is being constructed on Pleasant street. They have invited Rev. E. E. Cummings, formerly of Concord, to become their pastor, who is expected to enter upon the duties of such in the course of a few weeks.

The Perkins street Baptist church of Somerville, Massachusetts, lately removed from Charleston Neck and enlarged, was re dedicated on the 25th instant. Sermon by the Pastor.

By Divine permission, the consecration of the new Episcopal church in Raleigh, North Carolina, will take place on the 11th of December, ensuing.

The Church of St. Peter and Paul, on Broadway, Boston, which was destroyed by fire in 1848, has been rebuilt, and was dedicated on the 24th instant. Bishop Fitzpatrick celebrated High Mass, and the consecration sermon was preached by the Rev. Dr. Ryder of New York. Bishop McCloskey, of Albany, was present, and took part in the services.

The Eighty-fourth street Presbyterian church, corner of Eleventh avenue, will, with Divine permission, be dedicated to the worship of Almighty God, on the first Sabbath of December. Preaching by Rev. Dr. Potts, at half past 10 o'clock, A. M., and by Rev. Dr. Spring, at 3 o'clock P. M.

The foundation of a new Catholic church was begun on the 17th instant, at the corner of Eighth and Chestnut streets, St. Louis.

The dedication of the Baptist church in Pawling, Dutchess county, did not take place until the 23d instant.

On the 20th inst a council met and organized a church under the name of the South Congregational Church of Chicago. This is the fourth of this order, and the third formed within a year in Chicago. Rev. E. F. Dickinson is the minister.

MISCELLANEOUS.

The second Sabbath in November was the day appointed by the General Assembly of the Presbyterian Church, (N. S.) for collections to be made toward the $100,000, which it was proposed to raise for purposes of church extension. The day was very stormy in this region, and the collection was generally postponed. In many of the churches it was taken up on the last Sabbath, and if the same liberality was displayed in other places as in this vicinity, the whole amount has been raised. It is with great pleasure that we record the result of this effort. It is very probable that there are churches which have not yet made their contributions, and we commend to them the example of some of our city churches. The contributions in the third and fourth Presbyteries of New York, and the Presbytery of Brooklyn, will not be much short of $25,000. The following are some of the collections:—

Mercer St. Church..	$10,000	Dr. Shaw's, Roch'r.	$1,000
Dr. A. D. Smith's....	3,000	Mr. Hickock's, do...	200
Dr. Spear's, Brooklyn	3,000	Sabbath school, Dod	
Dr. Cox's, do....	2,000	ing, Pa.....	500
Dr. Campbell's.....	1,400	Third church in Cin-	
Dr. Hatfield's.....	800	cinnati.....	1,000
Dr. Burchard's.....	700	Second, Indianapolis	1,000
Mr. Wood's.....	700	Three churches in	
Harlem.....	141	Syracuse.....	410
Mr. Rosevelt's.....	150	First church, Utica.	300
Brick Church, Roch'r	1,000		
Total.....			$28,331

The churches of Philadelphia, it is understood, have resolved to raise at least $10,000.

Theatrical and Musical.

BOWERY THEATRE.—The tragedy of the "Gamester" is selected for to-morrow evening; Mrs. Shaw as Mrs. Beverley, Mr. Eddy as Mr. Beverley, and Mr. J. R. Scott as Stukely. The interesting drama of the "Carpenter of Rowen" will conclude the entertainments—Mr. Scott as Marteau.

BROADWAY THEATRE.—Miss Davenport, an actress of great dramatic celebrity, appears at this theatre to-morrow evening, in the character of the Countess, in Sheridan Knowles' play of "Love. Mr. Conway will sustain the character of Huon. The farce of "Poor Pillicoddy" will also be performed.

NIBLO'S GARDEN.—Meyerbeer and Scribe's grand opera, in five acts, called the "Prophet," will be presented, for the second time, to-morrow evening—Salvi, Marini, Beneventano, Vietti, Rosi, Steffanone and Bertucca, filling the principal characters.

BURTON'S THEATRE.—The comedy of the "Fox Hunt" having been very successful during the past week, the manager announces it again for to-morrow night. The orchestra will play several inspiriting pieces of music, and the entertainments will close with the farce of the "Siamese Twins."

NATIONAL THEATRE.—Aikin's drama of "Uncl Tom's Cabin" is announced again for to-morrow evening. Messrs. Prior, Lingard, Fox, Miss Cordelia Howard, Mrs. Prior and Mrs. Mask in the leading characters. The performance is interspersed with singing and dancing.

WALLACK'S THEATRE.—Bourcicault's comedy called "A Cure for Coquettes," is selected for the commencing feature at this theatre. The cast of characters embraces the names of many eminent artists. The entertainments will terminate with the capital farce of "More Blunders than One."

AMERICAN MUSEUM.—The pieces selected for to-morrow afternoon are "The Queen's Own," and the farce of "Secret Service;" and in the evening, Conway's version of "Uncle Tom's Cabin." Miss Mestayer, Clarke, and other clever artists will appear.

NEW YORK AMPHITHEATRE.—The equestrian performances which are given every evening at this establishment are greatly admired. A fine bill of entertainment for to-morrow evening.

BROADWAY MENAGERIE.—This establishment was visited by hundreds during the past week. The collection of animals is very good. The Siamese twins are also exhibited at this establishment.

CHRISTY'S MINSTRELS.—This old and very popular band continues in a career of great success. The selection of melodies, instrumental pieces, with the concert a la Jullien and other amusing features, cannot fail to crowd their hall to-morrow evening.

WOOD'S MINSTRELS.—The concerts which are given every evening at 444 Broadway, are attended by large audiences. The bill for to-morrow evening consists of negro melodies, instrumental pieces and dancing.

BUCKLEY'S SERENADERS.—This band moves along quietly and with great success. The new burlesque of Norma, as also the burlesque of Kate Hayes' California orchestra will be given to-morrow evening.

SIGNOR BLITZ by his wonderful feats of magic is attracting numbers to the Stuyvesant Institute. He gives exhibition of spiritual rappings, and table movements—his ventriloquism is excellent.

PERHAM'S SEVEN MILE MIRROR of the Lakes, Niagara, St. Lawrence and Saguenay rivers is exhibited every afternoon and evening, at Academy Hall, Broadway.

FINANCIAL AND COMMERCIAL.

MONEY MARKET.

SATURDAY, Nov. 26—6 P. M.

The stock market has become stale, flat and unprofitable, to both bulls and bears. The fluctuations from day to day are of the most unimportant character, and the commission brokers have very little to do. Two or three large houses monopolize the business of buying and selling for outsiders, and even that, now-a-days, does not amount to much. At the first board to-day Delaware and Hudson declined ¼ per cent; New York Central Bonds, ½; Illinois Railroad Bonds, ½; New York Central Railroad, ¼; Reading Railroad, ⅛; Michigan Central Railroad, ¼; Nicaragua Transit, ¾; Cumberland Coal, ½; Harlem, ¼; Michigan Southern Railroad, 1. There were sales of Potomac Copper at 1¾ per cent; McCulloch Gold, at 8. Crystal Palace remains without change. Bank stocks were freely offered to-day at lower prices, but only a few small lots changed hands. Railroad bonds were quiet. Transactions to a very limited extent were made, at prices previously current.

At the second board to-day the market opened and closed heavy. Quotations for all the leading fancies show a decline. Erie Railroad fell off ¾ per cent; Harlem, ¾; Hudson Railroad, ¼; New Haven Railroad, ½; New York Central Railroad, 1; Michigan Central, ½; Cumberland Coal, ½; Parker Vein, ¼; Morris Canal, ½; New York Central Bonds, 1¼; N. Indiana Railroad Bonds, ¼. At the close the tendency was downward, and the demand dull.

The steamship Pacific, from this port for Liverpool, to-day, carries out $568,400, of which $210,000 was in American gold, $20,000 in Mexican dollars, $48,000 in American halves, and $290,400 in sovereigns.

The receipts at the office of the Assistant Treasurer of this port to-day, amounted to $136,062 60; paid, $132,277 21, leaving a balance on hand of $5,343,696 35.

The Merchants' Bank has declared a semi-annual dividend of 5 per cent.

The ship Bavaria, at this port from Australia, brings $100,000 in gold on freight, consigned to Messrs. Adams & Co. This is the first direct shipment from Australia to the port of New York.

Fourteen suits have been commenced against the Farmers' Deposit Bank, of Pittsburg, Penn., for alleged violations of the small note law. The clerk and directors are accused of paying out notes under the denomination of five dollars, at the counter. The penalty for infringement of the law, in the case of banks, is very heavy, being $500 for every note so issued.

The Albany *Journal* of the 25th inst., gives the annexed account of the lumber trade of that port up to the 25th of November, in each of the past four years:—

LUMBER TRADE OF ALBANY.

The sales of lumber for the last week have been limited, owing probably to the inclement weather, though the stringency in the money market is preventing dealers from filling up their stocks as full as usual. Large quantities, however, have been shipped of lumber, previously sold, and there is a great scarcity of vessels, particularly for Southern and Eastern ports. We hear many inquiries for Philadelphia, Baltimore, City Point, and Richmond, to which places high rates are paid. Prices remain as heretofore quoted. The assortment is better than at any time in the last month, lower rates of canal freights having induced larger shipments from the North and West.

The receipts at this place, by the canals, from the 14th to the 23d of November, in the years named, were as follows:—

	Bds. and Scant'g, feet.	*Shingles, M.*	*Timber, cub. ft.*	*Staves, lbs.*
1850.....	7,145,000	1,667	2,000	1,441,000
1854.....	7,820,000	1,430	—	1,776 000
1852.....	12,824,096	736	—	1,332,680
1853.....	12,752,149	190	—	6,164,801

The receipts of boards and scantling during the past week exceed those of the past weeks in this month, and are only 428,053 feet in excess of the corresponding week last year In shingles and timber there has been a large falling off but the receipts of staves have exceeded those of last week, and compared with the corresponding week in last year they exhibit an increase of 3,382,121 lbs. This exhibit was not looked for in the early part of the month, but the contrary was anticipated from the then high ruling of canal freights, which, within the past ten or fifteen days, have been materially reduced, and to the close of navigation a large increase to the aggregate receipts, thus far during the season, is now confidently anticipated.

The receipts at this place, from the opening of the Canals to the 23d November, during the years named, are as follows:—

	Bds. & Scant'g, feet.	*Shingles, M.*	*Timber, cub. ft.*	*Staves, lbs*
1850.....	210,406 690	32,991	27,832	139,982,480
1851.....	253,455 003	33,446	110,250	112,303,291
1852.....	304 997,971	31,203	286,340	106,292 089
1853.....	379,992,558	27,276	18,229	113.170,411

The total increase in the receipts of boards and scantling up to the 23d instant, are 74,994,587 feet in excess of those of last year up to that day, and exceed those of 1851, 126 537,555 feet. Shingles show a slight diminution, equal to 3 927 M. Staves exhibit an increase, but the receipts up to the date of our report exceed those of last season 6,778,322 lbs, and those of 1851, 867,320 lbs.

From the increased supplies, and from the decline in freights, the receipts of lumber will fully reach the figure predicted two months ago, which was 75,000,000 feet more than was received last season, while the supply of staves will reach an amount much greater than was received last year, and may equal those of 1849.

The quantity of anthracite coal, sent by railway, during the week ending Thursday, Nov. 24, 1853, was 32,753 08 tons, being a decrease from last week's shipments of 8,133 07 tons. The quantity sent by canal during the same time was 25,983 05, being an increase of 957 11 tons. Total quantity by railway and canal, 58,736 13, being a decrease on the two lines of 7,175 07 tons.

The following are weekly and total shipments of coal on the Pottsville, Reading and Philadelphia Railway, and by the Schuylkill Navigation line, up to Thursday evening last, the 24th instant:—

Place Shipped from.	BY RAILROAD *Week.*	*Season.*	BY CANAL *Week.*	*Season.*
Pt. Carbon..	12,682 14	509,806 03	10,274 19	360,954 05
Pottsville..	1,821 08	31,269 14	1,827 13	25,833 16
Sch. Haven	13,976 16	600,066 02	11,799 15	318,190 17
Pt. Clinton..	5,373 10	302,250 17	2,124 19	63,318 09
Total....	32,753 08	1,548,874 17	25,983 05	827,847 07
To same dates,	*By Railroad.*	*By Canal.*	*Aggregate.*	
Shipped last year..	1,623 812 08	759,244 01	2 383,056 09	
" this year..	1,548,874 16	827,847 07	2,376,722 03	
Decrease from last year's shipments to this date			6,334 06	

The annexed named stocks were quoted in Cincinnati on the 23d inst. by Messrs. Hewson & Holmes, as follows. We cannot tell from the report whether actual sales were made at these prices or not, for one is given as the price asked, and the other as the price offered:—

	Asked.	*Off'd.*	*Ref'd.*
Cincinnati, Hamilton and Dayton R. R.	110	106	108
Cincinnati, Hamilton and Dayton R. R.	110	106	108
Covington and Lexington Railroad....	70	66¾	—
Columbus, Piqua and Indiana Railroad	85	76	—
New Albany and Salem Railroad.....	65	60	—
Eaton and Hamilton Railroad.....	65	60	—
Eaton and Hamilton Railroad.....	65	60	—
Eaton and Hamilton Railroad.....	65	60	—
Lawrenceburg and Upper Miss. R. R.	70	66	—
Lawrenceburg and Upper Miss. R. R.	70	66	—
Peru and Indianapolis Railroad.....	70	64	—
Indianapolis and Bellefontaine R. R...	92½	89	—
Indianapolis and Bellefontaine R. R..	92½	89	—
1 $500 Bord Clo. & Whitewater Canal	20	17	—
Little Miami Railroad.....	121	120	—
Little Miami Railroad.....	121	120	—
Kentucky Trust Co. Bank.....	100	100	—
Indiana Central Railroad.....	80	78¾	—
Indiana Central Railroad.....	80	78¾	—
Mad River and Lake Erie Railroad....	85	80	—
Cincinnati, Hamilton and Dayton R. R	110	106	108

Stock Exchange.

SATURDAY Nov. 26, 1853.

$2500 U S 6's, '67....	123¼	160 shs Cum Cl Co.s30	36½
1400 Ill Int Im Stk '47	87	200 Park Vein Cl Co.c	10½
3000 Erie Im Mg bds	109	200 do.....s3	10½
6000 E Coa bs, '71.s3	91¾	300 do.....b60	10¾
2000 H Riv 2d Mg bs	99½	60 do.....c	10½
1000 Panama RR bs.	99¾	100 do.....b60	10¾
1000 Ill Cen RR bds.	83¾	100 N Y Cen RR..b60	116¼
16500 NY Cen RR bs s3	94	10 do.....	116
5000 do....b30	94½	50 do.....s30	116
43 shs Mechanics Bk	131	20 do.....	115¾
10 Del & Hud Cl Co.	110½	100 do.....c	115½
45 do.....	110	18 Crystal Palace..	62
43 Hanover Bank...	88½	25 Erie Railroad....	79¾
10 Metropolit'n Bks3	105¾	100 do.....c	79⅞
60 do.....s3	106	50 do.....s30	79¾
15 Corn Exch Bk...	97	100 do.....c	80
5 Continental Bk..	100	50 do.....	80
5 Bk of Commerce.	106½	100 do.....s3	80
15 Bk of North Am..	100	50 do.....	80
50 U S Ins Co.....	130	100 do.....b60	80½
100 Nic Tran Co...s30	26½	100 do.....c	79¾
100 do.....	26¾	25 Harlem RR, b3..	55½
50 do.....s3	26¾	300 do.....s3	55½
275 do.....b30	27	100 do.....b30	55¾
5 do.....	26¾	100 do.....b60	56
400 do.....s3	26½	10 do.....	55½
200 Canton Co....b10	27½	200 Reading RR....s3	80¾
200 do.....b60	28	300 do.....b60	81½
100 McCul Gold... s3	8	100 do.....b10	80½
200 Poto Cop Co..b30	1¾	100 do.....b60	81
150 Cam Coal Co..b30	37	200 do.....b45	81
500 do.....s3	36½	100 do.....b60	81½
200 do.....c	36¾	6 NY & NHav RR .	102½
50 do.....b30	37¼	10 Mich Cen RR...b3	110¾
250 do.....b30	37	25 Mich South RR, b3	125
200 do.....b10	36¾	19 Mich So Const'n..	106
100 do.....c	36¾	5 NH & N London..	45
100 do.....	36¾	10 Clev & Pitts RR..	85

SECOND BOARD.

$1500 N Y Cen RR bs.	93	50 shs H Riv RR..s60	67¾
1000 N Indiana bs..	95¼	50 do.....	67½
5000 Erie Inc bds...	96	5 Stonington RR...	65½
50 shs Morris Cl..s3	15¼	50 N Y & N Hav RR.	102
500 Canton Co....b60	28	100 Erie RR.....s60	79
200 do.....s30	27¼	50 do.....b60	79¾
50 Nic Transit Co...	26½	30 do.....	79¼
250 do.....s3	26¾	100 do.....s60	79
50 do.....	26¾	100 do.....	79½
250 Flor & K Jt Stk.b30	5¼	100 do.....	79
275 Par Vein Coal Co.	10¾	150 do.....s5	79
100 do.....b60	10½	100 do.....b30	79¼
250 Cam Coal Co.b60	37	50 do.....saw	79
100 do.....	36¾	300 do.....s3	79
100 do.....s10	36¼	100 do.....b60	79¼
100 do.....s10	36½	100 do.....b60	79½
350 do.....s60	36¼	10 Rome & Wat'n RR	94
20 do.....	36	230 Harlem RR.....	55
200 do.....b3	36¾	100 do.....s30	54½
45 Mich Cen RR.....	110½	100 do.....b60	58
100 N Y Central RR..	115¼		

CITY TRADE REPORT.

SATURDAY, Nov 26—6 P. M.

ASHES.—Only 20 bbls. changed hands, at $5 50 for pots, and $5 56¼ for pearls, per 100 lbs.

BREADSTUFFS.—Flour displayed no important alteration. The day's sales amounted to 19,000 bbls. Sour, at $6 12½ a $6 37½; superfine No. 2, at $6 43¾ a $6 68¾; ordinary to choice State at $6 81¼ a $7; mixed to fancy Western,