FINANCIAL AND COMMERCIAL.

A Large Advance in Panama—Otherwise a Generally Quiet Stock Market.

MONEY EASY AT 2 AND 2 1-2 PER CENT.

A Favorable Bank Statement—Large Increase of Legal Tenders.

GOLD AT 115 1-4 A 115 3-8.

WALL STREET,
SATURDAY, April 24—6 P. M.

The prominent feature in the stock market to-day was Panama, which continues to show the influence of the new arrangement with Union Pacific and Pacific Mail. An improved investment demand was developed, which carried the price from 146 to 158, and it is confidently predicted by the friends of the corporation that the advancing tendency is not likely to be materially checked for some time. Among the active and purely speculative stocks there were few important changes and less of gossip than usual. Erie advanced from 30¾ to 31⅛, ending at 31⅜. Lake Shore receded from 72⅛ to 71⅞, and closed at 71¾. Wabash maintains its recent firmness at 16½ a 16¾, and apparently has strong supporters. Northwest common still remains on the doubtful list and sold to-day at 42¾ a 42⅞ a 42½ a 43 a 42¾ a 42⅞. Atlantic and Pacific preferred opened at 16 and went off to 15⅞ a 15⅝, sympathetically with a slight recession in Missouri Pacific, which sold at 51 a 51⅛ a 51⅛. It is said that both of these companies before the end of the year will make a presentation of favorable facts and become speculatively active and profitable. Kansas Pacific opened at 26½, declined to 24 and recovered to 26. Hannibal and St. Joseph sold down from 26⅛ to 24¾ and closed at 25 a 25⅛. St. Paul common ended at 37¾. Pacific Mail opened at 44½, declined to 43¾, recovered to 44⅞ and closed at 44⅝. Western Union advanced from 77¾ to 78⅛, closing at 78. Mariposa Land and Mining Company, assessment paid, sold at 8. Ohio and Mississippi was dull, selling at 27⅜ a 27¾ a 27⅝. Union Pacific opened at 77½, advanced to 78⅛, declined to 77 and ended at 77¾.

ADVANCE AND DECLINE.

Compared with closing prices yesterday, those of to-day showed the following changes:—

ADVANCE.—New York Central, ⅛; Delaware and Lackawanna, 2¼; Erie, ¾; Harlem, ¼; Missouri Pacific, ½; Pacific Mail, ¼; Panama, 9; St. Paul, ⅛; Western Union, ¼; gold, ⅛.

DECLINE.—Atlantic and Pacific preferred, ⅝; C., C. and I. C., ¼; Hannibal and St. Joseph, 1; Lake Shore, ⅝; Northwest common, ¼; Quicksilver, ½; Union Pacific, ¾; Atlantic and Pacific Telegraph, ¼; Kansas Pacific, ⅛; Nothwestern preferred, ½.

The stocks that remained steady were Ohio and Mississippi, Rock Island and Wabash.

THE TRANSACTIONS TO-DAY

amounted to about 170,000 shares, which may be distributed among active securities as follows:—New York Central and Hudson, 600; Erie, 20,000; Lake Shore, 22,000; Cleveland and Pittsburg, 300; Northwestern, 8,000; Rock Island, 2,100; Pacific Mail, 34,300; St. Paul, 1,300; do. preferred, 100; Ohios, 2 400; Western Union, 11,400; Wabash, 8,000; Union Pacific, 38,200; Panama, 2,500; Kansas Pacific, 5,106; St. Louis, Kansas City and Northern preferred, 2,300; Atlantic and Pacific preferred, 1,500; Missouri Pacific, 2,200.

OPENING, HIGHEST AND LOWEST PRICES.

The following table shows the opening, highest and lowest prices of the day:—

	Opening.	*Highest.*	*Lowest.*
New York Central	102¼	102¼	102⅛
Erie	30¾	31½	30¾
Lake Shore	72⅛	72⅛	71½
Wabash	16½	16¾	16½
Northwestern	42¾	43	42¾
Northwestern preferred	55	55	55
Rock Island	103½	103⅞	103½
Pittsburg	92½	92½	92
Milwaukee and St. Paul	37⅜	37⅜	37⅜
Ohio and Mississippi	27⅜	27¾	27½
New Jersey Central	11 3-16	11 3-16	11 3-16
Del., Lack. and Western	117	117	117
Union Pacific	78⅛	78½	77
C., C. and I. C.	5¾	6	5¾
Western Union	77¾	78⅛	77¾
Atlantic and Pacific Tel.	26½	26¾	26½
Pacific Mail	44⅛	44⅞	43¾
Panama	146	158	146

THE MONEY MARKET.

Money closed very easy at 2 a 2½ per cent on call, the favorable bank statement and the evidence it affords of a tendency to this commercial centre of currency producing a very natural effect. Commercial paper was in request at rates recently quoted. Time loans running sixty days are quoted at 4½ and 5, and discounts 5 to 6 per cent. Exchange is very firm. Prime nominal rates, 4.88 and 4.91; selling rates, 4.87 a 4.87½ and 4.90 a 4.90½; reichmarks, 94¾ a 95½ and 95¾ a 95⅞; cables, 96¾; prime Paris, 5.14¾ and 5.11¼.

THE GOLD MARKET.

Gold opened at 115¼ and closed at 115⅜. These were the extreme prices of the day. The rate on gold loans was ½ per cent for carrying to flat. The specie shipments to Europe to-day were as follows:—

Steamship Republic	$600,000
Steamship Weser	250,000
Steamship City of Montreal	250,000
Total (gold coin)	$1,100,000

There was a withdrawal of $500,000 intended for shipment yesterday.

CLEARING HOUSE STATEMENT.

Currency exchanges	$66,454,507
Currency balances	2,726,897
Gold exchanges	3,841,584
Gold balances	619,835

WEEKLY CLEARING HOUSE STATEMENT.

Currency exchanges	$448,965,054
Currency balances	18,707,593
Gold exchanges	37,287,221
Gold balances	5,455,856

OPERATIONS OF THE GOLD EXCHANGE BANK.

Gold balances	$1,313,658
Currency balances	1,917,293
Gross clearances	38,932,000

The specie shipments for the week were as follows:—

American gold	$1,473,450
Spanish gold	419,807
American silver	20,000
Total	$1,913,257

The total imports of specie for the week were $178,854, of which $160,230 was gold coin.

THE BANK STATEMENT

for the week has not disappointed those who have predicted higher figures. We note a gain of over $8,500,000 in legal tenders, which is indicative of a return movement of currency. The decline in specie amounts to about $1,900,000, which reflects the outflow of coin to Europe, but the banks now hold $11,534,000 in excess of the reserve required by law. The legal tenders on hand are now in larger volume than they have been for several weeks. The following is a comparison of the averages for the past two weeks:—

	April 17.	*April 24.*	*Differences.*
Loans	$277,964,600	$275,886,000	Dec. $2,078,500
Specie	14,013,200	12,045,900	Dec. 1,967,300
Legal tend's	50,290,000	53,970,300	Inc. 3,680,300
Deposits	218,406,900	217,926,300	Dec. 480,600
Circulation	21,352,800	21,146,200	Dec. 186,600

The following shows the relations between the total reserve and the total liabilities:—

	April 17.	*April 24.*	*Differences.*
Specie	$14,013,200	$12,045,900	Dec. $1,967,300
Legal tend's	50,290,000	53,970,300	Inc. 3,680,300
Tot. reserve	$64,303,200	$66,016,200	Inc. $1,713,000
Reserve required ag'st deposits	54,601,725	54,413,575	
Exc's of reserve above legal requirements	$9,701,475	$11,597,625	Inc. $1,833,150

THE UNITED STATES TREASURY.

Washington despatches report national bank notes received to-day $970,000. Total receipts for month $5,000,000. Revenue receipts to-day, $270,000; for month to date, $5,330,000. Customs receipts to-day, $460,000; total for month to date, $16,500,000. The Treasury holds $350,240,000 in bonds to secure national bank circulation, and $16,280,000 to secure public deposits. National bank circulation outstanding $350,700,000, of which $2,430,000 are gold notes. Currency, $2,149,838; special deposit of legal tenders for redemption of certificates of deposit, $50,505,000; coin, $88,506,596, including coin certificates, $22,311,500; outstanding legal tenders, $379,226,900. The Assistant Treasurer paid out to-day $233,000 on account of interest and $22,600 in redemption of five-twenty bonds. The Treasury operations for the week included the disbursement of $1,101,000 gold for interest, $123,200 in redemption of five-twenty bonds and the receipt of $2,089,000 for customs.

THE FOREIGN MARKET.

The advices from London report a firmer tone for British consols and United States securities, Erie being lower at 27, and the preferred closing at 37½. There is no change reported in the rates for money and the market is easy. Annexed are the quotations:—Consols for money, 93⅞ a 94; consols for account, 93 15-16 a 94; 1865s., old, 105¼ a 105⅜; 1867s., 103½; ten-forties, 103⅝; new fives, 102¼ a 102½; Erie, 27. In Paris French rentes close at 64.05. In Frankfort five-twenty bonds of 1862 declined to 98¾.

IMPORTS AND EXPORTS.

The import entries of foreign dry goods at the port of New York for the week ending to-night were $1,591,064 (the amount thrown upon the market footing up $1,904,957), and of general merchandise $5,286,875, making a total in gold coin valuation of $6,877,943. The export clearances of domestic produce from this port for the week ending Tuesday, April 20, were to the currency value of $5,616,840.

STATE BONDS.

The business in this department lacked animation. Missouri sixes, long bonds, sold at 99¾ a 99⅞ a 100; new South Carolina sixes at 82¼; Tennessee sixes, new series, at 50¼; Virginia sixes, consolidated, at 60.

BANK SHARES.

These sold as follows:—German-American at 96, Phœnix at 97, Bank of Republic at 100, Hanover at 99.

RAILROAD BONDS

were active and higher, especially in Union Pacifics; firsts sold at 100½ a 100⅞, land grants at 98½ a 98⅞ and sinking funds at 93¾ a 94⅛. Central Pacifics, first, were steady at 102¾, and San Joaquin branch advanced to 92; do. California and Oregon receded to 93⅝. Western Pacifics are quoted at 97½. Delaware and Lackawanna, convertible, advanced to 118. Boston, Hartford and Erie sold at 29⅞; New Jersey Central, convertible, at 113½; New York Central sevens of 1876 at 105¾; Hudson River second, sinking fund, at 109½; Milwaukee and St. Paul 7 3-10 at 92½; Chicago and Northwestern consolidated coupon gold bonds at 86¼; do. consolidated at 95; Delaware and Hudson registered bonds of 1884 at 109.

NEW YORK STOCK EXCHANGE SALES

SATURDAY, April 24, 1875.

BEFORE CALL—10 A. M.

100 shs Quick Min	20¾	600 shs Un Pac RR	78⅛
200 do	20¾	1000 do	78⅛
200 do	20⅞	1000 do	78⅛
100 M L & M a pd	8	200 do	78⅛
400 At & Pac Tel	26½	100 do c	78⅛
100 do	26⅝	500 do c	78⅛
100 do	26⅝	500 do c	78
300 West Un Tel	77¾	100 do	78
55 do	77¾	200 do	77¾
300 do	77¾	100 do	77½
100 do s3	77¾	100 do	78⅛
200 do b5	77¾	100 do c	77
200 N Y C & H R RR	102¾	150 do c	77¾
600 Erie RR	30¾	300 do c	77¾
300 do s3	30⅞	200 do	77½
300 do	30¾	200 do	77¾
400 Pacific Mail	44½	100 do	77¾
200 do c	44¾	100 do	77¾
500 do	44¾	400 do	77½
700 do	44¾	800 do	77¾
300 do	44¾	200 do	77½
1100 do	44	200 do b5	77½
1600 do	43⅞	100 do c	77½
1700 do	43¾	1100 do	78
500 do s3	43¾	16 10 do	77¾
2200 do	43⅞	50 Tol & Wab RR	16½
1900 do	44	100 do s3	16½
500 Chi & N W	42¾	100 do	16⅛
1 do b3	42⅞	200 do	16¼
500 do	42¾	500 Ohio & M RR s3	27⅛
100 Panama RR	146	100 do s3	27⅛
400 do	147	100 Chic, Bur & Quin	113¾
100 do	147½	200 Pac RR of Mo s3	52
200 do	148	200 do	51¾
200 Chi & S RR s3	103½	100 do	51½
500 L S & M S RR	72⅞	100 do	51½
100 do	72	150 do	51⅛
400 do s3	71¾	400 do	51
100 do c	72	500 Kansas Pac RR	26⅛
200 do	72	500 do	26
300 do s3	71⅞	200 do	25½
600 do s3	71¾	100 do	24¾
100 do	71¾	100 do	24¾
100 do	71¾	100 do	25⅛
100 do	71¾	200 do	25¾
100 do	72	200 do	25¾
100 Han & St J RR	26½	100 St L & Kan C	41
100 do	26	100 do	41¼
200 do	26½	200 do	40¾
100 do	25¾	500 do	40½
100 do s3	25¾	200 At & Pac pf b3	16
100 do	25½	100 do	16
100 do	25	100 do	15¾
1500 Un Pac RR	78⅛	200 do b3	16
500 do	78⅛	100 do	16

10:15 AND 11:30 A. M.

$10000 U S 6's, r, '81	121⅞	$7000 U S 5's, r, '81 b	115¾
10,000 U S 6's, c, '81	123⅛	5000 U S 5's, 10-40, r b	114⅞
1000 do	123⅛	5000 U S cur 6's	124⅞
10000 U S 5-20's, c, '67	122⅞	2,000 do	124⅞

FIRST BOARD—10:30 A. M.

$2000 Mo 6's, 1 b	92¾	100 shs Erie RR b b3	30⅞
10,000 do	99¾	100 do	30⅞
5000 S C 6's, R, A & O	52¼	100 do s3	30⅞
100 Tenn 6's, n s b	50¼	1200 do s3	30¾
10,000 Chi & N W con	95	1800 do	30⅞
3000 Chi & NW c g h b	86¼	300 do	30⅞
12,000 Del, L & W, con	118	10 do	31
1000 Del & R c, 7's, '94	108¼	200 do b3	30⅞
18,000 do	108¾	100 Panama RR b c	149
4000 Del & H r, '91 b	109	300 do	149¾
20,000 Chic & Mil 1st b	86¼	100 L S & M S RR b c s3	72
5,000 Gal & C 1st m b c	107	2000 do	72¼
2000 Ill & St Jo 8's, con	82¾	200 do	72
4000 Mich Cen 2d m	104¾	200 do s3	71⅞
3000 Mich Sou & L n b c	108¾	500 do	71⅞
6000 Mil & St P 7.3-10 b	92¾	200 do c	71⅞
14,000 Mich Cen 7's b c	105¾	4600 do	71¾
2000 N Y C 7's, '76	102¾	700 do s3	71⅞
1000 Cen Pac g bds	93⅞	700 do	71⅞
2000 do	102¾	700 do	71⅞
25000 Cen Pac 1st, San J b	92	1000 do	71⅞
2000 C P 1st, C & O b b c	93¾	17,000 Un Pac RR b c	77⅞
1000 do	93¾	200 do c	77⅞
2000 Hud R 2d, s f b c	109½	100 do	77⅞
3000 U P RR 1st m	100¾	28,000 do	77⅞
5,000 do	100¾	400 do c	77⅞
12000 do b c	100¾	800 do	77⅞
6000 Un Pac 7's, l g	98¾	100 do c	77⅞
1000 do b c	98¾	1400 do	77⅞
5000 Un Pac sink fd	93¾	700 do	77⅞
10000 do	94	700 do	77¾
25000 do	94⅛	600 do	77
6000 Clev & Pitts c s f	108	100 do c	77
3000 St L & I M 1st m	92	500 do c	77⅛
1000 C C & I C 1st	90¾	900 do	77⅛
10,000 T, P & W 1st, E d	61	100 do	77⅛
5000 Tol & W c c large	39	600 do c	77⅛
5000 L S & N C '98	88¾	400 do	76⅞
5000 So Pac RR of Mo	72	2300 do	77⅛
18,000 West Pac bds	97¾	800 do c	77⅛
4000 Ohio & Miss 2d c	78	500 do	77⅛
40 shs Ger-Am Bk b c	96	200 do b4	77⅛
200 Phœnix Bank	97	200 do c	77⅛
45 Bk of Republic	100	700 do	77⅛
50 Hanover Bk	99	200 do	77⅛
100 Quicksilver Min	20¾	100 Clev & Pitts s b	92½
100 do b c	20¾	300 Chi & N W b c	42¾
100 do	21	200 do	42¾
800 Atl & Pac Tel b c	26¾	600 do	43¾
100 do	26¾	900 do	42⅞
100 do	26⅞	500 do	42⅞
300 do	26¾	100 do s3	42⅞
200 do	26¾	100 do	42⅞
100 do	26¾	300 do	42⅞
100 do s3	26¾	100 do	42⅞
100 U S Express b c	61	200 do c	42⅞
50 Adams express b c	102	200 N J Cent RR	113
100 Del & H Canal	117¾	100 do	113¼
100 do	117¾	100 do b c	113¼
100 do	118	10 do	113
100 do b c	118	100 Chi & R I RR s c b3	103¾
5 do	118¾	700 do s3	103¾
20 do	118¾	400 Mil & St P RR b c	37⅞
1000 West Un Tel b c	77¾	100 do	37⅞
400 do	77¾	100 do	37⅞
12,0 do	77¾	200 Tol & Wab R b c s3	16⅞
500 do s3	77¾	200 do c	16⅞
1800 do	77¾	200 do	16⅞
5,0 Pac Mail s3 b c	44¾	900 do	16⅞
400 do	44¾	100 do	16⅞
100 do	44¾	49 Del, L & W RR b c	118⅛
100 do	44¾	40 P, Ft W & C gt b c	96¾
800 do	44¾	10 Warren RR	99
900 do	44¾	100 Chi & Alton RR	135¾
2500 do	44¾	9 do b c	135¾
1700 do	44¾	100 do	135¾
100 do c	44¾	10 do	104¾
200 do b3	44¾	700 Pac RR of Mis b c	51
200 do b10	44¾	100 do	51¼
400 do s3	44¾	200 Kan Pac RR b3 s3	25¾
200 do b3	44¾	100 do	25¾
300 do c	44¾	100 do	25¾
400 do	44¾	200 do s3	25¾
400 do	44¾	100 do	25¾
300 do	44¾	300 do	25¾
1700 do	44¾	200 St L, K C & N pf b c	41¾
200 do b3	44¾	100 Han & St J b c	25¾
500 do b3	44¾	100 L S & M S RR b c	72
1800 do	44¾	100 do s3	72
500 do	44¾	100 do	71¾
2000 do	44¾	100 do	71¾
2000 do	44¾	100 do	71¾
1200 L S & M S RR	71¾	100 C & NW RR pr s3	55
500 Mil & St P RR	37¾	50 Tol & Wab RR c	16¼
500 Un Pac RR s3	77¾	100 do	16⅛
100 do	77¾	100 Morris & Es RR	102½
500 do	77¾	40 do	102½
300 Chi & N W RR	42¾	200 At & Pac pf	15⅞

SECOND BOARD—1 P. M.

$5000 U S 5's, c, '81 b c	117	1700 shs Erie RR	31⅛
10000 Mo 6's, 1 b c	100	100 L S & M S b c	71⅞
8,000 Va 6's, con b c	99	100 do s3	71⅞
5,000 H, H & L 1st b c	27⅞	300 do b5	71¾
9000 Ala & Sus 1st b c	110	200 Panama RR b c	150
2000 Un Pac 1st b c	94¾	56 do b c	150
2500 C P 1st, S J b b c	92¾	100 Union Pac b c c	77⅞
200 shs Canton Co b c	66	500 do	77⅞
100 do	69	100 do s3	77⅞
155 do	68	500 do	77⅞
500 M L & M ass 6's b c	8	500 do	77⅞
200 W Un Tel b c s3	77¾	100 do	77⅞
200 do	77¾	100 Cleve & Pitsd b c	92
300 do b3	77¾	100 do	92¼
300 do b4	78	100 N J Cen RR b c	113⅞
600 do	78	100 do b3	113⅞
300 do s3	77¾	500 Tol & Wab RR b c	16⅞
100 Del & H Canal b c	118¾	400 Chi & N W RR b	42⅞
15 U S Express	61	200 Chi & R I RR b c b3	103¾

CLOSING PRICES—3 P. M.

Pacific Mail	44⅛ a 44⅝	Mil & St P pf	37 a 38
West Un Tel	77¾ a 78	C C & I C	6 a 6¼
Quicksilver	19½ a 21	Del, L & W	117 a 117½
At & Pac Tel	26 a 26¼	Erie	31¼ a 31½
Mar Min ass pd	7¾ a 7¾	Han & St Jo	25 a 25½
Bos Wa Power	15½ a 16½	Han & St Jo pf	30 a 31
Adams Ex	102 a 103	Tol & Wab	16¼ a 16½
Amer Ex	64 a 64½	N Y & Har	130½ a 131
U S Express	61 a 61½	N Y C & H R	102½ a 102¾
Wells-Fargo Ex	87 a 89	N Jer Cen	11⅜ a 11¾
Ch & Alton	133¾ a 134¼	Ohio & Miss	27½ a 27¾
Clev & Pitts	92 a 92½	Panama	152 a 160
Chi & N W	42¾ a 43	Col & Wab	16¼ a 16½
Chi & N W pf	54½ a 55	Union Pac	77¾ a 77⅞
Chi & R I	103½ a 103¾	Mich Central	75½ a 75
Sar & S Paul	37⅞ a 37⅞		

FINANCIAL.

AUGUST BELMONT & CO.,
Bankers, 19 and 21 Nassau street,
issue travellers' credits, available in all parts of the world, through the
Messrs. De Rothschild
and their correspondents.
Also commercial credits and telegraphic transfers of money on California, Europe and Havana.

A.—
"PUTS," "CALLS," OR "DOUBLE PRIVILEGE"
contracts are used in stock speculations by the largest operators, and very large sums are often realized from moderate investments.
THEY COST FROM $50 TO $300.
Contracts negotiated through us are obtained at the best rates in the market and on Al parties.
WE ISSUE A PAMPHLET FREE,
explaining the various modes of operating, also showing how large profits are realized from moderate risks. All persons having any interest in making money should send for a copy. Any information relating to stocks cheerfully furnished, and now the fluctuations of the market may be best taken advantage of. Address, for particulars, TUMBRIDGE & CO., Bankers and Brokers, No. 2 Wall street, New York.

A.—LAPSLEY & BAZLEY, 74 BROADWAY, AND BRANCH AT FIFTH AVENUE HOTEL (PRIVATE WIRES).—STOCK PRIVILEGES ON "MEMBERS OF THE STOCK EXCHANGE." NAMES GIVEN AT THE TIME OF PURCHASE). $105 25 FOR PUTS OR CALLS, $312 50 A $362 50 FOR STRADDLES (I. E., PUT AND CALL AT MARKET PRICE ON SAME CONTRACT). $3 OR 60 DAYS. OUR PRINCIPALS DO NOT ADVERTISE. NOTHING LESS THAN 100 SHARES, AND NO CONTRACTS MADE IN OUR NAME. PAMPHLET "HOW MONEY IS LOST AND MADE IN WALL STREET," MAILED FREE TO ANY ADDRESS.

AT REASONABLE RATES—MONEY ON LIFE AND Endowment Insurance Policies, Mortgages and other Securities. Insurance of all kinds effected with best companies. J. J. BARRICH & CO., 117 Broadway.

A.—WANTED, MORTGAGES ON COLUMBIA COLlege Leaseholds, in first class locations, promptly cashed.
SHIPMAN & MERSEREAU,
52 William street, Union Buildings.

ALL PERSONS NOT DESIRING TO DISPOSE OF their life insurance policies by absolute sale may borrow, temporarily, the cash surrender value of S. SHELDRAKE & CO., 35 Pine street.

A.—WANTED TO BORROW, $6,000 OR $7,000, FOR which Chattel Mortgage will be given on large amount of valuable machinery in this city, or an active partner with capital will be received, as it is desired to extend the business. Address K., box 224 Herald office.

A.—MONEY TO LOAN ON LIFE AND ENDOWMENT insurance policies; also to buy same at full value, and other policies given and difference paid in cash.
PAUL P. WOOD, 55 Liberty street.

A.—MINNESOTA STATE 7 PER CENT DEFERRED Bonds for sale by
ALBERT H. NICOLAY & CO.,
No. 43 Pine street, New York.

A.—DEFAULTED RAILROAD BONDS A SPECIALTY and bought by the old established house of
ALBERT H. NICOLAY & CO.,
Stock Brokers and Auctioneers,
No. 43 Pine street, New York.

A.—JOHN HICKLING & CO., BANKERS AND Brokers, 72 Broadway, New York, have for sale Privileges at lowest rates. Stocks bought on moderate margin. Persons wishing to operate on small sums of money should call on JOHN HICKLING & CO., 72 Broadway, or write for 72-page pamphlet—"Men and Idioms of Wall Street."

A.—DEFAULTED AND ALL KINDS OF RAILROAD Bonds, not dealt in on the Stock Exchange, bought and sold by EDW. C. FOX, 30 Broad street.

ADDITIONAL CAPITAL WANTED.—$2,000 REquired by a first class wine merchant for the extension of his business; he will pay 18 per cent per annum for the use of it for two years, or give one-third interest in his business. Address S., box 1,438 Post office.

A.—$150,000 TO LOAN ON REAL AND PERsonal Property, Stocks, Bonds and Life Policies, or to buy First and Second Mortgages.
W. R. NICHOLS, 91 Liberty street.

A.—TRUST MONEY, JUST PAID IN, TO LOAN AND buy Mortgages on city Real Estate, in sums to suit and long time. Address TRUSTEE, box 2,621 Post office, New York.

COMMERCIAL PAPER WANTED.
Made by responsible
merchants, manufacturers, &c.
W. H. WEEKS, Banker, 178 Broadway.

CAPITALISTS INVITED TO EXAMINE A WELL tested motor to supersede foot power or treadle machines. International Hotel, Park row, room 18, from 10 A. M. to 4 P. M.

C. G. DAHLGREN, 37 PARK ROW—THIRTY YEARS' experience as banker, accountant, expert, administrator and at the bar. Best references from thirteen bank presidents and others.

CAPITAL WANTED—FOR MANUFACTURING FIRE bricks, sewer pipes, &c., in the Jersey fire clay region at Perth Amboy, one hour from New York by several railroad or steamboat lines; factory site, deep water front and clay land already secured near coal docks. Applicants for interests in the business must give full address, stating amount of capital offered, or remain unnoticed. Address McDONALD, box 200 Herald office.

EQUITABLE SAVINGS INSTITUTION,
corner of Twelfth street and Sixth avenue.
Money deposited at any time will commence to draw interest on the first day of the following month.
Interest paid January 1, 1875, at the rate of
SEVEN PER CENT PER ANNUM.
Bank open Monday, Wednesday and Saturday evenings.
GEORGE C. WALDO, Sec. JOHN E. DE WITT, Pres.

FOR SALE CHEAP—A THIRD INTEREST IN ONE of the best silver mines in Little Cottonwood district, Utah; the owners desire to incorporate; will bear the closest investigation. H. PATTERSON, 746 Broadway.

GOLD BONDS.
$500,000 St. Louis County Bonds.
Sealed proposals will be received at the office of the Clerk of the County Court of St. Louis county, in the city of St. Louis, state of Missouri, until 12 o'clock M., on Monday, the 10th day of May, 1875, for the purchase of five hundred (500) St. Louis County Bonds, of $1,000 each, dated May 1, 1875, payable twenty years after date, and bearing interest at the rate of six per centum per annum, payable semi-annually, with interest coupons attached; the principle and interest of said bonds being payable in gold coin of the United States of America, at the National Bank of Commerce, in the city of New York.
Bids will be received for any number of the bonds, the court reserving the right to reject any or all bids.
Bids are payable in currency of the United States, of the issue of the National Banks, and the accrued interest, up to the date of the delivery of the bonds, to be paid by the bidder. FERD. L. GARESCHE,
Clerk County Court.

JOHN S. PIERCE, 106 BROADWAY, LOANS MONEY without bonus on approved real estate in New York, Brooklyn and Westchester; also purchases Mortgages at lowest rates.

LIFE AND ENDOWMENT POLICIES BOUGHT AND Money advanced on the same. Insurance effected in the best companies, at the lowest rates, by F. H. SCHULZE, 65 Wall street. Post office box 4,293.

MONEY TO LOAN—ON FIRST MORTGAGE, WITHout bonus, on Second and Leasehold Mortgages, at easiest terms. GEO. W. STAKE, 150 Broadway, room 5.

NEW YORK CITY SEVENS, DUE IN 1903.
Rochester City sevens, due in 1903.
Brooklyn City sevens, due in 1915.
Cincinnati City sevens, due in 1902.
Long Island City sevens, due in 1900.
For sale by
DANIEL A. MORAN,
40 Wall street.

PAMPHLET—"HOW MONEY IS LOST AND MADE in Wall Street," containing highest and lowest prices in 10 years; particulars of notable corners, panics, &c.; all information about stock privileges, cost and manner of obtaining them, &c. Pamphlet free to any address. LAPSLEY & BAZLEY, 74 Broadway.

FINANCIAL.

NEGOTIATION
OF
MISSOURI STATE STOCKS.

By virtue and authority of an act entitled "An act to authorize the issue and sale of renewal funding bonds for the purpose of meeting and paying the maturing State indebtedness," approved March 20, 1875, we, the undersigned, Fund Commissioners of the state of Missouri, will receive sealed bids at the office of the Governor of the State of Missouri (the same to be opened publicly by the Governor in the presence of these commissioners) on May 10, 1875, at 10 o'clock A. M., for the purchase of 800 bonds of the stocks of this State. The bids may be for any or all the three classes, to wit:—
800 5 per cent Gold Bonds.....$1,000 each
800 6 per cent Bonds, payable in lawful money of the United States.....1,000 each
800 5 per cent round sterling Bonds.....£200 each
to be payable twenty years after date, but redeemable at the pleasure of the state of Missouri after five years from the date and before the expiration of the twenty years. Said stocks to have semi-annual coupons attached for the proper amounts of interest, payable on the 1st days of July and January of each year. All the bonds to be payable at the National Bank of Commerce, in New York, except the pound sterling stocks, to be payable in London. Two hundred and sixty of these bonds to bear date May 1, 1875, and to be delivered and paid for at said bank on June 10, 1875, and 540 to bear date July 1, 1875, and to be delivered and paid for at said bank on said last mentioned date. The right to reject any or all bids reserved to the Governor and Fund Commissioners. The proceeds of these bonds to be applied to the payment of the maturing indebtedness of the state. These are first class stocks, and have unquestionable guarantees for their payment. The resources of the state are ample to meet, promptly, principal and interest when due. This proceeding is done by and with the advice and consent of the Governor of the state.
JOS. W. McREER,
State Treasurer, } Fund
THOMAS HOLLADAY, } Com'rs.
State Auditor.
JEFFERSON CITY, MO., April 5, 1875.

REVISITING CALIFORNIA AND NEVADA, AND returning two months hence, would accept a few professional engagements, looking to merits of mining and other properties. Address ATTORNEY, box 1,810 Post office.

SPECIAL INDUCEMENTS OFFERED TO CAPITALists and investors.—The first mortgage seven per cent gold Bonds and convertible eight per cent currency Bonds of the Houston and Texas Central Railroad, the most substantial and best paying road of the Southwest, penetrating the richest and most populous and productive part of the great State of Texas, which is now more rapidly filling up with population than any portion of the United States, are also the first mortgage bonds on over five millions of acres of lands located in some of the best counties and most fertile portions of Texas. These securities are unquestionably good. The company has and always will pay their interest promptly. For sale temporarily at five per cent less than they have been sold for in two years by WILLIAM HEADY, Dealer in Texas Securities, 23 William street, New York.

TRUST AND INSTITUTION FUNDS TO LOAN ON approved Property, without bonus; borrowers will save time and expense by immediate application to ORVILLE G. BENNET, 111 Broadway, room 8.

WANTED—ON TOWN HOTEL PROPERTY AT A country seat near Albany, N. Y., worth $20,000, building insured for $8,000, a loan of $7,000 to $10,000; first mortgage, liberal arrangements. Address S., box 806 Post office.

WILL SELL SIX FIRST PREMIUM BONDS, FACE value, $20 each, of the Industrial Exhibition Company of New York, for $100 cash; a first class investment. Address J. O. S., box 1,844 Herald office.

WANTED—A LOAN OF $3,000 OR $4,000 ON FIRST class improved Western Property; ten per cent given; new buildings, costing $15,000. Address LOAN, box 150 Herald Uptown Branch office.

2 MONTHS' BOARD, WITH SECURITY, WILL BE given by a lady for a loan of $500; in a first class location, near Broadway, between Fourth and Fourteenth streets. Address immediately W. W., Herald Uptown Branch office.

7—8 AND 10 PER CENT CHOICE CITY BONDS AND other At Investment Securities our specialty 23 years, paying 10 to 15 per cent; interest promptly paid, for sale below par. ALBERT H. NICOLAY & CO.,
Stock Brokers and Auctioneers,
No. 43 Pine street, New York.

$250 WANTED (TEMPORARILY)—ON MORTgage of Household Furniture; insured for $2,000; $10 per month given. Address SAFETY, Herald office.

$1,000.—A LADY REQUIRES THIS AMOUNT immediately, for which she will give the very best of security and pay $60 a month for its use. Address HARRIS N., box 159 Herald office.

$4,000.—A PARTY WITH THIS AMOUNT TO visit Europe with advertiser, for which will be paid $200 a month and all expenses, and the very best security given