LATEST FROM NEW YORK.

NEW-YORK, Aug. 11, 5 P. M.
(Correspondence of The Press.)

A barekeeper at the Howard Hotel, named Stewart B. Adams, a very young man, has been arrested on the charge of embezzling $25,000. It appears from the evidence taken before Justice Welsh, that the prisoner, who is a young man about twenty-three years of age, had always enjoyed the confidence of his employer, until lately, when it was suspected that he had been embezzling sums from the money drawer ever since he was connected with the Hotel. The bar did a capital business, yet the receipts were very meagre compared with what one might be led to expect, under the circumstances. Mr. Lamb often remarked that the receipts were certainly very small for a bar doing such a good business, yet he had full confidence in the integrity of the accused, and did not like to charge him with dishonesty, until he gave the matter a full and fair investigation.

Accordingly, the services of a shrewd detective, in the person of ex-officer Philip Farley, at the Chief's office, were employed, and the necessary arrangements were made to watch the movements of the suspected party. Farley loitered around the bar-room an entire day, and counted the number of drinks and cigars sold at the bar. The accused, not suspecting that he was closely watched, rendered his daily account full thirty dollars short of what it should have been. The eyes of the proprietor were opened when he found such a vast difference existed between the amount received and that paid over by the barkeeper. If the accused had been embezzling even half as much money per day, his employer must have suffered to the extent of over $20,000. The experiment was quite successful. There could be no mistake. Twenty dollars a day for seven years, perhaps.

The prisoner, it appeared, dressed in the most extravagant manner, and his clothes made by one of the best tailors in Broadway, sported a valuable watch and massive chain, had his shirt ruffled and studded with diamonds of the first water, and altogether cut quite a dash. He is good looking withal, polite and gentlemanly in his manners, and would stand the most severe criticism of Fifth avenue, as a gentleman *distingue* in every particular. He was committed to answer.

There is some excitement in the Seventh Ward, caused by the mysterious disappearance and continued absence of Mr. Walter S. Jarbor, who was formerly a Municipal and subsequently a Metropolitan policeman. He was on duty on the night of August 1st, when he was induced by a man who was not known to him to proceed some distance from the corner of Henry and Market streets, to a place in Hamilton street, to quiet a disturbance. On arriving there he found all quiet, and asked the man why he had decoyed him. He had no sooner asked than he was knocked down and beaten severely.

He was afterwards taken to the Station House by some men who said they found him lying on the pavement intoxicated, and finally to his residence, No. 204 Madison street, where he remained until 5 o'clock on the following Sunday evening, when he left, saying he was going to report for duty. He has not been seen since. It is said that he had been threatened by rowdies in the Ward, by whom he is thought to may have been killed. Another suspicion is that he was induced to drink with his enemies, who first drugged and then shipped him before the mast on some ship then ready to sail. When taken to the Station-House, after he had been beaten, it was believed that those who had beaten him had also given him chloroform. He has left a wife and nine children to mourn his absence.

The excitement among the remains of the New York Regiment of Mexican Volunteers, in relation to the decision of the Committee, awarding General Jackson's gold snuff-box to Major Dyckman, is rather on the increase. The Major has his friends among them, and so have nearly all the other officers. The latter are strong in their expressions against the elevation of Major Dyckman above all others as the bravest and most gallant soldier in the regiment. There is scarcely a man among them who cannot name a brother soldier who was as brave and as gallant as he; and in doing so, they name so many that the question is not at all relieved of its difficulties. From their expressions of opinion it is evident that no selection could be made that would satisfy the regiment. The disaffected have determined to bring every possible influence to bear upon the Common Council, to prevent their adoption of the decision of the Committee.

The work of filling in the Battery, which was begun six years ago, is likely to occupy from two to three years longer before it is completed. Mr. H. Conklin was the first who took the contract, and he was joined three months afterwards by George Law, who filed the necessary bonds for the fulfilment of the contract. The business progressed regularly for a few months, but was suddenly brought to a halt by the diversion of the city dirt to Jersey City, for filling up the flats between that place and Hoboken. Some portion of the outer wall has settled on account of being laid upon a soft bottom; the water is in some places three fathoms deep, and requires a large amount of material to fill it up. Eleven acres in all have now been filled, and two more remain to be filled. Trees will then be planted on the land lately won from the sea, and in the course of time there will be twenty-six acres of fine promenade.

NEW-YORK STOCK EXCHANGE SALES, Aug. 11.

2,000 N Carolina 6s	92	500 M S & N Ind	130 40½
10,000 Ohio 6s '86	91	240 do	c 49
5,000 Cal 7s '75	90 ¾	100 do	130 49½
5,000 Tenn 6s '90	85	200 do	130 46
3,000 Fort Scott 6s	60	100 do	s10 49
6,000 Erie Dis '82	71	300 do	48½
2,000 N I 1st M G L	90	100 do	s5 48½
4,000 Ill Cent sds	90¾	100 do	s5 48
1,000 T R & Alton 2d	59½	40 do	c 48
2,000 La Cr & Mil	48	100 do	s45 48
1,000 Cal & Chi 2d	81	100 do	c 48½
10 Bk N York	111	200 do	prefd 74
25 Bank of Am	110	100 do	140 74½
27 Metropolitan	107	100 do	140 74¼
10 Am Exch	111	100 do	139 74
5 Long Island	104	100 do	s60 73
10 Park Bank	108	100 Gal & Chi	90½
100 Canton Co	19¾	50 do	140 90¾
100 Sal & Hud	7	50 do	140 90
50 Penn Coal	50 ¾	100 Panama RR	s60 95½
300 do	50 ¾	100 do	140 96
100 do	50 ¾	100 do	140 96½
200 do	50 ¾	100 do	140 96¾
97 Cons Coal	30 ¾	100 Ill Cen RR	115¾
100 Pacific Mail S	139	100 do	s30 117¾
100 N Y Cent	90	100 do	118
100 do	90 ¾	63 do	112¾
100 do	90 ¾	50 Clev & Pitts	39¾
100 do	90 ¾	200 do	c 39½
1050 Erie RR	c 34¼	400 do	s60 39
50 do	c 34¼	400 do	b60 39¼
100 do	34¾	100 do	39½
100 do	34¾	100 Clev & Tole	54
100 do	34¾	140 do	53¾
100 do	34¾	250 do	53¾
200 do	34¾	500 do	53
200 do	34¾	200 do	s10 53¼
300 Erie RR	34	200 do	b60 53¾
200 do	34	500 do	b60 53¾
200 do	s10 34¾	500 do	b60 53¾
200 do	34¾	200 do	s60 53¾
200 do	34¾	50 Mil & Mis	b60 54
200 do	s10 34¾	50 do	c 54
100 do	34¾	100 Clev & Mil	24½
100 do	34¾	100 do	b10 33¾
100 do	34¾	100 do	33¾
100 do	34¾	100 do	33¾
100 do	s60 34¾	150 do	s60 31
100 do	s15 34¾	100 do	32
100 do	34¾	100 do	s10 32
100 Mich Cen R	99 ¾	50 C B & Quincy	88
140 do	99 ¾		

Prices further declined at the board this morning. Illinois Central and Erie Road led the downward movement with the Railroad yesterday. Michigan, Southern and Northern Indiana, Galena and Chicago and La Crosse and Milwaukee, Illinois Central, Pennsylvania Coal Company, Cleveland and Pittsburgh and Reading Railroad declined 1@2 per cent. Chicago and Rock Island Rail Road; Cleveland and Pittsburgh Rail Road; New York Central, Hartford and New Haven and Reading Rail Roads; Delaware and Hudson Canal Company closed at yesterday's prices. Pacific Mail Steamship Company rose 1@2 per cent. Milwaukee and Mississippi Rail Road 1@2.

In state stocks there was rather more doing to-day. Tennessees fell off 1@2 per cent, Virginia sixes 2@3 per cent, Missouri fives 1@2 per cent, yesterday's price, and California sixes, 1875, 90¼ buyer sixty days, against 90 yesterday morning. In Rail Road bonds the business was very limited, amounting to fourteen thousand dollars. Erie sixes closed at 101; Reading Erie ditto 75@76; Pacific Mail Steamship Company ditto 90@91; Galena and Chicago ditto at 81; La Crosse Land ditto, and Illinois Central at 99¾, ¾ decline.

Philadelphia Markets.

PHILADELPHIA, TUESDAY, August 11—4 P. M.

Flour.—There is scarcely so much doing in Flour, and the market is less buoyant. Prices, however, are not materially changed. The receipts are increasing, but the stocks are much reduced.

Sales 4,300 bbls at $5.25@5.50 for Common to choice superfine State; $5.50@5.70, for extra State; $5.60@5.75 for superfine Western; $5.75@7.05 for common to medium extra Michigan, Indiana, Illinois, Wisconsin and Ohio; $7.25@8.50 for extra Genesee and Ohio; $8.25 for fancy do; $8.50@9.50 for extra Ohio; the market closing dull. In Canadian flour there is not a great deal doing, and the market is without important change. Sales 300 bbls, at $5.50@5.60 for superfine, and $6.00@$6.75 for extra. The market for Southern flour is heavy and rather easier. Sales 250 bbls, at $5.50@$6.50 for common to choice superfine and $7.00@$9.25 for fancy and extra.

Rye Flour is in little supply and dull at $4@$4.75. Corn Meal is in fair request and steady, $4.20@$4.40 for Brandywine, and $4 for Pennsylvania.

Grain.—Wheat is heavy for old, and decidedly lower for new. The receipts of the latter are quickly increasing. Sales 15,000 bushels at $1.02½ for ordinary red Southern and 1.03@1.04 for good do, $1.05@$1.06 for white do, and $1.40 for Chicago.

Rye is steady at $1.05@1.06, and old white at $1.10@1.15.

Corn.—There is more inquiry, and the market is lower. Sales of 65,000 bushels at 57@58 for Southern yellow, 58@59 for prime southern yellow, and 54c. for southern white do. Is nominal at 56@57 for Western.

Oats are a shade better, and quiet, with sales of 12,000 bushels at 37@38 for Southern, and 37.75@41 for Pennsylvania and Jersey.

Cotton.—The market is firm, but the transactions are limited, with sales of 300 bales at 15½c. for Middling Uplands, 15½c. for Mobile, and 15¾c. for New-Orleans.

Provisions.—The Pork market is firmer and quiet. Sales of 200 bbls at $18.50 for Mess, and $20.50@$21 for Prime Mess, and $23.75@24.50 for Prime. The market is steady for Beef, with a limited business doing. Lard is steady at 12@12½ for prime, and 12¾@13 for extra do. Beef Hams are dull at $23@24.50.

Whiskey is heavy, and wanted at $26@26.50, in bbls, and $25.50@26 in hhds.

THE MONEY MARKET.

PHILADELPHIA, August 11, 1857.

Stocks are heavy and lower. Sales of Reading Rail Road at 35@35¼, cash, and 35¼ bid for Pennsylvania Rail Road. Long Island is steady at 13¾. City Sixes are wanted at 101. Schuylkill Navigation Preferred is wanted at 15, and Lehigh Navigation at 46. Money is very plenty at 5@6 per cent.

The Bank statement is not favorable in any point of view this week. It shows an expansion in loans and circulation and loss in specie and undrawn deposits.

The New York *Express* says: "The committee of the Stock Exchange have waited upon the President of the Michigan Southern road, and had an interesting interview, eliciting matters of importance. As the committee did not represent stockholders, or have any very solid foundation for their request to be set in possession of the Company's affairs, the President very properly requested that their inquiries be in writing, so that a formal answer can be made. It may be that the Stock Exchange Committee will not put itself to so much trouble, but recommend the Board to strike the stock from the list—thus doing the Company a very great favor."

The London *Times*, of the 29th, in its City article, says:

The funds, which opened to-day at a decline of an eighth from the closing prices of last evening, maintained much steadiness until between twelve and one o'clock, when a succession of heavy sales caused great excitement, and rumors of all kinds were current. Consols, meanwhile, experiencing a fall of five-eighths ⅌ cent. Of course, the general supposition was that the speculators were acting upon Indian intelligence, but for a short time a report was actively circulated that a new attempt had been made on the life of the Emperor Napoleon. When the telegraphic contents of the Paris Bourse had shown this to be totally unfounded, attention was concentrated entirely on the possibility of the arrival of the overland mail having become privately known, although up to the close of business nothing had reached the India house.

The statement was that a message had been received via Paris, to the effect that Delhi had not been taken, that the cholera was committing great havoc among the insurgents as well as among the British troops outside of the town; that the Bhoondee contingent was mutinous; and, finally, that it had been found necessary to disarm the native regiments remaining in Calcutta. Even assuming, however, all this to be true, it is difficult to see why it should cause a panic in Consols.

The greatest anxiety hitherto has been lest the mutiny should spread to the Bombay and Madras armies, and in that respect there does not appear to have been an unfavorable word. It may therefore, be concluded that other causes must have been in operation to produce the severe decline, and among these it has been suggested that Mr. Giustiniani, who failed yesterday for £300,000, may have had a large speculative account open in favor of a rise, and that this has been suddenly closed.

The fact, also, of a considerable increase in the demand for money having been observable, both in the Stock Exchange and in the discount market, as well as at the Bank, must have contributed to the prevailing distrust, while the steady withdrawals of bullion which now daily take place doubtless operated in the same direction. The first transactions in Consols were at 91¾ ⅌ for money, whence they receded to 90¾ to 91. Were this there was little recovery, and the last official quotations were 90¾ to 91 for money, and 91 to ⅛ for the account. After regular hours there was a renewed fall of an eighth.

The quotation of gold at Paris is about 4 per mile prem., and the short exchange on London is 25.20 per 1 sterling. On comparing these rates with the English Mint price of £3 17s. 10½d. per ounce for standard gold, it appears that gold is 2-10ths per cent. dearer in Paris than in London.

Advices from Hamburg show that standard gold at the English Mint is about 2-10ths per cent. dearer in London than in Hamburg.

The course of exchange at New York on London for bills at 60 days' sight is 109¾ per cent., which, when compared with the Mint proportions between the two countries, shows that the exchange is about at par, and after making allowance for charges of transport and difference of interest, the present rate leaves scarcely any profit on the importation of gold from the United States.

In the foreign exchanges this afternoon, the rates were generally the same as last post.

The final price of the French Three ⅌ Cents on the Paris Bourse this evening was 66f. 60c. for money and account, showing a decline of quite an eighth.

A further sum of £45,000 in gold has been withdrawn from the Bank to-day to pay for silver purchases on the continent. The total taken since Thursday last has been about £300,000.

Mr. R. N. Fatherthwaite's circular gives the following report:

LONDON, July 28th.—Transactions in American securities in London during the past week have been on a limited scale. We note a moderate inquiry for the shares and bonds of the Erie Railroad. Illinois Central shares have also been done to some extent, at from 17¾ premium. Construction bonds, which are reported as very scarce in New York, are offered here at 90, but only in small quantities. The following quotations are as did to the dollar:

	Bid.	Asked.
United States, 1868	103¾	104
Virginia, 5 per cent. Sterling	83	85
Ditto, 6 per cent. dollar	81	83
Belvidere Delaware, 6 per cent. 1st Mortgage, Convertible, 1877, guaranteed by Camden and Amboy	83	and int.
Illinois Central, 7 per cent. Construction, 1875	89¾	90¾
Ditto, 7 per cent., Freeland 1860, with option—70 per cent. shares	102	105
Ditto, 6 per cent., Construction, payable in London, at 4s. 2d. per dollar	86	88
Ditto, 100 dollar shares, 30 dollars paid	16	18
Joliet and Northern Indiana, 8 per cent., 1st Mortgage, 1874, guaranteed by Michigan Central and Illinois Central, jointly	83	85
Michigan Central, 8 per cent., Convertible 1860	90	92
Ditto shares, 100 dollars	80	82 ex. div.
Ditto Southern and Northern Indiana, 7 per cent. Sinking Fund, 1875	65	67
Ditto ditto shares, 100 dollars	42	47
New York and Erie, 7 per cent., 3d Mortgage, 1883	78	82
Ditto, Sinking Fund, 1875	75	80 ex coup
Ditto, 7 per cent. Convertible Bonds, 1862	62	66
Ditto ditto ditto 1871	52	56 ex coup
Ditto shares, 100 dollars	23	30
New York Central 7 per cent. Convertible 1866	89	91
Ditto, 6 per cent. Sinking Fund, 1883	80	82
Ditto shares, 100 dollars	90	92
Ohio and Pennsylvania, 7 per cent. Income Bonds	68	70
Pennsylvania, 6 per cent. 1st Mortgage Convertible 1880	85	87
Ditto, 2d Mortgage, Sterling, Convertible 1875	91	93
Ditto shares, 50 dollars	42	44

The failure of Mr. J. P. Giustiniani, connected with the Greek trade, and having, besides the London house, another in Constantinople, was announced in London on the 27th July, and the cause of the failure being reported to be speculative losses, the suspension has tended to increase the excitement in the Stock market on the following day. The liabilities are estimated at £400,000 to £500,000.

A telegraphic despatch from St. Petersburg states that the Russian government has reduced the interest paid by the Imperial banks from 4 to 3 per cent.

A parliamentary paper, giving an account of the public income and expenditure of the United Kingdom for the year ended June 1857, has just been published. The income was £73,067,821 12s. 5d., against an expenditure of £71,756,710 12s. 10d. Excess of income over expenditure, £311,111 6s. 7d.

At Boston, the past week has been an easier one than the preceding in financial matters; the banks having supplied the wants of their customers, and kept the "Middle Street" rather limited. Street rates for first class names range from 9 to 9¾ per cent., inferior grades commanding from double interest to 15 per cent., according to the standing of endorsers.

The New York Sub-Treasury yesterday received $400,997, including $100,000 for a draft on Boston, and paid out $366,283. The balance held at the close of business was $12,474,101.

The prospects of securing an amount of subscription to the 6 ⅌ cent. bonds of the Boston, Concord and Montreal Railroad Company, sufficient to relieve the Company of floating debt, are now good. The amount required is $200,000, and of this sum about $160,000 is subscribed—the creditors taking about $68,000. The result of the movement, if successful, will be a rapid advance in the market value of the mortgage bonds and preferred stock.

The real estate of the Bay State Agricultural Tool Company, at Northampton, originally costing $90,000, was sold at auction on Thursday to Mr. Boyd, the New York agent of Jessup & Sons, of England, for $22,250, to satisfy a mortgage, by the Holyoke Bank of $15,000. Jessup & Sons are understood to be largely the creditors of the Bay State Company.

The Mobile *Register* says: We sincerely believe, from a careful examination of the reports from all the cotton-growing sections, that the present growing crop will not exceed 2,000,000 or 2,100,000 bales.

The *Saco (Me.) Democrat* says that the profits of the Laconia Company for the past year have exceeded ten per cent. on the capital stock, from which profits two dividends, amounting to eighty thousand four hundred and twenty-dollars have been made, one in January last, and the other in the present month. This company has three mills, 50,000 spindles, upwards of 1,500 looms, and manufactures superfine Jeans, Drillings, Shirtings, Fine Shirtings and Sheetings, Print Cloths and Flannels. Since the first mill was put in operation in 1844, the said company has manufactured and put into the various markets on the face of the globe, upwards of one hundred and two and a half millions (102,500,000) ⅌ yards of cloth, most of them heavy goods, the entire width whereof would girdle the earth twice at the equator, leaving enough excess for a bowknot of nearly hundred miles.

DISPARAGING OF THE LAKES.—In order to place before our Inland Insurance Companies any reliable details as to the losses in that trade, we copy from the Cleveland papers the following report and suggestions to the Board of Underwriters upon this subject:

E. F. Dorr, Esq., Chairman Executive Committee Lake Board of Underwriters:

Dear Sir: I send you, as requested, the statement compiled by me, showing the tonnage and the grades of sail vessels which suffered by disasters on the Western Lakes in the navigation season of 1856.

It shows the enormous loss of $1,684,615 enuring from 437 disasters, in a fleet of 1,083 sail vessels. A careful examination of the statement will completely vindicate the principle adopted by the Lake Underwriters at their Convention in 1855, viz: Increased rates of premium on the increased tonnage of hulls.

The disasters may be briefly summed up in this form:

Afloat under 100 tons	173	vessels,	disasters	34,	loss $43,026
" 100 @ 200 tons,	331	"	"	119,	" 257,100
" 200 @ 300 tons,	294	"	"	140,	" 402,435
" 300 @ 400 tons,	250	"	"	120,	" 807,255
" 400 @ 500 tons,	26	"	"	18,	" 112,000
" 500 @ 600 tons,	6	"	"	3,	" 6,600
" 600 @ 700 tons,	2	"	"	2,	" 10,000
" 700 @ 900 tons,	1	"	"	1,	" 5,300
	1083			437	$1,644,015

You will notice that nearly one-half of the entire loss falls on vessels ranging from 300 to 400 tons, whilst a greater number of vessels—one-sixth more—ranging from 200 to 300 tons, loses only one quarter of the same aggregate. The *average grade* of the smaller tonnage is much below the larger, the former being principally in the class B and the latter in A. The average loss to each vessel afloat, ranging from 200 to 300 tons, was $1,368, and to those ranging from 300 to 400 tons was $3,229.

These figures support the position I have advocated, that cargo rates of premium should be governed by proportion to increase of tonnage, and I think the future will show that until such a change is made in Underwriting on the Lakes, every occurrence of such weather as we had in 1856, will be followed by the same disastrous results to the treasuries of insurance companies.

To show how adverse to the interests of insurance companies the present low class of rates are, for vessels of with smaller tonnage, I will make a conjectural estimate on the following basis. We will suppose that Insurance Companies, A, takes the entire fleet of 300 tons, which numbers 250 vessels, is to have the insurance on the hulls, and up and down cargoes for the full value of all, is to pay all the losses, and the fleet is to run in the Buffalo and Chicago trade exclusively, laden each trip down with grain, and her up trip with coal at Cleveland.

Insurance Company B takes the fleet of 200@300 tons, numbering 294 vessels, on same terms.

Average 350 tons at 45 bushel per ton, is 15,750 bushels. Six trips down carry 94,500 bushels.

One half wheat, 47,250 bushels valued $1 25.... $59,062
One half corn, 47,250 bushels, valued 70c..... 33,075
Six trips up, 450 tons coal each, 2,700 tons, $4... 10,800
Value of cargoes..... $102,937
200@300 *Tons.*
Average 250 tons, at 45 bush 49 ton, is 11,250 bush.
6 trips down carry 67,500 bush.
One half wheat, 33,750 bu. valued at $1 25, $42,187
One half corn, 33,750 bus. valued 70c. 23,625
6 trips up, 320 tons coal, 1920 tons at $4, 7,680
Value of cargoes..... $73,492
Vessels of 250 tons B, valued at $7000, at 7½ per cent..... $5 25
$73,492 cargo at average prem. $1 64½..... 1,208 94
$1,733 94
The average loss on each vessel of this tonnage was..... 1,368
Profit on each vessel..... $365 94

It will occur to you that the *average time* for repairing disasters, is to be deducted from these six round trips thus increasing the loss on the 300@400 tons, and diminishing the profits on the 200@400 ton vessels.

In the column "stranded" is included the value of cargo jettisoned while the vessel was on the shoals, and vessels totally lost by "stranding" are in the same column. You will notice that very nearly two-thirds of the whole value lost is in that column. Stranding on the vessels too large for easy handling in our lake navigation, are the majority of masters and mates incompetent seamen, or is it a combination of both causes, that so many are on the beach in an eight months' navigation, 193 vessels out of a fleet of 1083, making a loss of one million, eighty-one thousand, six hundred and fifteen dollars? Yours, truly, J. L. WEATHERLY.

PHILADELPHIA STOCK EXCHANGE SALES, Aug. 11, 1857.

Reported by R. Maning, Jr., Stock Broker, No. 80½ Walnut Street.

FIRST BOARD.

900 City 6s	89¾	50 Reading R	cash 35¾
100 do	89	100 do	35¾
100 do	89	100 do	cash 35¾
200 City R 6s	89¾	100 do	35¾
1000 St. Louis B 6s	81	2 Penna RR	46¾
1000 N Penna R 6s	59½	5 do	46¾
4500 do	59½	2 Cam & Am R cash	100
5000 Union Canal 6s	59½	2 N Penna R	11¼
2000 Penna 5s	93	20 do	11¼
5 Lehigh Scrip	43¾	20 do	11¼
100 Reading R s5wn	35¾	15 do	11¼
	int 35¾	3 Girard Bank cash	11¾
100 do	s5wn 35¾		

BETWEEN BOARDS.

100 Reading R	2 dys 35¾	175,95 Penna 5s	85
100 do	2 dys 35¾	9000 Penna Coup 5s	88
100 do	s5wn 35¾	200 City Gas 6s New	89

SECOND BOARD.

100 City 6s	New 89¾	50 Schyl Nav pref	23
500 Ches & Del Ct 6s	69	85 do	s5 23
2700 City R 6s 2 serfs	exmpt 2 dys 90¾	4 do	23
	exmpt 2 dys 90¾	12 do	23
1000 Elmira R 7s	2 dys 75	50 do	23
	1st mon. 75½	16 L Schuyl RR	38
100 Schyl Nav pref	b5 23	3 do	38

AFTER BOARD.

100 Reading RR..... 35¼

CLOSING PRICES—DULL.

	Bid.	Asked.
U S 6's, '68	115¼ c—	—
Philada 6s	89	c89¾
do RR	89¼	c90
do 6s new	89¾	c90¼
Penna 5s, int off 84¼	c85	—
Reading R dv off 35¾	c35¾	—
do Bonds '70 78	c—	—
do Mort. 6s, '44, int. off 86	c—	—
Penna RR	46¼	c46¾
Morris Canal Con 6s	c53	—
Schyl Nav 6s '82	64	c65
do Stock	13	c14

SINGE BOARD—LATEST.

100 Reading R	35¾	100 Reading R	35¾

Reading RR. closes 35¾ bid—reg. offered at 35¾; adv. 35¾.

PHILADELPHIA MARKETS.

TUESDAY EVENING, Aug. 11.—The operations in Flour continue mainly for the supply of the home trade at about previous prices, and in the absence of any shipping demand the market is very dull at $7 25 for superfine, made from new Wheat, at which figures shipping brands are freely offered; the sales for the supply of the retailers and bakers range at from $6 50 to $7 50 for superfine, the former for old stock, and the latter for Reigliu Mint price of $3 17½. 10½d. per ounce for standard gold, it appears that gold is 2-10ths per cent. dearer in Paris than in London.

Advices from Hamburg show that standard gold at the English Mint is about 2-10ths per cent. dearer in London than in Hamburg.

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Ditto shares, 100 dollars	80	82 ex. div.
Ditto Southern and Northern Indiana, 7 per cent. Sinking Fund, 1875	65	67
Ditto ditto shares, 100 dollars	42	47
New York and Erie, 7 per cent., 3d Mortgage, 1883	78	82
Ditto, Sinking Fund, 1875	75	80 ex coup
Ditto, 7 per cent. Convertible Bonds, 1862	62	66
Ditto ditto ditto 1871	52	56 ex coup
Ditto shares, 100 dollars	23	30
New York Central 7 per cent. Convertible 1866	89	91
Ditto, 6 per cent. Sinking Fund, 1883	80	82
Ditto shares, 100 dollars	90	92
Ohio and Pennsylvania, 7 per cent. Income Bonds	68	70
Pennsylvania, 6 per cent. 1st Mortgage Convertible 1880	85	87
Ditto, 2d Mortgage, Sterling, Convertible 1875	91	93
Ditto shares, 50 dollars	42	44

The failure of Mr. J. P. Giustiniani, connected with the Greek trade, and having, besides the London house, another in Constantinople, was announced in London on the 27th July, and the cause of the failure being reported to be speculative losses, the suspension has tended to increase the excitement in the Stock market on the following day. The liabilities are estimated at £400,000 to £500,000.

A telegraphic despatch from St. Petersburg states that the Russian government has reduced the interest paid by the Imperial banks from 4 to 3 per cent.

A parliamentary paper, giving an account of the public income and expenditure of the United Kingdom for the year ended June 1857, has just been published. The income was £73,067,821 12s. 5d., against an expenditure of £71,756,710 12s. 10d. Excess of income over expenditure, £311,111 6s. 7d.

At Boston, the past week has been an easier one than the preceding in financial matters; the banks having supplied the wants of their customers, and kept the "Middle Street" rather limited. Street rates for first class names range from 9 to 9¾ per cent., inferior grades commanding from double interest to 15 per cent., according to the standing of endorsers.

The New York Sub-Treasury yesterday received $400,997, including $100,000 for a draft on Boston, and paid out $366,283. The balance held at the close of business was $12,474,101.

The prospects of securing an amount of subscription to the 6 ⅌ cent. bonds of the Boston, Concord and Montreal Railroad Company, sufficient to relieve the Company of floating debt, are now good. The amount required is $200,000, and of this sum about $160,000 is subscribed—the creditors taking about $68,000. The result of the movement, if successful, will be a rapid advance in the market value of the mortgage bonds and preferred stock.

The real estate of the Bay State Agricultural Tool Company, at Northampton, originally costing $90,000, was sold at auction on Thursday to Mr. Boyd, the New York agent of Jessup & Sons, of England, for $22,250, to satisfy a mortgage, by the Holyoke Bank of $15,000. Jessup & Sons are understood to be largely the creditors of the Bay State Company.

The Mobile *Register* says: We sincerely believe, from a careful examination of the reports from all the cotton-growing sections, that the present growing crop will not exceed 2,000,000 or 2,100,000 bales.

The *Saco (Me.) Democrat* says that the profits of the Laconia Company for the past year have exceeded ten per cent. on the capital stock, from which profits two dividends, amounting to eighty thousand four hundred and twenty-dollars have been made, one in January last, and the other in the present month. This company has three mills, 50,000 spindles, upwards of 1,500 looms, and manufactures superfine Jeans, Drillings, Shirtings, Fine Shirtings and Sheetings, Print Cloths and Flannels. Since the first mill was put in operation in 1844, the said company has manufactured and put into the various markets on the face of the globe, upwards of one hundred and two and a half millions (102,500,000) ⅌ yards of cloth, most of them heavy goods, the entire width whereof would girdle the earth twice at the equator, leaving enough excess for a bowknot of nearly hundred miles.

DISPARAGING OF THE LAKES.—In order to place before our Inland Insurance Companies any reliable details as to the losses in that trade, we copy from the Cleveland papers the following report and suggestions to the Board of Underwriters upon this subject:

E. F. Dorr, Esq., Chairman Executive Committee Lake Board of Underwriters:

Dear Sir: I send you, as requested, the statement compiled by me, showing the tonnage and the grades of sail vessels which suffered by disasters on the Western Lakes in the navigation season of 1856.

It shows the enormous loss of $1,684,615 enuring from 437 disasters, in a fleet of 1,083 sail vessels. A careful examination of the statement will completely vindicate the principle adopted by the Lake Underwriters at their Convention in 1855, viz: Increased rates of premium on the increased tonnage of hulls.

The disasters may be briefly summed up in this form:

Afloat under 100 tons	173	vessels,	disasters	34,	loss $43,026
" 100 @ 200 tons,	331	"	"	119,	" 257,100
" 200 @ 300 tons,	294	"	"	140,	" 402,435
" 300 @ 400 tons,	250	"	"	120,	" 807,255
" 400 @ 500 tons,	26	"	"	18,	" 112,000
" 500 @ 600 tons,	6	"	"	3,	" 6,600
" 600 @ 700 tons,	2	"	"	2,	" 10,000
" 700 @ 900 tons,	1	"	"	1,	" 5,300
	1083			437	$1,644,015

You will notice that nearly one-half of the entire loss falls on vessels ranging from 300 to 400 tons, whilst a greater number of vessels—one-sixth more—ranging from 200 to 300 tons, loses only one quarter of the same aggregate. The *average grade* of the smaller tonnage is much below the larger, the former being principally in the class B and the latter in A. The average loss to each vessel afloat, ranging from 200 to 300 tons, was $1,368, and to those ranging from 300 to 400 tons was $3,229.

These figures support the position I have advocated, that cargo rates of premium should be governed by proportion to increase of tonnage, and I think the future will show that until such a change is made in Underwriting on the Lakes, every occurrence of such weather as we had in 1856, will be followed by the same disastrous results to the treasuries of insurance companies.

To show how adverse to the interests of insurance companies the present low class of rates are, for vessels of with smaller tonnage, I will make a conjectural estimate on the following basis. We will suppose that Insurance Company, A, takes the entire fleet of 300 tons, which numbers 250 vessels, is to have the insurance on the hulls, and up and down cargoes for the full value of all, is to pay all the losses, and the fleet is to run in the Buffalo and Chicago trade exclusively, laden each trip down with grain, and her up trip with coal at Cleveland.

Insurance Company B takes the fleet of 200@300 tons, numbering 294 vessels, on same terms.

Average 350 tons at 45 bushel per ton, is 15,750 bushels. Six trips down carry 94,500 bushels.

One half wheat, 47,250 bushels valued $1 25.... $59,062
One half corn, 47,250 bushels, valued 70c..... 33,075
Six trips up, 450 tons coal each, 2,700 tons, $4... 10,800
Value of cargoes..... $102,937
200@300 *Tons.*
Average 250 tons, at 45 bush 49 ton, is 11,250 bush.
6 trips down carry 67,500 bush.
One half wheat, 33,750 bu. valued at $1 25, $42,187
One half corn, 33,750 bus. valued 70c. 23,625
6 trips up, 320 tons coal, 1920 tons at $4, 7,680
Value of cargoes..... $73,492
Vessels of 250 tons B, valued at $7000, at 7½ per cent..... $5 25
$73,492 cargo at average prem. $1 64½..... 1,208 94
$1,733 94
The average loss on each vessel of this tonnage was..... 1,368
Profit on each vessel..... $365 94

It will occur to you that the *average time* for repairing disas