FINANCIAL AND COMMERCIAL.

MONEY MARKET.

MONDAY, July 10—6 P. M.

The stock market presents no new feature. At the board this morning there was considerable activity, but most of the transactions were for cash, at seller's option. Prices do not show any material alterations compared with those current at the close on Saturday, and there is evidently a better feeling gradually taking possession of the public mind. At the second board the market was a shade higher. Nothing new has transpired relative to the operations of the great stock swindlers of the day. Parties engaged in the overhauling of the New Haven and Eastern Company's books are patiently performing their unpleasant duty, and as they progress the hope is entertained that the worst has already been told.

After the adjournment of the board, the following sales of stocks were made at auction by A. H. Nicolay:—

$3,000	Cleveland and Pittsburg RR Con., 1s. added..	80
8,000	Great Western, (Ill.) RR 1st mortgage, do....	87
5,000	Chicago & Rock Island RR do. do....	88
49	shares Island City Bank.....	84
10	do. Pacific Insurance Co.....	83
15	do. Third Avenue Railroad.....	43
150	do. American Cordage Co.....	5

Mr. Simeon Draper will hold his semi-weekly sale of stocks at the Merchants' Exchange, to-morrow, Tuesday, at half past twelve o'clock.

There was another suspension in the street to-day. Mr. Richard Schell stopped payment. Mr. Schell has for several years past been engaged in negotiating loans for individuals, companies, and States, and has had great experience in the business, but in his financial operations with, or for Schuyler, his own name became involved, and he has gone down in the general wreck. Mr. Schell's recuperative powers are strong, and we have no doubt before the lapse of many months, Richard will be himself again. We meant to say in our issue of Sunday, that the stock contracts of Messrs. De Launay, Iselin & Clark would be *protected* at maturity, but the types made us say *prosecuted*, which is a very different thing, particularly to the parties interested.

In relation to the failure in Boston, reported by telegraph yesterday morning, the *Transcript* of that city says:—

The announcement of that fact created a great sensation in State street this morning. The liabilities of the firm must be very large, from the extensive business which they have followed, being, we believe, the largest exclusive brokers in the city.

The well known energy and activity of this house, and their historic great facilities, have enabled them to be of great service to the mercantile community, and many will regret that circumstances should have occurred to oblige them to succumb to the great pressure which prevails in the stock and monetary affairs of the country. This house has recently been largely engaged in railroad enterprises, and the depreciation of that species of property, taken in connection with the suspicion thrown upon railway securities within the past week, has caused this suspicion.

The steamship George Law, at this port from Aspinwall, brings two weeks' later intelligence from California and about eleven hundred thousand dollars in gold dust. The advices are favorable relative to mining operations. The product continues large, and important discoveries of new diggings are almost daily made. The total export of gold dust from California this year, up to June 1, amounted to $20,626,073, against $23,628,870 for the corresponding period last year—showing a decrease in 1854 of $3,002,797. The commercial accounts are not encouraging.

We annex a letter from Mr. Berdan, relative to the introduction of a new system of transferring stock of incorporated companies. His plan is eminently practical, and is entitled to the immediate consideration of the managers of railroad companies throughout the country, but particularly of these companies centering in this city for speculative purposes:—

49 WALL STREET, July 10, 1854.

TO THE EDITOR OF THE NEW YORK HERALD.

SIR:—The great frauds recently perpetrated by Robert Schuyler and others, who have occupied official capacities in many of our leading railroads and stock companies, must necessarily impair the great confidence which capitalists at home and abroad have hitherto placed in these companies. These swindling transactions naturally suggest the importance of adopting some plan which will not only restore the confidence of the public, but prevent similar frauds in future. I hope it may not be considered egotism should I offer a plan which seems to me might produce the disideratum, trusting that it, or something superior, may be adopted by the different companies without delay, for obvious reasons. My plan is, to have the Presidents of all the stock companies which have transfer offices in this city, elect one man, who may be called a stock comptroller, and whose duty shall be to take the scrip books of all the companies, and have the following form printed on the back of each scrip with the name of the company issuing it:—

NEW YORK AND NEW HAVEN RAILROAD COMPANY.

Shares 100. Shares 100.

New York —— 1854. ——, Stock Comptroller.

Transferred New York —— 1854, to C. D.
Witness, ——, Transfer Clerk.
Signed, A. B.

Transferred New York —— 1854, to G. H.
Witness, ——, Transfer Clerk.
Signed, E. F.

Transferred New York —— 1854, to I. J.
Witness, ——, Transfer Clerk.
Signed, G. H.

Transferred New York —— 1854, to K. L.
Witness, ——, Transfer Clerk.
Signed, I. J.

Transferred New York —— 1854, to M. N.
Witness, ——, Transfer Clerk.
Signed, K. L.

Transferred New York —— 1854, to ——.
Witness, ——, Transfer Clerk.
Signed, M. N.

The person owning the scrip may take the new issue with the old (which has been already cancelled by the stock comptroller,) to the office of the company, receive the signatures of the President and Secretary to the new scrip, and surrender the old. Then the new issue can be transferred from A. to B., until all the blanks are filled, after which new scrip can be issued as before—thus making one a perfect check upon the other, and one scrip good for twenty or thirty different transfers. The stock comptroller should receive a fair compensation for every transfer, and be required to give heavy bonds for the faithful performance of his official duties. It will be readily seen by this arrangement that no fraud can be committed without forgery or combination.

Hoping the Presidents of some of our leading companies may propose a meeting, without delay, to carry out this or some similar plan, I beg to remain your obedient servant, H. BERDAN.

By the adoption of this system all possibility of an over issue, or a fraudulent issue of any kind, disappears. We have carefully examined the plan proposed by Mr. Berdan, and cannot find the first objection to it. It was started by some parties of great experience in this business, that many buyers and sellers of stock, particularly of a fancy character, were opposed to having their names used in the certificates, and therefore made no transfer, preferring to hold them in the name of other parties, with a blank transfer, and that this difficulty would prevent the proper operation of the new method; but we do not look at it in this light. It will be seen that Mr. Berdan has left a blank transfer, for the purpose of showing that similar facilities exist under his plan for carrying stock in another's name, that the present system furnishes. If a man buying a certificate of one hundred shares of New Haven Railroad stock, of M. N., and wished to hold it or sell it without his own name appearing, all he has to do is to leave the blank unfilled, and the party into whose hands it falls can do the same until it reaches the hands of a man who wishes to hold for investment, and he puts in his own name, for security while in his possession, and signs the next blank when he sells. This matter requires immediate attention. While the subject is fresh in the minds of the public, and the sufferers feel keenly the losses inflicted upon them, some plan should be perfected to provide for the future, and protect those who cannot protect themselves. The Berdan suggestions strike us with a great deal of force, and his system is more feasible than any other yet presented, and not a moment should be lost in putting it or some other into active operation. We want action on the part of the numerous companies centering in this city. There has always been too much talk about this business, and if the managers really have a desire to provide the best checks for the prevention of frauds, let us see it in their acts. It may be well enough to have a investigation to see if any frauds have already been committed; but in our opinion the most important is to guard against the future. The past is full of defalcations and delinquencies, enough to damn the credit of any community, and the only way we can relieve it of the odium arising from such causes, is to prevent, if possible, a repetition of such villainous acts. We shall find out the truth relative to the recent swindles full soon enough. The examinations going on will doubtless occasionally develope something new, but there can be no help for the damage done. We must not turn our attention so much to that as to lose sight entirely of the future. There should be a meeting at once of the representatives of the different companies for the purpose of devising ways and means to guard us from such swindlers as Schuyler and Kyle.

The directors of the New York Central Railroad estimated its receipts for the year ending August 1, 1854, at..... $5,500,000

Expenses 54 per cent, the rate reported for the nine months ending May 1, 1854.....	$2,770,000	
Interest on $11,000,000 bonds at 6 per cent.....	660,000	
Interest on new issue of $3,000,000 at 7 per cent.....	210,000	
Depreciation on total cost of road, (bonds and stock) $38,000,000 at 3 per cent.....	1,140,000	
		$4,780,000
Leaving profit.....		$720,000

—which is barely three per cent on the present capital of $24,000,000, without providing for the boasted one and a half per cent reserved for the sinking fund. If the new issue of $3,000,000 be excluded from the calculation, the net earnings will then be less than four per cent. But this should be taken into consideration in this year's business, as the company has already incurred an indebtedness to a larger amount for new cars, locomotives, depots, and lands at Albany and Buffalo, which will be liquidated by the sale of convertible bonds.

Three per cent for depreciation is a small figure for a road already exhausted, as were the old roads before the consolidation. It will require this to replace locomotives, cars, station houses, bridges, fences, iron, &c., besides charges to expense account for repairs. Most of the equipment of the Central is old, and time will probably show that in the next three or four years the depreciation in the rolling stock alone will exceed $1,140,000 per annum. Under this head, we class, of course, the steamers on Lake Erie, of which the directors say nothing in their report, but which are being run by them at a loss, and are depreciating at the rate of fifteen to twenty per cent per annum. Besides, new depots are about to be built, as well as new station houses and other temporary structures; all which will raise the depreciation nearer five than three per cent. With the facts before them—the purchase of lands at Albany and Buffalo for much over their real value—the quarrel between the Central and the Canada Great Western—and the combination between the Hudson River Railroad, the boats, and the Erie Railroad, to reduce the rate of fares now received by the Central—the directors of the latter concern should administer its affairs with much caution and prudence.

Sometime since a committee was appointed by the Central Railroad Company to select a site for a new depot at Buffalo, of which a leading officer in the management was chairman. By a very curious coincidence the individual alluded to happened to have purchased sometime previous the identical property the committee fixed upon for the proposed depot, for about sixty thousand dollars, and as the committee were particularly desirous of having that location for the required purpose, he, as a great favor, let the company have it for one hundred and ninety thousand dollars. Now, we leave it to the stockholders of the Central Railroad Company if such officers cannot afford to work without salaries. Another leading officer in this company gets no salary, but he receives one dollar for every wheel put on the road, supplies the concern with iron, remanufactures their rails at the rate of thirty dollars a ton, and accommodates the concern in many other ways, for which the stockholders are undoubtedly very grateful. The salary, it is true, is saved directly, and that is, perhaps, anti-factory enough to all concerned, but, in our opinion, the highest salary is paid indirectly ten times over.

The annexed statement exhibits the average daily movements of the leading departments in the banks of this city, for the week ending Saturday morning, July 8, 1854:—

NEW YORK CITY BANKS.

	Discounts.	Specie.	Circula'n.	Deposits.
Am. Exchange..	4,828,985	486,488	331,837	4,792,063
Atlantic.....	525,650	20,013	100,053	344,229
America.....	3,972,204	1,456,385	129,287	4,629,654
Commerce.....	7,352,983	958,970	2,700	5,039,234
Commonwealth..	1,158,678	51,121	103,272	917,016
New York.....	2,741,213	469,762	301,177	2,545,539
North America..	1,490,169	152,990	80,025	1,388,544
State New York.	5,197,395	573,895	591,169	2,044,471
Union.....	234,295	17,644	43,311	1,558
Republic.....	3,896,999	386,888	119,617	3,504,080
Bowery.....	1,125,581	75,463	198,592	920,078
Broadway.....	1,347,023	102,353	204,646	1,410,132
Butchers'.....	1,461,389	85,599	12,441	935,051
Central.....	421,026	28,996	96,118	285,632
Chatham.....	621,201	31,473	157,436	347,371
Chemical.....	1,105,381	386,337	289,753	1,033,386
Citizens'.....	720,631	54,692	154,999	593,460
City.....	1,634,847	188,285	97,682	1,232,970
Continental.....	2,518,589	159,630	95,562	1,780,426
Exchange.....	1,106,976	47,079	89,587	886,306
East River.....	606,122	43,233	113,712	368,003
Eighth Avenue..	134,156	17,604	104,703	97,312
Empire City.....	474,727	27,801	108,627	289,667
Fulton.....	1,757,567	223,237	175,310	1,477,506
Greenwich.....	551,019	40,443	176,489	494,009
Grocers'.....	594,190	48,707	92,600	452,097
Hanover.....	1,215,224	50,636	136,811	639,854
Irving.....	536,259	58,363	185,543	492,634
Island City.....	360,831	32,499	98,807	155,706
Knickerbocker..	499,490	68,068	86,804	372,170
Leather.....	1,764,682	316,177	247,967	1,878,478
Manhattan.....	4,138,909	789,938	430,939	2,576,519
Marine.....	715,543	52,828	97,275	58,140
Market.....	1,156,048	68,637	107,040	822,190
Mechanics'.....	5,144,224	540,714	380,019	3,142,679
M. B'g Associat'n.	1,126,921	86,670	247,372	886,721
Mech and Tra's.	630,639	57,649	132,929	464,522
Mercantile.....	1,146,301	235,861	111,226	1,125,121
Merchants'.....	3,652,413	1,365,856	259,536	4,529,504
Mer. Exchange..	2,638,617	154,261	183,872	1,754,331
Metropolitan....	3,012,583	528,288	102,593	3,583,828
National.....	1,549,483	251,437	152,703	1,016,350
Nassau.....	805,475	81,356	111,182	596,835
North River.....	1,062,048	59,273	239,837	883,898
N. Y. Dry Dock..	444,053	22,916	132,027	78,111
N. Y. Exchange..	168,929	10,883	98,421	85,248
Ocean.....	1,296,093	76,069	127,979	766,315
Oriental.....	514,884	40,325	94,133	328,672
Pacific.....	798,756	60,092	112,178	548,797
People's.....	807,637	84,150	152,441	620,163
Phenix.....	2,922,925	422,187	199,684	2,024,094
Seventh Ward..	1,152,519	95,953	230,495	593,719
Shoe & Leather.	767,248	18,500	112,443	401,630
St. Nicholas.....	619,119	30,182	91,934	386,471
Suffolk.....	842,245	15,565	58,315	171,215
Tradesmen's.....	1,330,842	114,099	263,355	752,761
Union.....	2,366,510	408,249	278,027	2,435,311
Total.....	88,347,281	12,267,318	9,195,757	72,718,443

CLEARING HOUSE TRANSACTIONS.

Exchanges week ending July 3.....	117,552,334
" " 10.....	107,488,564
Total to date.....	4,529,047,921
Balances week ending July 3.....	6,754,887
" " 10.....	5,107,963
Total to date.....	227,579,626

The annexed statement exhibits a comparison of the leading departments from the first up to the last week, by returns:—

NEW YORK CITY BANKS.

1853.	Loans.	Deposits.	Circulation.	Specie.
June 21..	$95,520,656	$59,918,171	$9,098,106	$12,177,561
Aug. 6...	97,899,614	59,410,756	9,510,465	9,740,457
Aug. 13...	96,562,277	58,166,712	9,451,945	10,054,618
Aug. 20...	98,866,807	57,317,658	9,424,786	10,107,551
Aug. 27...	97,286,958	57,681,898	9,427,191	11,319,267
Sept. 3...	91,741,338	57,502,900	9,554,294	11,203,048
Sept. 10...	91,168,247	57,545,164	9,517,882	11,288,696
Sept. 17...	90,190,589	57,512,501	9,566,728	11,860,238
Sept. 24...	90,092,765	56,212,334	9,477,541	11,240,928
Oct. 1...	90,149,540	57,068,661	9,621,866	11,231,915
Oct. 8...	89,128,998	57,096,760	9,673,458	10,366,602
Oct. 15...	87,857,278	56,068,674	9,464,714	11,336,172
Oct. 22...	86,567,861	55,748,729	9,388,543	10,608,284
Oct. 29...	85,409,328	55,235,462	9,300,560	10,886,672
Nov. 5...	83,082,630	55,500,977	9,492,153	11,771,836
Nov. 12...	82,882,409	56,201,007	9,287,629	12,823,876
Nov. 19...	83,717,622	57,466,424	9,151,443	13,891,224
Nov. 26...	84,202,536	58,673,076	9,322,769	13,348,186
Dec. 3...	85,824,766	56,438,201	9,153,586	12,630,772
Dec. 10...	86,705,028	57,838,076	9,078,794	12,493,706
Dec. 17...	87,865,073	58,312,478	9,089,839	12,168,626
Dec. 24...	88,760,402	58,154,302	8,872,764	12,074,496
Dec. 31...	90,115,549	58,858,127	8,921,868	10,982,171
Jan. 7, '54	90,138,687	61,838,362	9,075,976	11,506,124
Jan. 14...	90,010,012	58,396,986	8,868,344	11,704,456
Jan. 21...	90,068,138	59,071,262	8,666,235	11,455,163
Jan. 28...	89,759,456	58,238,571	8,642,671	11,117,968
Feb. 4...	90,649,877	61,208,466	8,996,657	11,634,858
Feb. 11...	91,434,022	61,026,317	8,994,083	12,072,126
Feb. 18...	92,658,083	61,826,652	8,964,404	11,742,884
Feb. 25...	93,829,716	61,293,644	8,929,315	11,212,069
March 4...	94,568,621	61,975,576	9,299,830	10,560,406
March 11...	94,279,994	60,226,588	9,157,558	9,882,483
March 18...	93,418,929	61,998,606	9,255,781	10,518,456
March 25...	92,972,711	59,168,178	9,209,406	10,132,246
April 1...	92,825,024	59,478,149	9,295,828	10,264,906
April 8...	92,544,808	60,286,839	9,713,215	10,188,141
April 15...	91,666,274	60,901,276	9,633,998	11,044,044
April 22...	90,376,340	59,225,902	9,353,854	10,526,976
April 29...	90,245,049	59,719,381	9,377,687	10,951,158
May 6...	90,739,721	63,855,509	9,823,097	11,437,029
May 13...	90,245,927	64,203,671	9,507,796	12,882,063
May 20...	89,884,728	63,382,561	9,480,018	12,118,043
May 27...	89,981,974	61,623,670	9,284,807	10,981,531
June 3...	91,916,710	71,702,200	9,381,714	10,231,969
June 10...	91,015,171	72,495,859	9,367,889	9,617,180
June 17...	90,068,573	71,959,165	9,144,284	10,013,157
June 24...	88,751,962	69,558,724	9,009,726	9,928,375
July 1...	88,668,591	71,457,994	9,068,253	11,139,800
July 8...	88,347,281	72,718,443	9,195,757	12,267,318

This shows a decrease in discounts of $251,310, and an increase in deposits of $1,260,449; in circulation of $127,804, and in specie of $1,136,518 during the past week. The amount of specie had reached a point considerably above the average, while the line of discounts was smaller at the close of last week, than we have noticed since the 17th of December last. The banks are moving cautiously, and it is to be hoped they will continue to do so. So long as these institutions pursue a proper course, we can get along very well with the ups and downs of fancy stocks, and even with the defalcations and robberies of railroad presidents and secretaries. We look for a greater contraction in the discount line of our banks. There is still a margin for them to wipe out, and they should do so. The effect would be salutary.

Stock Exchange.

MONDAY, July 10, 1854.

$500 NY 5's, '55....	100¾	50 shs NY C RR..s15	98¾
1000 Erie Eds of '82	89¾	150 do.....	99¼
5000 do.....	86¼	115 do.....c	99¼
1000 Erie Con Bs '71	78	60 do.....c	100
2000 Erie Inc Bds..	96¼	100 do.....s10	99¾
2000 do.....	96¾	10 do.....	99¾
1000 Pa R 1st is, x d	95	100 do.....s15	99
1000 Ill Cen RR Bds	72¾	5 Mich Cent RR....	90
6000 do.....c	72	50 Ill Cen RR 5 p ct.	106
2000 NY Cen RR Bs.	88¾	45 do.....	106
50 shs Del & H C'C.	109	5 Northern Ind RR.	90
10 do.....	109¾	295 Erie RR.....	55
10 Ek of Com, ex dv	100	200 do.....s10	55
5 Metrop Bk, ex dv	99	300 do.....s10	54¾
8 Shoe & Leath Bk	95	100 do.....s30	54¾
5 Continental Bk...	97	200 do.....s3	54¾
200 Canton Co.....	22¼	550 do.....s3	54¾
50 do.....s3	22	350 do.....s10	54¾
300 do.....b60	23	100 do.....blnk	54¾
100 do.....	22	25 do.....	55¾
100 do.....c	23	550 do.....b60	56
50 Nic Tn Co...c p&c	22	25 do.....c	54¾
700 do.....b60	23	100 do.....	54¾
50 do.....opg	22¼	100 do.....b30	55
100 Gld Hill Mine..s3	2	50 N&W, ex div p&c	50
40 Penn Coal Co.....	103¾	250 Reading RR....c	72¾
50 do.....	103	200 do.....s15	72¾
21 do.....	102	1050 do.....	72
650 Cumb Coal Co...c	31¾	50 do.....stck	72
100 do.....*32¼		300 do.....s15	72
200 do.....s10	32	50 do.....btw	72¾
200 do.....s3	32	200 do.....b10	72¾
200 do.....c	32¼	100 do.....b60	73¾
150 do.....s15	32	500 do.....	71¾
400 do.....s10	32¼	100 Hudson RR...b66	57¾
30 Cleve, C & Cin RR	102	6 Mich South RR..	90
50 Cleve & Tol RR..	75		

SECOND BOARD.

$7000 U S 6's, '62...	115¾	500 shs Cumb Cl. b10	32
2000 N Y Cen RR Bs.	88¼	400 do.....	32
2000 do.....	88¾	300 do.....s30	32
1000 do.....	88	400 do.....	32¼
10000 Ill Cen RR Bs	71¾	500 do.....b10	32¼
5000 do.....c	71¼	600 do.....	32¼
8 shs Metr Bk, ex d	99	100 do.....	32¼
86 N Indiana RR...	87	50 N Y Cen RR...s3	90¼
25 do.....	89	100 do.....b60	100¼
100 N Jer Zinc Co...	5¾	110 do.....s3	99¾
100 Nic Tran Co..b60	23	50 do.....s60	99
400 do.....b60	22¼	60 Mich Cen RR.....	90
100 do.....opg	22¾	300 Cleve & Tol RR..	75
200 Erie RR.....s3	55	100 Reading RR.....	71¼
100 do.....s10	55		

Thirty-sixth Weekly Report of the Cotton Brokers' Association.

MONDAY, July 10, 1854.

The board voted that the market has been firm during the past week. Closing with an upward tendency. The following were the prices adopted this day, for the following qualities, by standard samples:—

NEW YORK CLASSIFICATION.

	Upland.	Florida.	Mobile.	N. O. and Texas.
Ordinary.....	7¾	7¾	7¾	7¾
Middling.....	9¼	9¾	9¾	9¾
Middling Fair.....	10¾	11	11¼	11¼
Fair.....	11¼	11¾	11¾	12½

CITY TRADE REPORT.

MONDAY, July 10—6 P. M.

ASHES were quiet and unaltered.

BREADSTUFFS.—Flour was in fair demand; the sales reached 8,000 bbls.; interior to very choice State, at $5 62½ a $7 50, mixed to fancy Western at $7 a $8, and other kinds in proportion. Canadian was quiet. 500 bbls. Southern changed hands at former rates. Only 2,800 bushels Western red wheat found buyers on private terms. State and Western oats were in slack demand at 55c. a 55c. per bushel. Corn was pretty active. The day's transactions embraced 60,000 bushels at 58c. a 64c. for unsound, and 65c. a 70c. for inferior to very handsome mixed Western, per bushel.

COFFEE.—The sales embraced 1,050 bags St. Domingo, at 8¾c.

COTTON.—Cotton was again tolerably active, and firm, at the weekly official figures given above.

FREIGHTS.—Rates to Liverpool were firm, with more offering, and about 5,000 a 6,000 bbls. flour were engaged at 2s. 3d., and about 6,000 a 7,000 bushels wheat, at 7d., in ship's bags, and 500 bales cotton, compressed, at ⅜d. per lb. To London, 500 bbls. flour were engaged at 2s., with tierces lard at 4s. A vessel was engaged to load with deals at St. Stephens, for London, at £6. To Havre, cotton was at ⅝c. To California, rates were at 45c., and rather inactive.

FRUIT.—We have only to notice sales of 50 boxes bunch raisins, at $2 70 per box.

HAY.—About 1,000 bales were sold at 60c. a 65c.

HOG MARKET.—Received by the Erie Railroad 2,470, and 1,000 left over last week, making in all offered for sale 3,470 at the following prices:—J. E. Miles, 176 light Ohio, corn, 5c.; J. W. Kelly, 121 do., 4¾c.; A. Brown, 252 do., 4 9-16c.; F. Pastlewait, 380 heavy Illinois, 4¾c., and 287 light still, 4¾c.; J. E. Miles, 230 light Ohio corn, dead weight, 6¾c.; heavy corn, dead weight, 6c.; still, dead weight, 5¾c. Our marked is over stocked; the weather very warm, and hogs sell slow, with a fair prospect of going still lower.

LEAD.—About 50 tons Spanish were sold, to arrive, at 6¾c. cash.

NAVAL STORES.—Sales of 1,000 bbls. common rosin were made at $1 70, delivered, and 300 bbls. spirits at 47c., cash. Turpentine was at $4, and tar at $4 per bbl.

OILS.—Whale, sperm and olive were inanimate. Linseed continued in good request. The sales consisted of 5,000 gallons, in lots, at 79c. a 80c. in casks, and 82c. in bbls., per gallon.

PROVISIONS.—Pork was in better demand. The sales amounted to 2,000 bbls. mess, at $11 a $11 25; and some lots of prime, at $10. Sales were made of 180 pkgs. cut meats, at previous figures; 270 bbls lard, at 9c a 9¼c.; 157 hhds. bacon sides, bone out, at 6¾c. per lb; and 150 bbls. beef, within our former range. Butter and cheese were unchanged.

RICE.—Small sales were made at $3 75 a $4 25 per 100 lbs.

SUGARS.—The sales embraced about 1,200 hhds. Cuba, at 4¾c., 4¾c. to 5¼c.; 150 do. New Orleans, at 4¾c., and 50 Texas on private terms.

WINES.—About 20 qr. casks Burgundy port at 60c.; 20 do. sherry, at $2 50, and 200 cases claret, at $2 75.

WHISKEY.—Sales transpired of 300 bbls. Ohio and Prison, at 27c. a 27½c.; and 150 hhds. grudge, at 27c. per gallon.

ADVERTISEMENTS GENERALLY EVERY DAY.

FINANCIAL.

$72,000 TO LOAN, AT SEVEN PER CENT, ON bond and mortgage on improved or unimproved real estate in this city, Brooklyn or Williamsburg; in sums to suit applicants; also, $38,000 to invest in the purchase of mortgages. Apply to J. K. COOK Jr, No. 4 New street, near Wall.

$50,000 TO LOAN—ON DIAMONDS, WATCHES, jewelry, &c., or bought for cash. Good city stocks, notes, bonds and mortgages, bills of exchange, &c. expeditiously. Business confidential, and promptly executed at 102 Nassau street, room No. 1. THOMPSON & CO. brokers and commission merchants.

$35,000.—TO LEND, ON BOND AND MORTgage, in various sums, on good productive real estate in this city, that must be worth double the amount wanted. Apply to S. S. BROAD, 13 Wall street.

CASH ADVANCES MADE ON HOUSEHOLD FURNITURE, pianofortes, watches, jewelry, dry goods, hardware, guns, pistols, mechanics' tools, merchandise and personal property generally; also, on wagons, carts and harness, at No. 25 Catherine street, corner of Henry. E. WALTERS, late of 60 Division street.

CAUTION.—LOST, OR MISLAID, A NOTE MADE BY David Murphy, March 21st, 1854, to our order and payable at Bank of Fayetteville, N. C., four months from date, for ($516 93) five hundred and ten dollars ninety three cents. All persons are cautioned against negotiating said note, as we had no value therefor, and payment of same is stopped. KULE & HALL, 94 Chambers street.

New York, July 10, 1854.

CAUTION TO THE PUBLIC.—WHEREAS, A PROMISSORY note made by the Empire Stone Dressing Company of the city of New York, drawn to the order of Charles F. Baldwin, dated August 10, 1854, for $1,200, payable three months after date, is illegally and fraudulently withheld from me. Now, I hereby caution all persons from receiving or negotiating the same, as the payment thereof has been stopped. DAVID G. STARRET.

DIVIDEND.—THE PRESIDENT AND DIRECTORS of the Accessory Transit Co. (of Nicaragua) have this day declared a dividend of thirty dollars per share on the capital stock of the company, payable on or after the 15th inst. The transfer books will be closed from the 5th to 15th instant. By order, ISAAC C. LEA, Secretary.

July 1, 1854.

IRVING SAVINGS INSTITUTION, NO. 96 WARREN street, near Greenwich.—Open daily, from 11 A. M. to 1 P. M., and from 4 to 7 P. M. Notice to depositors.—Interest that has accrued will be payable on or after Monday, the 17th of July. Interest not called for will be placed to the account as principal.

VANDERBILT L. BUXTON, Secretary.

LOANS WANTED—$1,200 ON FOUR VACANT LOTS, $9,000 on three houses and lots, $5,000 on merchandise. Apply to E. McBRIDE, 158 Chatham street.

MONEY—CASH ADVANCES MADE ON DIAMONDS watches, jewelry, silverware, valuables and personal property generally or bought for cash. H. WOOD, 60 Fulton street, second floor, front room, from 8 to 5 P. M. Spies did all paintings for sale.

MONEY—AT 290 BROADWAY, CASH ADVANCED ON watches, diamonds, silver ware, jewelry, silks, clothing, merchandise and valuables of all kinds, or bought for cash. Business confidential. The highest prices paid in cash, at 290 Broadway, up stairs, room 34, from 8 to 5 o'clock P. M.

MONEY LENT.—PERSONS REQUIRING TEMPORARY advances on watches and spirits, in bond, household furniture, plate, watches, pianofortes, diamonds, dry goods, furs, carriages, &c., &c. can be accommodated, or be purchased, without delay, at the Empire Loan and Agency Office, No. 128 Nassau street, opposite the Nassau Bank.

MONEY TO LOAN.—ADVANCES ON LIBERAL terms made on plate, books, watches, jewelry, diamonds, piano fortes, sofas, and other merchandise. The utmost secrecy observed. Address Cash Herald office.

NOTICE.—NEW YORK AND HARLEM RAILROAD Company.—At a meeting of the Board of Directors held this day Monday, July 10, 1854, John H Dykers was unanimously elected a director of said company, in place of George L. Schuyler, resigned. W. C. WETMORE, Pres. pro tem.

NEW YORK AND NEW HAVEN RAILROAD COMpany, No. 2 Hanover street—Treasurer's Department New York, July 6, 1854.—In order to facilitate an examination now being made by a committee of the Board of Directors of this company into the stock accounts, all persons holding certificates of stock of the company are specially requested to present the same to the undersigned, at this office, so that an account of the same may be taken. Persons residing at a distance, who cannot conveniently present or send in their certificates, are requested to send memoranda by letter the date and number of such certificates held by them and the number of shares for which the same purports to have been issued and by whom issued. By order of the Board of Directors. WM. BEMENT, Treasurer.

TO CAPITALISTS, TRUSTEES, &c.—WANTED TO borrow for a term of years, on first class stores in the lower part of the city, improvements worth twice the sum of loan required; the sum of $20,000. A liberal bonus will be given. Address Delta, Herald office.

PROPOSALS.

PROPOSALS FOR BUILDING A COUNTY COURT House and Jail at Riverhead Suffolk County N. Y. Sealed proposals will be received at the County Clerk's office at Riverhead until the 11th day of July next, for furnishing materials and building a Court House and Jail at the above named place, as per specifications and plans for each, which may be seen at said County Clerk's office, on which day at 5 o'clock P. M., said proposals will be opened by the Chairman of the Board of Supervisors in the presence of the Board, at the Court House in Riverhead. A printed copy of the specifications will be furnished on application to James B. Cooper Clerk of said county. Proposals may be addressed to the Chairman of the Board of Supervisors, care of James B. Cooper, Suffolk Court House, New York. The Board will reject any one or all of said proposals, as it may deem proper.

SAMUEL B. NICOLL,
SYLVESTER MILLER, } Building
WM. B. POST } Committee.

June 12, 1854.

HOTELS.

CANADA.—NEW HOTEL.—ST. LAWRENCE HALL having been enlarged, is re opened. HOGAN & FREER.
Montreal, May 1, 1854.

BOARDING AND LODGING.

752 BROADWAY.—AN ELEGANTLY FURNISHED suite of rooms to let to a family or single gentlemen, with or without board; meals served in rooms; also two single rooms. The house contains all the modern improvements.

648 BROADWAY.—LARGE AND DESIRABLE suite of rooms, with full board; also rooms for single gentlemen. Families travelling can be accommodated transiently.

289 BROADWAY, ROOM 10—THE NEW YORK boarding exchange have crowds of boarders flocking to daily and the many private families and boarding house keepers who register their names, are speedily furnished with such boarders as they require. Boarders are politely directed, free of charge.

141 EIGHTH STREET, OPPOSITE CLINTON HALL. A suite of fine, large, airy rooms, on the second floor, to let, with board. Also, a basement, suitable for an office.

70 FRANKLIN STREET.—TWO PARLORS ON THE first floor, parlor and bed room on the second, also two or three single rooms, all neatly furnished, to let, to single gentlemen for a short period if required. Inquire as above. N. B.—Breakfast served if required.

56 LISPENARD STREET, NEAR BROADWAY.—Furnished rooms to let, without board.

55 AND 57 WEST TWENTY-THIRD STREET.—A FEW select families and gentlemen can be accommodated with suite or single rooms in this notable brownstone building. This is one of the most delightful locations for a summer residence, as it is one of the broadest streets in the city, and cannot be surpassed for convenience to stage and cars, and every way desirable.

38 WEST SEVENTEENTH STREET, NEAR FIFTH avenue and Union Park.—The second floor to let, with board handsomely furnished; also a part of the third. The house is delightfully located. Private table if desired. Southerners and Cubans will find it an agreeable home. References exchanged.

12 WEST THIRTEENTH STREET, NEAR FIFTH avenue.—Handsome furnished rooms to let, with or without board; transient or permanent; the house has all the modern improvements, gas, bath, &c.; also music lessons given. Inquire as above.

$4 PER WEEK FOR BOARD AND SINGLE ROOMS $4 for gentlemen; also, an elegantly furnished parlor for a gentleman and his wife, with board, at $5 per week each. Apply at 122 Eighth avenue, between Nineteenth and Twentieth streets.

A DESIRABLE SUIT OF ROOMS.—A PRIVATE family would