FINANCIAL AND COMMERCIAL.

The Money Market Steadier and Easier.

7 COIN TO 5 PER CENT CURRENCY.

Official Advertisement of the Syndicate for Proposals for the New Five Per Cents.

A FURTHER DECLINE IN GOLD.

The Week's Imports of Merchandise and Exports of Specie.

A BAD BANK STATEMENT.

Loss of Over Two Millions in Surplus Reserve.

BUOYANCY IN THE STOCK MARKET.

Advance in Western Union, Rock Island, Erie, and Boston, Hartford and Erie.

WALL STREET, SATURDAY, Feb. 1—6 P. M.

On 'Change to-day cotton was quiet both for spot and future, and the market was easier. The receipts at the ports to-day were 17,858 bales. Flour ruled quiet, but some grades commanded rather better prices. Wheat and corn were likewise quiet, but firm, full prices being demanded.

THE IMPORTS OF THE WEEK.

The total imports of foreign goods at this port during the past week were $9,661,598, made up of $3,411,220 of dry goods and $6,250,378 of general merchandise.

THE COTTON MOVEMENT.

The receipts of cotton at all the ports for the past week were 114,616 bales, against 135,498 bales the previous week. The total receipts since September 1, 1872, are 2,253,337 bales, against 1,916,479 for the same period of last year, showing an increase in

THE PRESENT CROP

of 336,858 bales. The exports from all the ports for the week were 89,410 bales, against 36,383 last year. The total exports for the expired portion of the cotton year are 1,260,340 bales, against 1,014,110 last year. The stock at all the ports is 551,875 bales, against 565,607 for same date in 1872.

THE NATIONAL DEBT.

The national debt statement for the month just closed shows an increase of $406,243, which is referred by Mr. Boutwell to continued heavy disbursements on account of government expenses. The net debt now stands at $2,162,658,581.

THE SYNDICATE AND THE NEW LOAN.

The Syndicate made official announcement to-day throughout Europe and America that the books of subscription for the new five per cents would remain open only during the four days from February 4 to February 7 inclusive. A deposit of 5 per cent will be required with each subscription. An additional 5 per cent must be paid at the time of allotment, 40 per cent on the 1st of May and the remaining 50 per cent on the 1st of June. A curious feature in connection with the new fives in

THE FOREIGN MARKET

is the commencement of speculation already in the scrip of the allotments, for which, it is reported, ¼ per cent is bid in London. The prices of consols come steady, and those of our bonds ½ lower all around, except for ten-forties, which were unchanged. Erie shares were active, if not excited, and advanced to 53¾, but closed at 53½. French rentes were buoyant in Paris and rose to 55.20.

The advertisement of the Syndicate will be found in an adjoining column.

MONEY EASIER.

The money market was active at 7 per cent during the earlier portion of the day, and a good deal of business was done at 7 per cent, coin. In short, the rate on stocks was 7 a 7 coin, and on governments 6 a 7 per cent. By half-past two o'clock the demand relaxed and the rate began declining until it reached 5 per cent before the close of banking hours. Mercantile paper was steady, with rates as previously reported. Foreign exchange was quiet, but rather firmer for sixty day bills, which were worth 109¾. The Secretary of the Treasury has called in $660,000 of the 3 per cent certificates, on which interest will cease March 31.

THE BANK STATEMENT.

The weekly statement of the associated banks is quite unfavorable, owing chiefly to a loss of nearly two millions in reserve, the effect of which has been to impair the surplus to the extent of over two millions of dollars. The statement represents the banks in a poorer condition than they really are, as the several items composing it are made upon rising averages. It is, in fact, more indicative of their condition a week ago, modified by the gradual effect of the average of the results in the meantime. It will be remembered that we called attention to the fact last week that the condition of the banks at that time would be more nearly represented in the statement of this week. Hence

THE LOSS IN SPECIE,

it appears, is as much as one and three quarter millions, because of the heavy specie exports a week ago. We said on that occasion that the banks had lost instead of gained greenbacks, and the present result verifies our assertion. The expansion in loans has been not far from five millions, while the gain in deposit has been less than half a million. In respect, therefore, to these two items, the statement is illogical, unless we accept the theory that the gold clique, in shipping gold, borrowed money from the banks on the equivalent bills of exchange, so that the outgo of coin cancelled the credits of the clique and prevented the loans from appearing as deposits. The statement compares with its predecessor as follows:—

	Jan. 25.	Feb. 1.
Loans	$282,159,100	$286,879,600
Specie	20,371,700	18,612,200
Circulation	27,529,200	27,501,000
Deposits	216,670,800	217,168,500
Legal tenders	45,974,000	45,802,100

—The changes being in detail as follows:—

Increase in loans	$4,720,500
Decrease in specie	1,759,500
Decrease in circulation	28,200
Increase in deposits	497,700
Decrease in legal tenders	171,900

THE RAILROAD BONDS.

The railroad bonds were active and ½ a ¾ higher for the several descriptions of Union Pacifics, and generally firm. Those with February coupon are marked ex-interest in the list below, which gives the bids at the close of the regular call:—

New York Cen 6's, 1883	93½	Del, Lack & W 7's con	99
New York Cen 6's, 1887	91½	Tol & Wab 1st m, ex	96½
New York Cen 6's, reg	87	Tol & Wab 2d m	92½
New York Cen 6's, sub	87	Han & Naples 1st m	85½
New York Cen 7's, 1883	100	Gt West 2d m, 1893	88½
Erie 1st m, extended	101¼	Quincy & Tol 1st, '90	90½
Erie 7's, 2d m, '83	97	Ill & So Iowa 1st m	85½
Erie 7's, 4th m, '80	95½	Gal & Chic extended	102
Erie 7's, 5th m, '88	93½	Galena & Chic 2d m	96½
Erie 7's, con m gold bds	97	Chic, R I & Pac	101½
Long Dock bonds	92½	Morris & Essex 1st m	104½
Buff, N Y & E 1st m, '77	93½	Mor & Essex 2d m	99½
Hud R 7's, 2d m, s f, '85	103½	N J Cen 1st m, n	x102½
Hud R 7's, 3d m, '75	100	N J Cen 2d m	100
Harlem 7's, 1st m	101½	N J Southern 1st m 7's	73
Alb & Sus 2d bds	90½	Pitts, Ft W & Chic 1st	105
Chic, Bur & Q 8's, 1st m	110½	Pitts, Ft W & Chic 2d m	96½
Mich So 7 p c 2d m	98	P, FW & C 8 pc eqtbds	100
Mich So & N I s f 7's	102½	Clev & Pitts 2d m	101½
Clev & Tol s f	101	Clev & Pitts 3d m	97
C, P & A old bds	98	Clev & Pitts 4th m	83½
C, P & A new bds	96	Chic & Alt 1st m	102
Det, Mon & Tol bds	x 93	Chic & Alt income	95
Buff & Erie new bds	97½	Ohio & Miss con s f	92½
Lake Shore div bds	94	Ohio & Miss con	91½
Lake Shore con c	100	Ohio & Miss 2d m, con	86½
Lake Shore con r	99	Dub & Sioux City 1st	94
Pac RR 7's, gt'd Mo	98	Peninsula 1st m, con	98
Cen Pacific gold bds	101¾	St Louis & Iron M 1st	x 95
Cen Pac State aid bds	111½	Mil & St Paul 1st m, s f	s105
Western Pacific bds	97½	M & St Paul con s f	91
Union Pacific 1st m	97½	Mil & St Paul, Iowa div	87½
Union Pacific l g 7's	78	Col, Chic & Ind C 1st	89½
Union Pacific inc 10's	76½	Col, Chic & Ind C 2d	x 73½
Illinois Cen 7 per ct, '75	103½	Tol, P & W, E D	91
Bellevie & S Hill 1 m 8's	95	Tol, P & W, W D	x 88
Alt & Ter H 1st m	99	Tol, P & W, Burl'n div	83
Alt & Ter H 2d m, inc	80½	Tol, Peo & W 3d m	82½
Chic & N W s f	x102	N Y & N H 6's	100
Chic & N W int bds	95½	Bost, H & Erie 1st m	41½
Chic & N W 1st m	x 95	Bost, H & E, guarnt'd	58
Han & St Jo 1 g	101	Ced Falls & Min 1st m	80
Han & St Jo convert	22¾	Bur, C R & M 7's, 1st, g	92½
Del, Lack & West 2d m	97		

THE CITY BANK STOCKS.

The following were the bids for the city bank shares:—New York, 130; Manhattan, 160; Merchants', 116; Mechanics', 134; Union, 137; America, 148½; City, 250; Phenix, 100½; Gallatin National, 123; Merchants' Exchange, 86; Seventh Ward, 95; State of New York, 110; Commerce, 114; Ocean, 10; Mercantile, 130; American Exchange, 111½; Chatham, 145; Hanover, 100½; Irving, 122; Metropolitan, 133; Grocers', 100; Market, 125; Nassau, 101½; Continental, 82½; Commonwealth, 82½; Park, 148; Manufacturers and Merchants', 98; Fourth National, 111½; Ninth National, 105; German American, 101.

GOLD LOWER—113¼ A 113⅛.

The gold market was weak under a continuance of the influences which inaugurated the decline on Friday, viz., the flattering prospects of the new loan and the falling off in the foreign imports. The early sales were at 113½, from which the price went off to 113⅛, and closed at 113¼. The Sub-Treasury paid out $300,000 on account of interest and $14,500 on account of redeemed five twenties. The course of the market is shown in the table:—

10 A. M.	113½	1 P. M.	113⅛
10:13 A. M.	113½	2 P. M.	113⅛
11 A. M.	113⅜	2:33 P. M.	113⅛
12 M.	113⅜	2:45 P. M.	113¼
12:13 P. M.	113½	3 P. M.	113⅛ a 113¼

In the gold loan market the rates ranged from 2 to 7 per cent for carrying. The operations of the Gold Exchange Bank were as follows:—

Gold cleared	$60,359,000
Gold balances	2,187,356
Currency balances	3,100,296

The steamers to-day took out $213,000, of which $50,000 was gold.

THE SPECIE MOVEMENT.

The total exports of specie from this port during the past week and since the beginning of the year have been as follows:—

Total for the week	$591,579
Previously reported	5,811,155
Total since January 1, 1873	$6,402,734
Same time 1872	$1,542,341
Same time 1871	3,405,523
Same time 1870	2,932,695
Same time 1869	3,788,603
Same time 1868	8,983,833

GOVERNMENTS LOWER.

The government list was lower with the decline in gold, excepting for the later issues of five-twenties, which, after a temporary display of weakness at the noon call, rallied and closed strong. The new fives closed at 113½ a 113¾ "flat," or ex the February coupon, so that they left off steady at a premium of ¼ a ½ in gold. The following were the closing prices:—United States currency sixes, 115 a 115¼; do. do., 1881, registered, 116½ a 117; do. do., coupon, 118½ a 118¾; do. five-twenties, registered, May and November, 114½ a 114¾; do. do., 1862, coupon, do., 114¼ a 114¾; do. do., 1864, do. do., 114½ a 114¾; do. do., 1865, do. do., 115¾ a 115¾; do. do., 1867, registered, January and July, 114⅜ a 115; do. do., 1865, coupon, do., 114½ a 114¾; do. do., 1867, do. do., 116⅜ a 116¾; do. do., 1868, do. do., 116½ a 116¾; do. ten-forties, registered, 112¼ a 112½; do. do., coupon, 115¼ a 115⅜; do. fives of 1881, registered, 113¼ a 113¾; do. do., coupon (ex int.), 113⅛ a 113¾.

STOCKS DULL AND BUOYANT.

The stock market was strong and buoyant upon less than an average day's business, the chief features being an advance in Western Union to 87, an advance in Erie to 67⅞, an advance in Rock Island (not sustained) to 114⅛, and an advance in Boston, Hartford and Erie to 10. Pacific Mail, on the contrary, was exceptionally weak and declined to 72½. The general market was otherwise steady and firm, if we except Lake shore, which was heavy and a trifle lower, on what were supposed to be sales by the Vanderbilt party in crossing over to Western Union and Ohios. Erie preferred recovered to 80 and Lackawanna advanced to 102.

The Southern State bonds were quiet and unchanged outside the Tennessees, which left off at 82¾ for the old, and 83 for the new bonds.

HIGHEST AND LOWEST PRICES.

The following table shows the highest and lowest prices of the principal stocks during the day:—

	Highest.	Lowest.
New York Central	104⅞	104½
Erie	67⅞	66⅝
Lake Shore	94⅞	94⅜
Wabash	73¾	73⅜
Northwestern	(no transactions.)	
Northwestern preferred	91½	91¼
Rock Island	114⅛	113¾
St. Paul	53⅛	53¼
St. Paul preferred	78½	78⅛
Ohio and Mississippi	48⅞	48½
Union Pacific	36⅜	36
C., C. and I. C.	40¾	40½
Western Union Telegraph	87	85⅝
Pacific Mail	73⅞	72½

In Philadelphia Reading was better and steady at 114.

SALES AT THE NEW YORK STOCK EXCHANGE.

Saturday, Feb. 1—10:15 A. M.

$45000 US 5-20, c, '65, n	114½	15000 US 5's, 10-40, c	s3 115¼
1000 0 US 5-20, c, '67	116½	20000 US 6's, cur	115½
2000 US 5-20, o, '67	116½		

10 A. M.—Before Call.

500 shs West Un Tel	c 85½	500 shs Erie RR	67
1600 do	85½	2200 do	66⅞
1000 do	85½	300 do	66⅝
300 do	85½	500 do	s3 66⅝
500 do	85⅝	400 do	c 66⅞
200 do	c 85⅝	100 do	b3 66¾
400 do	85⅞	1700 do	66¾
100 do	c 85⅝	200 Mil & St P pf	78½
100 do	b30 86½	100 do	b3 78½
100 N Y C & H R RR	s3 104⅜	300 L S & M S RR	94⅞
100 do	104⅜	600 Atlan & Pac pf	37
200 Un Pac RR	36½	200 do	37⅛
100 do	c 36½	400 do	37⅛
300 Pac M SS Co	73⅝	100 C & R I RR	c 113¼
100 do	73⅝	400 Ohio & M RR	c 48⅜
100 do	s3 73⅝	800 do	48⅜
100 do	73⅝	100 do	c 48⅜
100 do	73⅝		

First Board—10:30 A. M.

$2000 Missouri 6's	c 93¼	100 shs Pac M SS Co	s3 73¼
12000 Va 6's, con	55½	600 do	73⅜
5000 Virginia 6's, def	14	700 do	73½
2000 SC 6's, n, Jn & Jy	22½	200 U S Ex Co	77⅜
7000 Erie 3d m	98	100 do	b c 77½
2000 Long Dock bds	92¾	88 Am Mer U Ex	69½
3000 Hud R 2d, s f	104	400 Harlem RR	b c 120
1000 C, P & A, old	98	700 N Y C & H R R	b c s3 104⅛
30000 Cen Pac gld b	102	100 do	104⅜
2000 do	101¾	600 Del, L & W RR	101½
2000 do	101½	60 do	101¾
13000 Un Pac 1st m	89⅞	200 do	b c 101⅝
1000 do	87	100 Erie RR	b3 66⅝
13000 do	87⅛	100 do	s3 66⅝
16000 do	87⅛	100 do	b c b3 66⅝
15000 do	87⅛	100 do	c 66⅝
5000 do	b3 87½	400 do	66⅝
72000 do	87½	200 do	66⅝
3000 do	87⅝	800 do	c 66⅝
22000 U Pac 7's l g b	77⅞	1000 do	b60 67⅛
1000 do	78	1200 do	s3 66⅞
10000 Un Pac 10's, inc	76½	100 do	b3 66⅞
5000 do	76⅝	800 do	66⅞
5000 do	76⅝	300 do	c 66⅞
1000 Chic & N W s f, x int	102¼	1500 do	67
1000 H & St J 8's, con	92⅝	1900 do	67⅛
1000 C & N W c, ex int	91	600 do	b3 67⅛
1000 Quin & T 1st	91	100 do	67
6000 Chi & RI & Pac 7's	102	200 do	s3 67
1000 N J Cen 1st, n, x in	102½	1900 do	67⅛
1000 Buff, N Y & Erie 1st	93½	100 do	c 67⅛
5000 C, C & I C 2d, x in	73⅝	100 do	67
10000 B, H & Erie 1st	41⅞	6 Erie RR pref	79
20000 do	42	200 M, K & T RR	b c c 40¼
10000 Bur, C R & M 1st	92⅝	200 Mich Cen RR	109⅛
4000 C, C, C & I 1st	102	100 do	109⅛
1000 North Mo 1st m	91½	100 do	109
2000 T, P & W 1st, W Div in	88½	400 L S & M S RR	b c 94¾
5000 Pac RR of Mo 2d	80	500 do	94¾
35 shs Ger Am Bk, x d	102	100 Un Pac RR	b c s3 36⅞
100 Del & Hud Canal	118⅜	200 do	36⅞
400 Con Coal of Md	49	200 Clev & Pitts, gtd	90⅝
59 do	48⅞	60 do	90⅝
200 do	b c 49⅛	200 C & N W pf	91¼
100 do	49⅛	100 do	b c s3 91⅛
100 do	49⅛	100 C & R I RR	b c c 113¼
100 do	49¼	400 do	b3 113⅛
200 do	49⅜	500 do	113⅛
100 Mar L'd & M'g	b30 22⅝	300 do	113⅛
1000 do	c 22¼	100 Mil & St P pf	b c 78⅝
200 do	22¼	100 do	78⅝
200 New Cen Coal	44½	500 T, W & W RR	b c 73⅝
300 do	b c s3 44½	200 do	s3 73⅝
100 do	44½	100 At & Pac pf	b c c 37⅛
100 Am Coal	b c 60	100 do	37⅛
100 Quick M Co	46	100 do	37⅛
100 do	46⅛	100 do	37⅛
100 do	b c 46	500 B, H & E RR	b c 9⅞
100 do	45⅞	200 do	c 9⅞
100 do	45¾	100 do	b30 9⅞
100 do	45⅛	600 do	b3 9⅞
200 Quicksilver pref	57	900 do	9⅞
300 West Un Tel	b c 85¾	500 do	b60 9⅞
200 do	85⅞	800 do	9⅞
100 do	86	400 do	b3 9⅞
1800 do	86⅛	100 do	b10 9⅞
100 do	s3 86	200 St L, K C & N pf	b c 67⅞
100 do	86⅛	100 Chic & Alt RR	b c 115⅛
100 do	s3 86⅛	400 Ohio & M RR	b c s3 48⅞
400 do	b3 86⅛	300 do	48⅞
200 do	86⅛	100 do	b3 48⅞
200 do	86⅛	700 do	s3 48⅞
1600 do	86⅛	200 do	48⅞
100 do	s3 86⅛	800 do	c 48⅞
200 do	c 86⅛	100 Ohio & Miss pf	b c 75
200 do	86⅛	900 C, C & I C RR	b c 40⅛
300 do	86⅛	100 do	b3 40⅛
200 Pac Mail SS Co	b c 73⅝	80 do	40⅛
200 do	c 73⅝	200 do	b c 40⅛
100 do	s3 73⅝		

12:15 P. M.

$10000 US 5-20, c, '65, n	114⅛	$10000 US 5-20, c, '68	116⅛
20000 US 5-20, c, '67	116⅛	10000 U S 5's, 10-40, r	112½
50000 do	b3 116⅛	25000 US 5's, 10-40, c	115⅛
6000 do	b c 116⅛	50000 do	115⅛

12:30 P. M.—Before Call.

100 shs West Un Tel	b3 86⅛	300 shs Un Pac RR	36½
100 do	s3 86⅛	100 T, W & W RR	b3 73⅝
200 do	86⅛	100 do	73⅝
100 do	b5 86⅛	100 Bost, H & E	b5 9⅞
600 do	86⅛	400 do	b3 9⅞
500 do	b3 86⅛	200 do	s3 9⅞
100 do	s3 86⅛	200 do	9⅞
100 do	c 86⅛	800 C & R I RR	c 113⅛
100 do	b7 86⅛	100 do	b3 113⅛
1500 L S & M S RR	95⅛	200 do	c 113⅛
200 Con Coal	49⅛	900 do	113⅛
100 do	49⅛	500 do	113⅛
300 do	49	100 do	c 113⅛
600 N Y C & H R	104⅜	600 do	114
200 do	104⅛	200 do	b3 114
200 do	104⅛	600 do	114⅛
200 do	s3 104⅛	100 do	114
100 do	b3 104⅛	100 do	c 113⅞
300 Pac Mail SS Co	72⅞	100 do	114
100 do	72⅞	100 do	b10 114
700 do	72⅞	100 do	113⅞
100 do	s3 72⅞	800 do	113⅞
100 do	72⅞	200 Ohio & Miss RR	s3 48⅞
100 do	c 72⅞	100 do	b3 48⅞
1100 do	72⅞	300 do	48⅞
100 do	s3 72⅞	600 do	48⅞
200 do	72⅞	1100 do	48⅞
100 Erie RR	b3 67⅛	200 do	s3 48⅞
200 do	s3 67⅛	100 C, C & I C RR	40⅞
900 do	67⅛	700 do	40⅞
700 do	s3 67	100 Atlantic & Pac pf	36⅞
400 do	67	100 do	s3 36⅞
200 do	67	100 do	36⅞
700 do	66⅞	200 do	36⅞
200 do	s3 66⅞	100 do	b3 37
1600 do	67	100 do	b3 36⅞
200 do	67⅛	200 do	s3 36⅞
500 Un Pac RR	b3 36⅞		

Second Board—1 P. M.

300 shs Con C of Md	48⅞	90 shs C, C, C & Ind RR	91
100 do	b c, b3 49	10 do	b c 91⅛
100 Maryland Coal	23⅞	50 do	91
100 do	23⅞	18 New Jer Cen	105
200 New Cent Coal	b c 44⅞	100 do	105⅛
400 American Coal	60	300 C & R I RR	b 113⅛
100 Mar Min pf	b c 22	200 do	s3 113⅛
100 Mar L'd & M'g pf	22	100 do	b3 113⅛
300 West U Tel	b c, s3 86⅛	100 do	113⅛
700 do	86⅛	100 do	s3 113⅛
2200 do	86⅞	500 Del, L & W RR	102
100 do	b3 86⅞	200 do	101⅞
500 do	s3 86⅞	30 do	101⅞
500 do	86⅞	20 do	b c 102⅛
6 Adams Ex Co	96½	100 do	102
20 Am M U Ex	69⅞	100 B, H & E RR	b c 9⅛
60 C & N W pref	91	11 P, Ft W & C gtd	b c 93⅞
100 do	b c, b3 91⅛	50 do	93⅞
300 Pacific Mail SS Co	72⅞	15 Chic & Alt RR	115⅛
200 do	b c 72⅞	21 do	115⅛
800 do	72⅞	50 Chic & Alt RR	pf 116
500 do	b3 72⅞	300 Chic, Bur & Q	b c 119⅛
100 do	b3 72⅞	10 Mor & Essex	91⅛
300 N Y C & H R RR	b c 104⅜	100 N Y, N H & H	b c, s3 142
200 Erie RR	b c 67⅞	100 Ohio & M RR	b c, b3 48⅞
400 Harlem RR	120	500 do	48⅞
400 U Pacific RR	b c 36	100 Ohio & Miss pf	75
100 L S & M S RR	b c, b3 94⅞	600 H & St Jo RR	47⅛
300 do	94⅞	100 C, C & I C RR	40⅞
500 do	94⅞	100 do	b c, c 40⅞
100 do	94⅞	200 do	40⅞
52 Clev & Pitts gtd	b c 92⅞	100 Atlan & Pac pf	b c 36⅞

2 to 3 P. M.

900 shs Con Coal	49	4900 shs Erie RR	67⅞
100 New Cen Coal	s3 44⅞	100 Erie RR pref	b3 80
500 do	44⅞	50 L S & M S RR	94⅞
200 do	44⅞	100 C & R I RR	b3 113⅞
100 do	44⅞	800 do	113⅞
200 Md Coal Co	23⅞	100 M & St P RR	b10 53⅛
500 Pac M S S Co	73	300 C, C & I C RR	40⅞
100 do	72⅞	200 do	40⅞
100 West Un Tel	86⅞	100 do	40⅞
500 do	b3 86⅞	600 B, H & E RR	9⅞
500 do	86⅞	200 do	b10 9⅞
900 do	86⅞	500 do	b3 9⅞
2400 do	86⅞	900 do	9⅞
500 do	b3 86⅞	100 do	s3 9⅞
200 do	b3 86⅞	300 do	9⅞
200 do	b3 86⅞	500 do	10
500 do	86⅞	500 do	9⅞
1600 do	86⅞	100 do	b3 9⅞
1000 do	87	1800 do	b3 10
200 Adams Ex	99⅞	300 do	10
200 do	99	400 Ohio & M RR	b3 48⅞
100 U S Ex Co	78	1200 do	48⅞
100 N Y C & H R RR	104⅜	100 do	s4 48⅞
300 do	104⅞	600 do	b3 48⅞
100 C & N W pf	91½	600 do	48⅞
100 do	s30 91⅛	500 do	48⅞
600 Erie RR	67	20 Ohio & Miss RR pref	74⅞
1400 do	67⅛	29 do	75
1400 do	b3 67⅛	25 N Y, N H & Hart RR	142½
400 do	67⅛	200 Kansas & Tex RR	40½
300 do	67⅛	900 Atlan & Pac pf	36⅞
300 do	s3 67⅛	200 do	36⅞
200 do	67⅛	200 do	36⅞
3000 do	67⅛		

CLOSING PRICES—3 O'CLOCK P. M.

Western Union	87 a 87⅝	N J Central	105 a 105⅛
Quicksilver	45½ a 45½	Rock Island	113⅞ a 113⅞
Quicksilver pf	55½ a 56	St Paul	53¼ a 53⅜
Atlantic Mail	6½ a 7	St Paul pf	78⅞ a 78⅞
Pacific Mail	72½ a 73	Wabash	73⅞ a 74
N Y Central	104⅜ a 104⅝	Ohio & Miss	48⅞ a 48⅞
Erie	67⅛ a 67⅞	Han & St Jo	47 a 48
Lake Shore	94⅞ a 94⅞	Boston, H & E	9⅞ a 10
Union Pacific	36⅛ a 36⅜	C, C & I C	40⅛ a 40⅞
Northwest'n pf	91¼ a 91½		

FINANCIAL.

A.—GAZZAM'S Collection Agency.

Collections made in all parts of the United States by suit in State and United States Courts, and by bankruptcy proceedings.
Reliable correspondents throughout the country.
New York office, 229 Broadway.
Charges moderate and at regular rates.
References by permission:—
Messrs. Woodruff, Morris & Co., 541 Broadway, N. Y.; Messrs. Johnson, Burns & Co., 450 Broadway, N. Y.; Sayres, Brown & Corlies, 62 Walker street; Messrs. Bamberg, Hill & Co., 475 Broadway, N. Y.; Mr. Nathaniel Hayden, President of the Chatham National Bank, N. Y.; Mr. Philip Bissenger, President German Savings Bank, N. Y.; Messrs. Lockwood & Co., Bankers, 94 Broadway, N. Y.; Hon. Joseph C. Butler, President Lafayette Bank, Cincinnati, Ohio; Messrs. James T. Brady & Co., Bankers, Pittsburg, Pa.

AT REASONABLE RATES—MONEY ON LIFE AND Endowment Insurance Policies; also on Bonds and Mortgages; Insurances of all kinds effected with best companies. J. J. HABRICH & CO., 119 Broadway.

AN EXECUTOR WILL LOAN ON MORTGAGE $100,000 for a term of years; no bonus; New York city Property; sums to suit. Address PRINCIPAL, box 2,635 Post office.

A.—UNION LOAN AND REAL ESTATE AGANCY.
C. K. DEUTSCH & CO., Managers, 285 Broadway, will loan on first class Property in New York, Brooklyn, Jersey City or the country in sums from $5,000, $10,000, $15,000, $20,000, $25,000 to $50,000. Loans on first class Stores, private Dwellings in New York and Brooklyn are solicited. We also have $250,000 estate money to loan on first class city Property. Second Mortgages on New York and Brooklyn Property wanted.

A.—TRUST MONEY TO LOAN AND BUY FIRST class Mortgages on city real estate, in sums to suit, without bonus. Address COUNSELLOR, box 2,681 Post office.

BUSINESS MEN IN DIFFICULTY, OR THOSE DESIROUS of increasing their trade can be furnished with negotiable paper for any amount by addressing confidentially ACCOMMODATION, box 104 Herald office.

CASH ADVANCED ON STOCKS, LIFE POLICIES, Furniture, Pianos, Valuables, Diamonds, Miscellaneous Securities; Commercial Paper negotiated; Storage. JAMES CAGNEY, Auctioneer, Real Estate and Loan Broker, 531 Hudson street.

FOR SALE—TEN SHARES OF PAR INSURANCE Stock. For particulars address I. A., Herald office.

GOLD BONDS, First class.
St. Louis City Water Loan.
Principal and interest payable in gold at Bank of Commerce. This is an excellent time to exchange government Bonds and get a first class security paying a much larger income. For sale by DREXEL, MORGAN & CO., 53 Exchange place.

HASKINS & BRAINE, Stock and Gold Brokers, 11 Broad street.
Stock Privileges a specialty.
Puts, Calls and Double Privileges on all active stocks. Persons with small capital will find this a safe method of speculating. Explanatory circulars, with references, mailed on application.

HOWES & MACY, BANKERS, 30 WALL STREET NEW YORK, OFFER THE SAME FACILITIES TO DEPOSITORS AS INCORPORATED BANKS, AND ALLOW INTEREST ON DAILY BALANCES AT THE RATE OF FOUR PER CENT.

LAPSLEY & BAZLEY, 47 EXCHANGE PLACE, MAKE Stock and Gold Privileges a specialty. No margin or interest on these contracts. No risk beyond amount invested, and that can be small. $100 will purchase a 30 or 60 days' Privilege for 100 shares stock; $125 will purchase a privilege for 50,000 gold. Particulars and quotations at our office. Explanatory circulars mailed to any address.

MONEY TO LOAN ON FIRST CLASS CITY PROPERTY AND TO BUY GOOD FIRST AND SECOND MORTGAGES. D. PHŒNIX INGRAHAM, NO. 4 PINE STREET, BASEMENT.

MONEY TO LOAN—ON BOND AND MORTGAGE, ON first class Real Estate in this city; Bonds and Mortgages bought. Apply to JOHN T. IRVING, 24 Pine street, third floor.

MONEY TO LOAN ON FIRST MORTGAGE—IN SUMS of $5,000 upwards, on first class Dwellings, Stores or Tenements in this city. Principals only apply to W. H. HAYES & SONS, 81 Cedar street.

OFFICE OF THE ST. NICHOLAS INSURANCE COMPANY, 166 Broadway, New York, January 29, 1873.—The usual semi-annual dividend of five per cent has been declared, payable February 1, 1873.
V. DU BOIS, Secretary.

SIXPENNY SAVINGS BANK, Astor place.
Notice.—The 39th dividend of this bank, at the rate of six per cent per annum, will be credited to the depositors thereof on and after February 1 and draw interest thereafter as capital. Money deposited up to the 10th of February will draw interest from the 1st of that month.
N. B.—This bank has paid 117 per cent in 19 years on all deposits over $3.

SAVINGS BANK CHARTER.—F. H. B., ADVERTISER in last Sunday's Herald, can obtain charter by addressing E. J. P., box 3,682 Post office, or by calling at 17 Beach street.

SECOND MORTGAGES WANTED—TO THE AMOUNT of $200,000; money to loan on first mortgage; first and second mortgages bought.
ANFENGER & EHRENREICH, 33 Pine street.

THE COUPONS DUE FEBRUARY 1, 1873, FROM first mortgage bonds of the Syracuse and Chenango Valley Railroad will be paid by the First National Bank of New York.

WANTED—FROM $50,000 TO $100,000 WORTH OF New York or Mount Clair Railroad Second Mortgage Bonds or Stock. DEMAREST & WHITLOCK, No. 1½ Park place, New York.

WE HAVE AI APPLICATIONS ON IMPROVED CITY Property for two sums of $4,500, one of $17,500 and one of $25,000. E. H. LUDLOW & CO., No. 3 Pine street.

WANTED—A LOAN OF $100,000 ON IMPROVED real estate in the city, worth more than double the amount of loan; bondsman rated first class. Address F. W., Grand Hotel, corner Thirty-first street and Broadway.

WANTED.—TEN OR FIFTEEN THOUSAND DOLLARS advanced on goods having ready sale; investment and interest made satisfactory. Principals only dealt with. Address H. K., No. 2 Broadway, room 14.

$1,000.—BROOKLYN SECOND MORTGAGE for sale or exchange; half cash, balance merchandise; furniture preferred; also for sale, $3,000 second mortgage; liberal discount. Address PHŒNIX, box 100 Herald office.

FINANCIAL.

A.— $300,000,000
UNITED STATES FIVE PER CENT FUNDED LOAN.

Principal redeemable at par after 1st May, 1881, in United States g