

FINANCIAL AND COMMERCIAL.

comparative with predecessor of last week as follows:
Loans.....\$271,618,900
Specie.....116,344,300
Deposits.....1,178,187,200

The Unreasonable Feature of the Panic at the Stock Exchange.
The Monetary Ease in London and the Prospect Here.

SATURDAY'S BANK STATEMENT.

Table with columns for Total Liabilities, Assets, and various bank categories like Deposits, Loans, and Specie.

The panic at the Stock Exchange, which formed so leading a feature of the events of the past week, was remarkable for its peculiarity in coming at a time of the year when...

are legitimately out of season. It is safe to say that for a period of twenty or more years, or long enough to make a century a law, the Spring season has been devoid of panics at the Stock Exchange...

CONTRACTION OF THE CURRENCY, natural or artificial, or both, such as might be expected to exert precisely the same influence as Secretary McCulloch's famous endeavor to make a short cut to specie payments.

WHEREVER THE MONEY WAS HELD IT WAS WITHDRAWN so gradually and evenly from the mass that no gap could be noticed or lump discovered. And as are the reflections of the thousands of victims of the panic, their thoughts and those of their more fortunate brethren are concerned just now rather for the future than the past.

RENEWAL OF OPERATIONS after the long embargo enforced by the scarcity of money. Indeed, the danger now is that the outstanding contracts to deliver stocks on speculative sales are numerous enough to make a panic among the "bears," whose ranks have been largely recruited from among brokers who took the risk of selling out their customers' stocks rather than under the banishment of suspension.

THE SHORT INTEREST in the event of other brokerage house in the street. Looking at the collateral working of the money market we find that in the midst of the panic the Chicago panic and called upon the flood to a profit of several millions, was due to his perception of a similar state of affairs among the brokers at that time, and his bold orders to buy in a market which included in...

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THE fact being all the more remarkable, as on the same day the Liverpool steamer sailed for New York with half a million of gold. Turning to the Gold Room, we find a lower, but still comparatively firm, market. The stringency in money and the partial dissolution of the clique were followed by a fall in the price from 117 1/2 to 117, but the remainder of the pool, comprising the style of men who are always predicting a winter of commercial and financial revival, rallied the market to 118 1/2, and were supported in their efforts by the heavy importation of foreign goods during the week, although the shipment of specie at Liverpool for New York and the depression in the foreign exchanges gave them fresh annoyance.

THE extreme fluctuations of the price of gold during the week were as follows:
Monday.....118 1/2
Tuesday.....117 1/2
Wednesday.....117 1/2
Thursday.....117 1/2
Friday.....117 1/2
Saturday.....117 1/2

THE weekly statement of the associated banks as favorable and shows that the deficiency in reserve has been so much further reduced that the banks are now below the level only about a million dollars. But the return is still mysterious in its nature a second time to reflect the undoubted heavy receipts of currency from the interior, the increase in deposits being only nominal. However, there is a conspicuous gain in legal tenders. The loans show a considerable liquidation of credits, doubtless as a result of the fall in prices during the week at the Stock Exchange and the consequent retraction of advances upon stock collaterals.

should the Treasury decide to prepay the May interest on the bonds, the deficiency would bring the banks closer to the line of required legal reserve. Indeed, as the statement is quite satisfactory, the banks are already in possession of the full twenty-five per cent. In fact, the national banks really hold a surplus of about forty thousand dollars. The deficiency being confined to the State banks in the clearing house statement. The statement...

do. do. 60c. for Western yellow, the nominal price for dark, but were steadily held. The sales were about 20,000 bushels at 55c.
WHEAT AND CORN. The market for wheat and corn was quiet and unchanged. Sales 6,000 bushels of western inferior to choice, at 55c. a bushel. Rice was reported at 100 lbs. Jersey, on the pier, at 55c.

FINANCIAL.
WARRANTS AND LIABILITIES FOR THE 20th APRIL 1873.
7 TO 12 PER CENT.
\$15,000.—THREE TIMES THIS AMOUNT WANTED FOR THE PURCHASE OF STOCKS.

THE WEST INDIES.
Latest Reports from Jamaica and Barbados—Another British Ship Lost Through Negligence of the Captain—A Cuban Craft Seized—The United States Steamer Richmond Ordered to Santiago de Cuba—Sugar Interests.

JAMAICA, April 10, 1873.
The Governor has been advised to appoint a court of inquiry into the loss of the British bark Bina, of Glasgow, on the 15th of March last, off Plum Point lighthouse, the court consisting of Judge Drake and Lieutenants Boyer and Harbour, of Her Majesty's ship Aboukir.

Barbados.
The making of sugar is general; the young crop for next year is fully established, and looks well. The estimate for this year is 40,000 hogsheads, which will be equal to last year, but still 6,000 short of the average. Several steam mills are in course of erection, and if the equalization of duties on sugar of the island were granted then numerous central factories would be started.

Porto Rico.
St. Thomas advises of the 12th inst. say—All quiet, but it is feared that the emancipation edict may cause trouble. The city of St. Johns is the most excited. Guards have been placed around the town. The new Captain General is expected on the 14th inst. The measures he takes will decide.

THE SAN SALVADOR EARTHQUAKE.
Names of Some of the Commercial Sufferers—Fear of the Advent of Disease.
Panama advises of the 5th of April confirming the HERALD special report, published in our issue yesterday, in which the widespread ruin and loss of life which was caused by the recent visitation of earthquake in San Salvador, Central America.

SHIPPING NEWS.
Almanac for New York—This Day.
SUN AND MOON. HIGH WATER.
MARINE DISASTERS.
REPORTS FROM NEW YORK FOR THE WEEK ENDING APRIL 19, 1873.

ARRIVALS.
REPORTED BY THE HERALD STEAM YACHTS AND HERALD TELEGRAPH.
RECEIVED FROM NEW YORK FOR THE WEEK ENDING APRIL 19, 1873.

FINANCIAL.
AUGUST BELMONT & CO.
LARGE AMOUNT OF MONEY TO LOAN ON BOND AND STOCK COLLATERAL.

STOCK AND GOLD PRIVILEGES.
EXPLANATORY CIRCULARS.
MONEY TO LOAN ON BOND AND MORTGAGE.

HOWES & MACY, BANKERS, 8 WALL STREET, NEW YORK, OFFER THE SAME FACILITIES TO DEPOSITORS AS INCORPORATED BANKS, AND ALLOW INTEREST ON DAILY BALANCES AT THE RATE OF FOUR PER CENT.

WANTED—A LOAN OF \$10,000, FIRST MORTGAGE ON FIVE ACRES OF LAND, SOUTH BRIDGE, near corner of Third Avenue and Seventy-first Street.

Foreign Ports.
AMSTERDAM, April 4—Arrived, bark Sphidre (Gow), Christiansted, Boston.

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