earthquake, sent its vibrations over a vast extent of country; but as it had to penetrate the solid rock of a sound national credit the effects of the shock would be only momentary, nothing more. Confidence once restored in Wall street—a thing which must come about in the course of three or four days—business would resume its usual condition. Meantime, it could not be denied but that trade suffered. Just now people were unwilling to contract obligations without knowing exactly how and when they could be met. A return of confidence in Wall street would restore it in commercial circles.

JOHNSON BROTHERS, BROADWAY.

The representative of this firm was full of hope, and expressed his confidence that the existing crisis in Wall street finances would last only a few days at most. The sales of the house had not in any way diminished. Ladies would be dressed—there is no getting around that—and they came now to shop with as good a roll of greenbacks as before the panic began. In fact, trade seemed rather better within the last few days. Country customers were also liberal in their orders. Wall street is not the United States. Stocks may tumble, brokers and bankers go up, but the general healthy tone of business throughout the country would maintain itself in spite of all that. During the time of the great fires in Chicago and Boston trade was much more affected than now. Then, indeed, people made a poor mouth; for there was actual suffering. Homes were made desolate and families burned out; left on the street without a penny. That is not the case now. The suffering is only fictitious, and it matters not who wins or loses in Wall street the absolute amount of money in the city is the same. Still, when there is anything wrong in Wall street—the focus of our great financial transactions—it must be temporarily damaging to trade. It is rumored this afternoon that things are much quieter on the street, and there is no doubt but the excitement will soon tone down. So far as general business is concerned any evil effects it may have sustained by this not unexpected excitement will wear off in a few days.

W. AND J. SLOANE, BROADWAY.

A member of this strong house says that since the commencement of the Wall street excitement their business has suffered no decrease. "Judge for yourself," said the gentleman, directing his glance among the groups of busy purchasers scattered about the great establishment, intent on driving hard bargains with accommodating salesmen. "It amounts to little or nothing, after all, whether half a dozen brokers and bankers fail or not. If they have not got the funds some one else has, and business will be just as good as though the broken ones had flourished. There seems to be entire confidence in our present banking system; and that of itself will in no small degree assist in warding off any greater evils than those comparatively light ones suffered within the last few days.

ELDRIDGE, DUNHAM AND CO.

Mr. Eldridge, of this firm, says that his house has suffered nothing since the beginning of the present Wall street panic. Their establishment is just as full of customers, and orders come in regularly from the country as before the failure of Jay Cooke & Company was reported. The success or failure of speculators in inflated stocks cannot make or mar the general prosperity of the country. Our bases of trade are too firm to be moved by every "tempest in a teapot" among the Wall street folks. It is true that our large banking concerns handle a vast amount of capital; but, after all, stocks and bonds are only representatives of wealth, and in a politico-economic sense it matters not who possesses them, so that the presence of the wealth of which they are the symbols be there. The railroads, canals, farms, cattle and agricultural products cannot take wings to themselves, and while they do not diminish the national wealth cannot decrease. The present Wall street excitement is only temporary and local.

VALENTINE & CO., BROADWAY.

Mr. David Valentine, of this firm, opines that the great business failures in Wall street will have little or no evil effect on trade generally. The fashions are changing, and now the ladies want long dresses instead of short, as lately used; and everybody knows, who understands anything about women, that when they want dresses the stuff must be had, come from where it may. The city and country orders of the house are in no way diminished since the outbreak of the Wall street madness. Here (pointing to a customer) is a gentleman all the way from Illinois. The firm have sold him a very large bill to-day. He does not feel the effects of the panic. The greenback in his pocket is of a uniform value all over the States. If this were not so then we might fear a panic; but our well regulated currency system has placed it beyond the power of a few or many local bankers to injure much the march of prosperity which distinguishes the present epoch in our national history.

EFFECT ON OUR SECURITIES ABROAD.

In order to ascertain the probable or actual effect the suspensions of Jay Cooke & Co. and Fisk, Hatch & Co. would exercise on American securities in foreign markets, a HERALD reporter called at the offices of several of the European bankers having branches in this city. There seemed to be a general inclination to say nothing about the European markets or the standing of our securities, nearly all the bankers that were called upon stating in positive terms that they knew nothing of the quotations, and were as anxious to know what was going on as was the reporter. Others were too busy and begged to be excused, while a third class spoke of how the markets were varying, and of the probable ultimate result of all the financial commotion here in reference to its connection with the European markets. Among the last-named class was Mr. Elliott, of

THE FIRM OF DUNCAN, SHERMAN AND CO,

He said substantially that the financial commotion was local; it certainly was felt to a greater or lesser degree all over the country, for the reason that it made money tight. Regarding its effect on government securities in foreign markets, he said there was no danger to be apprehended on the score of their depreciating, for the indications of to-day showed that "governments" were firmer than they have been for some days past. The effect the crash had was of a secondary nature. The crash had created a fall in the value of certain railroad stocks and bonds, and a consequence of this was a desire on the part of English capitalists to invest in good American railroad securities when they were quoted low.

Mr. French, the manager of the New York branch of

THE FIRM OF COOKE, M'CULLOCH AND CO.,

was waited upon by the reporter. He said that governments were firmer to-day than they had been for some time, with little or no variation in the quotations. In regard to the investment of foreign capital in American railroad and other securities, he made the same statement as Mr. Elliott, with the addition that, as the Gold Room was closed, it was difficult, if not impossible, to buy exchanges on London or any place else. The money being forthcoming, it was next to impossible to get the stocks and bonds, and they remain on the market. In his opinion, if the room were not soon opened it would be found necessary to import gold to purchase stocks with.

The reporter also called on Mr. Morgan, of the firm of Drexel, Morgan & Co., and on Mr. Brown, of the firm of Brown Brothers & Co. They were unprepared to give any statement as to how the European markets were affected, as they had received no advices and knew nothing save from rumor.

INSURANCE INTERESTS NOT AFFECTED.

A HERALD reporter had a conversation with several important insurance men yesterday afternoon and from them learned that their interests were not in the least affected by the crash. There was a certain connection between them and the money market, but it was so remote as to be more in theory than in reality.

THE CITY FUNDS AND WHERE THEY ARE DEPOSITED.

The Chamberlain's weekly statement shows:—

September 13, balance in Treasury	$1,664,880
September 20, receipts for the week	364,658
September 20, payments during week	737,542
September 20, balance on hand	1,291,996

This amount of balance is deposited, Mr. Whittemore, the Assistant Chamberlain, reports, as follows:—

Manhattan Banking Company	$300,000
Irving Bank	100,000
German American Bank	200,000
Merchants' Bank	691,996
Total on deposit	$1,291,996

The equity money, deposited by order of the Court in the custody of the Chamberlain, is in the old New York Life and Trust Company, the United States Trust Company and the Fulton Bank. Not a dollar, it is asserted, is in the Union Trust Company or Bank of the Commonwealth, suspended.

THE CRISIS IN THE COURTS.

It could not be otherwise than that in one way and another various complexities growing out of the pending financial disturbances should present themselves in the Courts. For some time receiverships, attachments and injunctions will doubtless be the order of the day, and, of course, the Courts are the only medium through which they can be obtained.

Opening the ball in the Courts was the appointment of Mr. Wesley as receiver of the Union Trust Company, as heretofore announced. Mr. Wesley has evidently gone to work in earnest. Promptly on the opening yesterday of Supreme Court, Chambers, Judge Fancher on the Bench, he took the initiatory steps for an action against Mr. Charles T. Carleton, the alleged defaulting Secretary of the company. As a starting point application was made for an injunction restraining him from taking away certain tin boxes or meddling with their contents, which was granted.

Later in the day came in before the same Judge an application for an attachment against the property of Mr. A. D. Williams to the amount of $459,518 90. The application, which was also granted, was made on behalf of the Bank of North America. It is claimed that this amount was borrowed from the bank on Saturday last with the understanding that it should be returned on the same day.

Hardly had the above attachment been granted when application was made for the granting of a similar document against the property of the People's Union National Bank, now in this city. The object of the application, which was granted, was to secure an alleged indebtedness by this bank in the sum of $10,000 to the Grocers' National Bank of this city.

AN ERROR.

Some misapprehension had existed regarding a paragraph in the HERALD on Saturday, which was interpreted by some persons to mean that Mr. W. E. Connor, a broker who suspended on Friday, was the cause of the suspension of Theodore Berdell & Co. These firms had no connection together and were in no wise responsible for each other's misfortunes.

THE PRODUCE EXCHANGE.

A despatch was sent over the stock indicator yesterday to the effect that transactions at the Produce Exchange were at a complete standstill in consequence of the want of ready money.

THE BROOKLYN BANKS.

What the Presidents of the Various Monetary Institutions Say on the Subject.

There was some uneasiness, as was anticipated, among the small depositors in the Brooklyn banks yesterday. The panic which so convulsed the financial world of Wall street reached the community of churches, to a certain degree, and caused the bank officials to prepare for the worst in the way of "a run." A meeting was held by the presidents of the banks, and it was resolved to stand firmly by each other, and in the event of "a run" upon any one bank it should be the duty of the others to come to the rescue. It was further determined to require thirty days' notice from depositors before permitting them to draw any money. The business of these banks is strictly domestic business, and they are not interested in Wall street speculations. At the Nassau Bank, Court street, near the City Hall, business went on as usual, and depositors were apparently free from uneasiness. The surplus of this institution, it is claimed, is $200,000; deposits are about $1,500,000. The bank stock is worth 165.

THE MECHANICS' BANK,

Daniel Chauncey, President, corner of Montague and Court streets, was not molested in any form by panic-stricken people. The President stated that the action of the United States Treasurer in issuing greenbacks for government bonds will have the effect of relieving the pressure in New York and in restoring confidence throughout the country. He considered that the action of the savings banks of New York in closing their doors and availing themselves of the thirty days' clause in their charters has had a tendency to excite public feeling."

"The Brooklyn banks, Mr. Chauncey said, have no brokers' accounts and so cannot be effected."

THE NATIONAL CITY BANK,

President J. J. Studwell, was as quiet and regular in the mode of conducting business as usual. There were no unusual demands, nor was any trouble anticipated by the President. The capital is $300,000 and the surplus $350,000.

There was no run on the

DIME SAVINGS BANK,

Brooklyn Savings, nor the South Brooklyn Savings Bank, and their respective directors are confident of weathering the storm.

THE FULTON BANK SOLVENT.

The President of the Fulton Bank, Mr. Alexander G. Johns, stated to a reporter of the HERALD yesterday that the statement published in a blanket sheet of New York affecting the standing of the bank was false in every particular. He said that there had been no run on the Fulton Bank, nor was there any feeling of insecurity among depositors upon the subject as far as could be learned. It was not true that the City Treasurer had been instructed, because of the panic in Wall street, to withdraw the city funds from the bank. There are about $200,000 of city money on deposit here. The report that the original capital of the bank was sunk in an investment in Georgia bonds was also declared false. Mr. Johns stated that they held $35,000 of Georgia bonds, but that the surplus of the Fulton Bank would double the indebtedness of the bank, even if every one of the Georgia bonds were valueless. They are perfectly solvent and can pay readily every dollar. General Benjamin F. Tracy, who is one of the directors, stated that they could pay $2 for every $1 they owe.

LONG ISLAND SAVINGS BANK.

A HERALD reporter visited the Long Island Savings Bank, situated on the corner of Fulton and Boerum streets, Brooklyn, yesterday afternoon, shortly after banking hours, and being shown into the presence of the urbane President, Mr. James M. Seabury, questioned that gentleman concerning the condition of the institution, as follows:—

"Is it true that the Long Island Savings Bank has determined upon taking advantage of their charter with regard to requiring thirty days' notification in advance of all depositors desirous of withdrawing their funds?"

"Yes, sir; such is the case. We find it necessary to avail ourselves of the privilege of the charter at this panicy period. It is absolutely necessary, for this reason. We cannot get hold of the small bills and currency, and consequently are unable to make payments. Our securities are the very best possible, being of the highest value; but we cannot convert them into money just now. For the life of me, I cannot tell what has become of all the currency. Four days ago no one would have dreamt of such a sudden and mysterious absorbtion of bills of small denominations. In our safe we were wont to have many thousand dollars in 'ones,' 'twos,' 'fives' and similar bills, but they have all gone."

"All the banks are in about the same predicament, I presume—hard up for small change?"

"So it appears; and we are only following a wise precedent, I think, when we require thirty days' notification. In New York, I understand, five-eighths of the savings banks have adopted this policy. This morning we sent $80,000 worth of government bonds, '81's,' to the United States Sub-Treasury in New York to get currency for them; but it was no go; not a dollar could we get there. At one bank we were offered $20,000; but as they were in notes of the denomination of $1,000 each, they would not be available for the payment of depositors. Change is what we want."

"May I ask you whether your 'thirty-day regulation' applies to 'special deposits,' upon which you pay four per cent? Do 'special depositors' come within the meaning of the charter in the present instance?"

"Certainly. All depositors must wait until we get the money for them. I am informed that the Old Brooklyn Bank, corner of Concord and Fulton streets, was bothered so much by nervous people running there for their money that they shut the doors about ten o'clock and would allow no one to enter. Foolish people! They lose the interest on their money by withdrawing their deposits. This excitement cannot last long. There was really no run on this bank, and we anticipate none."

"Suppose that the present tightness in the money market should relax in the course of a week, would you still adhere to the thirty-days' regulation?"

"By no means. As soon as the panic subsides we will resume the wonted order of things. Meanwhile our depositors are perfectly satisfied and secure."

THE EXCITEMENT IN TRENTON.

The excitement over the financial crisis in Trenton, N. J., was more intense yesterday than at any time since it first broke out. The entrance to the Saving Fund Society's building, on Green street, was jammed by a large and excited crowd of depositors an hour before the regular time of opening that institution, who came thither to draw out the funds deposited by them. In consequence of the sudden and unexpected run made upon the bank, the officers had to issue a notice that they were compelled to enforce the tenth section of the bylaws, which provides that two weeks' notice must be given before any moneys can be paid out. This had a most perceptible effect on the throng of depositors, and therefore necessitated them to take their exit from inside and around the bank and form in groups on the streets, where they discussed the present status of the institution for some time before they dispersed. Several were heard to say that the bank was as sound as a gold dollar, and that when the excitement would blow over things would settle down to their normal condition. According to the annual statement, made on the 1st of last January, the assets amounted to $724,643 30 at that time, and the surplus fund was $27,701. The cash in bank was then stated to be $27,727, and the balance of the assets is invested in United States and New Jersey bonds and other good collaterals. Caleb S. Green is President, and Benjamin Fisk, G. A. Perdicaris and other wealthy men are the managers.

It is reported on good authority that the Mechanics' National Bank of this city will lose $40,000 owing to the failure of Fisk and Hatch and $70,000 on account of balances with the Bank of Commonwealth. The First National Bank and the Trenton Banking Company are more or less involved with some of the New York failures. Whittaker & Skirm, chain makers, have temporarily suspended for the benefit, it is said, of the Trenton Banking Company.

THE FINANCIAL FLUTTER IN WESTCHESTER.

Nothing visible on the surface at least has thus far appeared to disturb the financial status of the savings banks and other monetary institutions in Westchester county, with but a single exception. The directors of the Westchester county Savings Bank at Tarrytown, one of the oldest and most popular in the county, having for its president Mr. Frank Vincent, an experienced New York financier, anticipating any possible feeling of uneasiness on the part of its depositors, held a meeting yesterday afternoon, at which it was resolved that they would avail themselves of their chartered right in giving thirty days' notice before paying their depositors.

THE DAY IN PHILADELPHIA.

Wild Rumors on 'Change—Signs of Better Times Followed by Disaster—Failure of Two State Banks—The Keystone and the Citizen's Closed.

PHILADELPHIA, Sept. 22, 1873.

On Sunday the startling developments of the past week was the universal theme of conversation, all the hotels and public resorts generally wearing aught but their accustomed solitude and silence. The rumor of the failure of Jay Cooke's London house caused all the numerous sympathizers of the banker to entertain the gloomiest forebodings, and their faces were only brightened to-day when the rumor met with contradiction.

Upon my arrival at the street this morning the most ridiculous rumors were afloat, one of which was to the effect that Commodore Vanderbilt had failed, the origin of the rumor being in the story that the Commodore had refused to loan the $10,000,000 conditionally promised to the Union Trust Company. Ridiculous as this rumor was, it really met with the ready credence of many parties upon the street, and to clinch it, along came a telegram that the banks of New York were numerously suspending. Soon after another came that all the banks had really closed. This news swept the street like wildfire, and for the moment the universal opinion seemed to be that the financial ruin was beginning to extend its proportions and fasten its claws upon the general business interests of the country. Hastening into the nearest banking house I inquired of the firm whether the telegrams were true or not, and was informed that they were

BEYOND A DOUBT CORRECT.

I next sought Mr. Drexel, and during my interview with him I was assured that the telegram should not be credited for a moment, because he had just received authentic information that such was not the case. He said that, in his opinion, everything upon the street was gradually clearing up, and that he thought all future developments must be in the direction of a more wholesome condition of financial affairs.

I was informed in Mr. Drexel's office that Pennsylvania Railroad stock was selling at 47 and 48, Reading at 49¾, and Lehigh Valley at 58 and 59. Hence all reliable stocks are selling at about their usual rates, and their department may be regarded here as safe, easy and quiet. Thus far

NO NEW FAILURES

have been announced, and the run upon the Fidelity and other institutions of a similar nature have very greatly diminished. I have visited several of the bankers' offices which were closed last week, with the view of obtaining, if possible, their different statements, which, in many instances were to have been ready by banking hours this morning. In every instance I was informed that they were not yet made out, nor could I receive any satisfaction as to when they would be. In face of this it is evident that the financial affairs of many houses are in a state of greater perplexity than was first imagined, and that the statement will not be made much before the close of the week, if they are ready even then. Still, if no houses go under to-day things will no doubt assume a brighter appearance, and wild-cat railways and securities will at last find their actual level. The only doubt entertained among Philadelphia bankers seems to be that foreign capital will be reluctant to involve itself in future in American railroads. I have been among the banks and banking companies, and have been assured that the worst is no doubt over; indeed, every party that I have interviewed, has made use of remarks directly consistent with that which I have quoted above from Mr. Drexel.

Judge Kelly says that had a liberal amount of money been released from the Treasury during the gradual fulfilment of contracts, this sad catastrophe could have easily been averted. He says, further, that even so great a thing as the immediate release of $44,000,000 could not rebuild the wrecks with which the country is strewn, but that it might restore public confidence. Judge Kelly says, also, that he believes the next Congress will remove certain

RESTRICTIONS IN THE PRESENT BANKING LAW,

and that it will devise means of giving greater flexibility to our currency.

Mr. Edward Robbins, a well-known Third street broker, says that had not the Fidelity so bravely weathered the storm four-fifths of the banks in town would have been obliged to suspend.

Mr. Lewis, Chairman of the Clearing House committee assures the public that the Clearing House here will not be necessitated to resort to an action like that instituted in New York, and that there will be no meeting to-day.

Failure of the Keystone and the Citizens' Bank.

PHILADELPHIA, Sept. 22, 1873.

Despite the assurances given above, the day closes with two additional suspensions—one of the Keystone Bank and the other of the Citizens' Bank. The Keystone Bank is located on Chestnut street, is a State institution, and about one year ago its assets and liabilities were shown by the Auditor General as $636,427 17. Of the former were discounted bills and notes amounting to $430,000; mortgages, valued at $42,800; real estate, attended with an expenditure of $50,330, and $39,771 due from solvent institutions. Included in the list of liabilities at that date were $197,000 in capital stock; actually paid in, $334,946 in deposits; $557,492 due to other banks, and a surpus contingent or sinking fund of $46,900. While the authorized capital of the Keystone was $400,000, the bank had on hand good

SECURITIES TO ANY AMOUNT,

and suspended because it could not secure bank bills in sufficient quantities to meet the present extraordinary demands. The National banks this morning were to have furnished certain amounts in currency, instead of which they simply sent their checks. For every check offered to-day the officers could furnish abundant securities and they seem to think that they can meet the emergency with currency in the morning. The Citizens' Bank is also a state institution, the authorized capital of which is $500,000. The Citizens' has stood the storm manfully for the last few days, and on Saturday paid out over $100,000. This amount exceeding that of ordinary occasions by about $70,000.

THE CITIZENS' BANK

entertains no good feeling towards the national banks, and the President, Mr. Keim, declares that they are the cause of the failure, inasmuch as they threw out the checks of the State banks whenever they were presented. The Citizens' usually deposit their country checks with the Girard National Bank, which institution, instead of cashing them as usual, last Saturday returned them. The officers, believing that there was an effort being made upon the part of depositors to drain the banks, notified them that no more money would at present be paid out. The State banks seem to find it almost impossible to stand through the struggle, while, on the other hand, the nationals find no difficulty whatever in doing so. There have been three failures in State banks since last Saturday morning, and the public, under the circumstances, may well feel alarmed concerning the solidity of the rest of them.

As the result of a meeting held to-day by directors of the

UNION BANKING COMPANY,

which suspended last Saturday, the following card appears upon the door:—

Payments of notes, drafts, &c., lately held here, can be made at the Grand National Bank.

Thus each day appears to add new victims to the wreck, and the warm assurances of the morning seem to be regularly supplanted by the disastrous announcements of the afternoon.

BANK SUSPENSION IN PITTSBURG.

The Result of a Sensational Despatch—The Security Trust Company and the House of James T. Brady & Co., Suspend—No Panic and No Uneasiness Felt.

PITTSBURG, Pa., Sept. 22, 1873.

The effects of the financial flurry in New York reached here this morning and resulted in the suspension of the banking house of James T. Brady & Co. and the Security Trust Company. The first named are private bankers and have been dealing extensively in railroad and other stocks. About ten o'clock the following placard was strung on the door of their banking house on Fourth avenue:—

As the result of falsehoods published in regard to this bank, causing a run on it, we have suspended.

Mr. Brady assigns as a reason for the run which caused his suspension the publication of a sensational telegram by the Associated Press to the effect that he was involved with Jay Cooke & Co. Creditors of Brady & Co. will meet in a day or two, when Mr. Brady will present a statement which, it is thought, will put the affairs of the bank in

A MUCH BETTER LIGHT

than they are at present.

As soon as the suspension of Brady & Co. was announced attention was directed to the banking house of the Security Trust Company, nearly opposite, of which Mr. Brady is Vice President. Its doors were soon closed, but no notice of any kind was posted outside. About half-past eleven a depositor gained admittance and presented a check for $1,000, and asked that it be cashed. The check was not cashed, but the teller informed the gentleman that they "had lots of money to pay all checks presented; but they were afraid, in consequence of Mr. Brady's break, that there would be a big run on them, and in consideration of that fact they thought it more prudent to shut the doors." The officers say the bank will open for the transaction of business by Thursday. The suspension of these two institutions created but

A RIPPLE OF EXCITEMENT,

which died out very rapidly, and there was nothing bearing the faintest resemblance to panic. It was remarkable with what indifference the general public received the intelligence of these failures. It is evidence of the confidence that is reposed in the stability and solvency of the banks of Pittsburg. It is said that the deposits to-day have exceeded those of any day for the past week. It was whispered that the bank presidents would hold a conference and decide on standing by all banking institutions which were in a condition to furnish collaterals; but finally it was concluded that there was no need of such a meeting or such action.

CONDITION OF THE SOUTH.

The Financial Crisis a Real Blessing in Disguise—"Go Ahead with Business"—Reports from Cotton Centres.

RICHMOND, Va., September 22, 1873.

After the lapse of five days since the commencement of the financial panic in New York its effect has only been felt here and in the South by a general tightness of money. For the past three or four days the banks have been careful about discounting, apprehending as they did a run upon them. But as the despatches and private advices from New York become more assuring, they readily took up all good paper presented, and to-day none of that character was refused. A bank director here has a letter from New York which advises the tobacco manufacturers to

GO AHEAD WITH BUSINESS

that the legitimate commerce of the country has not been affected by the panic, but on the contrary the failure of the brokers will remit to trade an immense amount of money hitherto employed in stock speculation.

The Gallego flour mills and the Tredegar Iron Works are curtailing operations temporarily on account of the tightness in the New York money market. There have been no failures or losses so far. The following are

DESPATCHES FROM THE SOUTH:—

NORFOLK, Va., Sept. 22, 1873.

The returns of this summer's produce being nearly in, and but little cotton gone North, there is no uneasiness felt in this city. Norfolk was not affected by Black Friday, and the feeling is that it will not be by this trouble. Everybody feels confident and hopeful.

WILMINGTON, N. C., Sept. 22, 1873.

The effect of the crisis is felt here only in the general stringency of the money market and depreciation of commercial products. Strained rosin has fallen from $2 60 to $2 30; spirits turpentine from 39c. to 36½c.; cotton from 19c. to 17c.; and crude turpentine from $3 55 to $3 10. There were sales to-day at the above figures, but the transactions were light. But very little money is in circulation and there are but few buyers even at the decline. The banks will not discount a dollar; in fact, are not only holding on to all in hand, but are straining every nerve to get in what they have out. They allow but few renewals of paper, and only in exceptional cases. They seem to be preparing for a possible run on them, although nobody anticipates such a thing. Everything in commercial circles is very quiet. There is but little excitement, and not the slightest approach to a panic. The only run here yet has been of one man on one bank.

CHARLESTON, S. C., Sept. 22, 1873.

The financial crash had no effect here except to cause a suspension of the cotton and shipping business on account of the inability to negotiate New York exchanges. The general feeling is that the wiping out of some few large speculative houses in New York will be a blessing to the legitimate trade of the country.

AUGUSTA, Ga., Sept. 22, 1873.

The crash in New York has curtailed operations in cotton and prices have declined. Financial circles are not affected by the failures, except so far as to cause a stringency in the money market. The effect causes embarrassment at the beginning of the cotton season. But this is regarded as only temporary.

SAVANNAH, Ga., Sept. 22, 1873.

The financial crash has had the effect of depressing the cotton market, owing to the difficulty in negotiating exchange. Business is very quiet and money scarce. There are no failures.

THE EFFECT ELSEWHERE.

Run on the Albany Savings Banks.

ALBANY, N. Y., Sept. 22, 1873.

There was quite a run on some of the savings banks here to-day. The Albany Savings Bank paid out $50,000, the Home Savings Bank $6,000 and the National $12,000. At two P. M., when the banks closed, there was a better feeling prevailing, and it is thought the run is now over.

Financial Matters in Buffalo.

BUFFALO, N. Y., Sept. 22, 1873.

Everything in financial and commercial circles is quiet here to-day. The banks are acting very cautiously, taking care of their regular customers only. There have been but few sales on 'Change this morning. Grain is moving in large quantities as usual.

H. W. Burt & Co., private bankers and brokers, closed this afternoon. Their suspension caused no undue excitement outside of their private depositors. Financial matters are feverish, but business men and brokers appear firm and confident that no serious embarrassment will be experienced here.

The suspension of H. W. Burt & Co., private bankers and brokers, is considered to be only temporary and occasioned by the failure of their New York correspondents to pay currency for their drafts, for which ample securities were held. The business of the house is principally among large operators and causes but little embarrassment. The house has the confidence and sympathy of the general public. Since the failure of Burt & Co., the editor-in-chief of the Buffalo *Commercial Advertiser* visited, in person, every bank in the city, and in a local postscript in the last edition says:—

The banks of discount, without a single exception, appear to be doing the usual amount and kind of business. In several cases they had received more money than had been paid out in checks. All the officers feel confident of their ability to stand any pressure that is likely to occur.

In conclusion, he says:—

The local financial situation, if changed since the morning, is changed for the better, and fully justifies the confidence expressed in our editorial articles.

Run on the Chicago Banks.

CHICAGO, Sept. 22, 1873.

There is considerable of a run upon some of the banks here to-day, but they are adhering to the resolution adopted yesterday to fall back upon the thirty and sixty day rule, and are only paying on sums of less than $100. The largest assemblage appears to be gathered at the States Savings Institution, but so far the crowd has been very quiet and orderly. The latest reports, public and private, from New York, appear to have had the effect to lessen the anxiety which was manifested this morning among many bankers and business men.

The Day in Baltimore.

BALTIMORE, Sept. 22, 1873.

The effect of the financial situation has been less apparent on the street to-day, but has been more marked in the dullness in trade circles. Although the feeling here is that the worst is over, yet business men prefer inaction until the skies are clearer and the future more certain. There was no excitement in money institutions and no more than the ordinary pressure upon banks and bankers. An attempt to create a scare was made by the announcement on the street this morning that the officers of the associated banks would hold a meeting at the Clearing House to consider the situation, but it was promptly denied on authority and the momentary excitement was quieted. There was no pressure to sell and the demand for money was slight. High rates prevailed, but those who chose to pay them were able to obtain the funds.

COMPTROLLER'S RECEIPTS.

Comptroller Green reports the following amounts paid yesterday into the city treasury:—From

BUREAU OF COLLECTION OF ASSESSMENTS.	
Assessments for street openings and improvements and interest	$1,606
BUREAU OF ARREARS.	
Arrears of taxes, assessments and interest	3,267
BUREAU OF CITY REVENUE.	
Bond and mortgage and interest and market rents	1,687
DEPARTMENT OF PUBLIC WORKS.	
Water rents and penalties	1,220
MARSHAL'S OFFICE.	
Licences and fines	88
District Court fees	48
City Record, sales of	12
Total	$7,930

ARRESTED FOR EMBEZZLING.

BRIDGEPORT, Conn., Sept. 22, 1873.

Ed. B. Leavenworth, aged twenty-four years, employed as janitor in the Post Office at this place, was arrested on Sunday morning on charges of opening letters and stealing money therefrom. He confessed that he had been carrying on the business for some three weeks, during which time he had opened a large number of letters and stolen money to the amount of $12. Upon being arraigned by United States Commissioner M. W. Seymour this morning Leavenworth waived an examination and was bound over in a bond of $2,000. In default of bail he was committed to the county jail.

DEERFOOT DRIVING PARK.

The Fall Trotting Meeting—Closing of Purses Last Night—The Events and Entries.

The several purses offered by the management of the Deerfoot Driving Park for the fall trotting meeting, set down for September 30, October 1 and 3, closed last night at Baldwin's, Main and Plymouth streets, Brooklyn. The attendance of drivers and owners of trotting horses was very large. The following are the events and the entries:—

FIRST DAY—TUESDAY, SEPTEMBER 30.

No. 1—Purse $300, for horses that never beat three minutes; $175 to the first, $95 to the second and $30 to the third horse.

Owner's br. m. Wicklow Witch.
L. S. Sammis' blk. g. Scar Faced Charley.
D. Blauveit's br. m. Bessey.
Z. E. Carpenter's blk h.
G. Waldron's gr. g. Charley.
A. J. Feek's b. m. Sadie.
J. Evans' b. m. Mag.
J. Evans' s. g. Joe.
John J. Baker's b. m. Guinare.
George Wright's br. g. Philo Weil, Jr.
J. H. Phillips' gr. m. Flora.
Dan. Mace's blk. s. Young Fillingham.
Ben. Mace's s. m. Wasburn Maid.
John Murphy's b. g. Everett Ray.
Thomas Ogle's b. m. Richmond Girl.

No. 2—Purse $500, for horses that never beat 2:29; $300 to the first, $150 to the second and $50 to the third horse.

John Murphy's ch. m. Grace Bertram.
J. H. Phillips' gr. g. Jack Draper.
J. Jenkins' s. m. Josephine.
A. J. Feek's ch. m. Lady Emma.
J. D. McMann's s. g. Fred.
John S. Baker's b. g. Tom Keeler.
Dan Mace's b. g. Tip Allen.

SECOND DAY—WEDNESDAY, OCTOBER 1.

No. 3—Purse $350, for horses that never beat 2:30; $200 to the first, $100 to the second and $50 to the third horse.

John Murphy's b. m. Lady Pfifer.
Owner's gr. g. Pollack.
E. Edsall's blk. m. Bess.
Charles Heinzel's s. g. Central Boy.
Dan. Dunlay's br. m. Lady Woods.
James Davidson's b. m. Cora.
J. H. Phillips' rn. g. Fred Tyler.
J. V. Carroll's b. g. Octavia (formerly Bay George).
L. S. Sammis' s. g. Harry Gilbert.
J. Evans' b. M. Mag.
J. B. Herrington's blk. m. Dinah (formerly Topsey).
Dan. Mace's blk. s. Young Fillingham.
Ben. Mace's s. m. Washburn Maid.

No. 4—Purse $400, for horses that never beat 2:33; $225 to the first, $125 to the second and $50 to the third horse.

E. Edsall's br. g. James Fisk, Jr.
Israel Denton's blk. g. Tom.
James Davidson's b. m. Cora.
J. H. Phillips' b. g. Mystic.
A. J. Feek's b. g. Clothespin.
Dan. Mace's b. g. Tip Allen.

THIRD DAY—FRIDAY, OCTOBER 3.

No. 5—Purse $300, for horses that never beat 2:50; $175 to the first, $95 to the second and $30 to the third horse.

Owner's br. m. Wicklow Witch.
J. H. Phillips' gr. m. Flora.
E. Carpenter's blk. h. ——.
A. J. Feek's b. m. Sadie.
E. Dunham's ——.
H. Casey's b. g. Bob.
J. Evans' b. m. Mag.
J. Evans' s. g. Joe.
John S. Baker's b. m. Guinare.
George Wright's b. g. Phil O'Neil, Jr.
Dan Mace's blk. s. Young Fillingham.
Ben Mace's s. m. Washburn Maid.
John Murphy's b. g. Everett Ray.
Owner's gr. g. Stranger.
Thomas Ogle's b. m. Richmond Girl.

No. 6—Purse $600, for horses that never beat 2:25; $350 to the first, $175 to the second and $75 to the third horse.

J. H. Phillips' gr. g. Jack Draper.
John Murphy's b. g. Charley Green (not filled).

EXTRA DAY—SATURDAY, OCT. 4.

No. 7—Purse $300, handicap hurdle race, mile heats; $175 to the first, $95 to the second and $30 to the third horse.

John Slattery's b. h. Harry Booth.
J. Houghtum's s. g. Revenge.
Owner's blk. g. Gerald.

No. 8—Purse $200, for teams; $120 to the first, $60 to the second, and $20 to the third horse.

J. H. Phillips' bay g. Prince and Mack.
A. T. Feek's b. g. Clothespin and ch. m. Lady Emma.
A. H. Schenck's br. g. Listener and Adonis.

The above trotting events will be mile heats, best three in five, in harness (except races on extra day), and will be strictly conducted under the national rules with drivers' amendments.

FLEETWOOD PARK.

Last Day of the Autumn Trotting Meeting—Fleety Golddust the Winner of the 2:31 Purse and Judge Fullerton the 2:21 Race.

Yesterday was the last of the autumn trotting meeting at Fleetwood Park, the winding up contests being a purse of $1,200 for horses that never beat 2:31 and a purse of $2,500 for horses that never beat 2:21, both contests being mile heats, best three in five, in harness. Fleety Golddust won the first named and Judge Fullerton the second, a horse, in the opinion of our reporter, that has never lost a race during this year that he could not have won.

SUMMARY.

FLEETWOOD PARK, Sept. 22—Trotting—Purse $1,200, mile heats, best three in five, in harness, for horses that have never beaten 2:31; $600 to the first, $400 to the second and $200 to the third horse.

ENTRIES.

C. S. Green's gr. m. Fleety Golddust	1	1	1
D. Bigley's ch. m. Fanny	3	2	2
D. Mace's g. m. Heatherbloom	2	3	3
D. Pfifer's br. s. Daniel Boone	4	4	4
M. Carroll's blk. s. Winthrop Morrill, Jr.	dis.		
J. Doty's b. g. George Miller	dis.		
J. Lovett's blk. g. Vulcan	dis.		
John Crooke's b. g. Ohio Boy	dr.		
S. Patterson's b. h. Manhattan	dr.		

TIME.

	Quarter.	Half.	Mile.
First heat	37	1:11½	2:31
Second heat	37½	1:13	2:34½
Third heat	36½	1:11½	2:31½

SUMMARY.

SAME DAY.—Purse $2,500, for horses that have never beaten 2:21; $1,250 to the first, $800 to the second and $450 to the third horse; mile heats, best three in five, in harness.

ENTRIES.

D. Mace's ch. g. Judge Fullerton	1	1	1
B. Mace's b. g. Sensation	2	2	2
J. Lovett's b. m. Gazelle	dr.		
G. N. Ferguson's b. m. Lady Banker	dr.		
C. S. Green's b. m. Lucille Golddust	dr.		
P. Manee's b. s. W. H. Allen	dr.		

TIME.

	Quarter.	Half.	Mile.
First heat	38	1:13	2:27½
Second heat	37	1:11	2:25
Third heat	36	1:09¼	2:25¼

PROSPECT PARK FAIR GROUNDS.

First Day of the Autumn Trotting Meeting—The Events on the Card.

To-day is the first of the autumn trotting meeting of the Prospect Park Fair Grounds Association, and if the weather is pleasant the amusement that will be offered the turf-loving public will be very interesting. There are two events on the programme, the first being a purse of $1,000, for horses that never beat three minutes, mile heats, best three in five, in harness; $500 to the first, $250 to the second, $150 to the third and $100 to the fourth horse. Entered for this are thirteen horses, many of them new ones.

Second on the list is a purse of $2,000, for horses that never beat 2:24; mile heats, best three in five, in harness; $1,000 to the first, $500 to the second, $300 to the third and $200 to the fourth horse. In this contest there will probably come to the score for the work the brown gelding Sir Knight, black stallion Thomas Jefferson, white gelding Crown Prince, bay mare Lulu, sorrel mare Susie and gray gelding Ben Flager.

The races will commence at two o'clock P. M. sharp. The Coney Island cars, via Smith street, will leave the Fulton ferry every five minutes