FINANCE AND TRADE.

IN FINANCIAL affairs there is nothing outside the usual routine. Merchants complain of difficulty in making collections "where money tight as it is, this is to be expected—when cotton arrives more plentifully the flow of all cash" will become more accessible. There is a considerable desire to secure loans, but applications are restricted by the knowledge that our regular bank customers will receive attention. On the street good paper is in demand at 8@10 per cent. There is nowhere any disposition to delay state and local bank and Peoples Washington insurance are offering, but we have no buyers. Exchange on New York is selling, selling at par; on New Orleans par.

We quote gold and fire, buying ... sellers ... silver, buying ... sellers ... silver warrants, buying ... sellers ... coupons, buying ...

THE COTTON MARKET had an active day yesterday for all descriptions of new cotton in the bales. The demand is very strong. Every thing offering finds buyers. Receipts are good. The cotton offered pleases the trade. Sales are mostly made without delay. The cotton reports of the month have seemed to have had more influence than the reports of previous months. Our quotations show an advance over the day before:

Good middling	10 3/8
Middling	10 1/4
Low middling	10 1/8
Good ordinary	9 7/8
Ordinary	9 5/8
Stains, the bales, including 50 bales sold the previous evening, exposures took 80 bales, leaving the actual sales 1,500 bales.

RECEIPTS BY STEAMBOAT.

Cotton	1,494	
Cotton to ...	1,400	
Total	2,894	10,037
Shipment	1,011	19,009
Stock	10,500	212,000
Stock at this date last year		203,000

EXPORTS.

Per railroad	1,481
Per river	1,800
Total	12,031
Stock	329
Receipts	31
Receipts last year	41
Receipts since Sept. 1	1,152
Receipts last year since Sept. 1	441

In New York cotton was generally held higher to-day at the opening, and the market closed with a fair business doing. New Orleans closed quiet at ... for middling; sales, 1,800 bales. Liverpool closing at 6 1-16@1 ... sales, 12,000 bales; speculators took 1,000 bales. Liverpool closed weak and irregular, closing at ... Galveston closed ... Savannah closed ... Mobile closed ... Memphis closed ... Augusta closed ... Charleston closed ... Receipts ... Liverpool ... Receipts ... Receipts ... Receipts