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BANK NOTE & COMMERCIAL

REPORTER.

EDITED BY
J. THOMPSON, BANKER & BROKER,
 No. 64 WALL-STREET, New-York.

Published by **W.M. W. LEE**, No. 12 Spruce-street, and sold by all Periodical Dealers throughout the United States.

Semi-weekly, \$4; Weekly, \$2; Semi-monthly, \$1; With Coin Book and Autograph, \$1.

Bank Note and Commercial Reporter,

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Bank Officers are requested to inform us of all new organizations—change of officers—new counterfeiters, &c., &c.

This Paper has no Travelling Agent, and does not hold itself responsible, for money paid to persons representing themselves as such.

MONEY ITEMS.

NEW-YORK, DECEMBER 15, 1851.

der consideration makes them payable on presentation.

The *Lancaster Union* says, in reference to the rumored suspension of the LANCASTER BANK: "Several papers in the interior counties state that some excitement had been caused in their neighborhood recently by the rumored suspension of the LANCASTER BANK. Rumors of an unfavorable nature respecting the solvency of that institution have also been in circulation in other places; and lest any persons should be induced to sacrifice its paper in consequence of such reports, we will state a single fact which ought to be conclusive, viz: that here, where the Bank is best known, its stock could not even now be bought for less than fifteen or twenty per cent above par."

A large number of clipped silver coins have recently been forging themselves upon our traders. The business, no doubt, pays a large profit to those who follow it closely, but by whom the profits are shared it is difficult to say.

The Committee of Finance of the Georgia

Monthly, 50 cents, with Coin Book Terms inserted in advance.

CAUTION.

Beware of all notes answering to the following description; as it is a plate capable of being altered to any Bank.

3%, centre vignette three females, one holding a rod, another a windmill fan, with a die each side containing a figure 3,—on the right end a portrait of Washington with die and figure 3 above and below.—Small New York State arms on the left, with die and figure 3 above and below—word **THREE** in the work on the lower part of the bill.

State Bank of Indiana and Branches, October 31st, 1851.

MEANS.

Notes and Bills discounted.....	\$4,479,548 95
Banking Houses and other real estate.....	320,720 85
Furniture.....	4,964 31
Due from Eastern Banks and Bankers.....	573,940 82
Remittances and other items.....	468,236 95
Branch balances.....	133,727 13
Indiana 5 per cent Treasury notes.....	328 12
Notes on other Banks.....	40,850 00
Gold and Silver.....	265,990 00
	1,287,215 35

Our Autographic Counterfeit Detector is given to all semi-weekly, we

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MONEY ITEMS.

UNCURRENT MONEY.—We have no important change in quotations to notice. The Eastern and New-York Bank notes are whipped in and sent home by the METROPOLITAN BANK; and Jersey Tom Cals form the currency of this city. Almost all the money the brokers buy they use out again over the counter. The great number of new Banks starting in all sections of the country must ultimately lead to frauds and failures.

SILVER.—Silver coinage is quite scarce, and change is at a premium of one to two per cent. We are consequently buying and selling at the best rates. California gold dust is worth \$17.50 to \$17.65 per ounce, or eighty-eight cents per pennyweight. American gold is the standard. Foreign gold is scarce.

MEXICAN LAND WARRANTS are scarce, and we quote \$140 to \$150 for clean warrants, with good guarantee. A bill making the warrants under act of September, 1854, assignable, is already before Congress, and those who have Mexican warrants would do well to sell without delay, for when the new warrants come into the market all kinds will fall to a low price.

CANAL REVENUE CERTIFICATES.—The Comptroller offers \$500,000 to be bid for. The proposals will be opened at noon, on the 23d inst.—the money to be paid on the 27th. These certificates bear six per cent, and have fifteen years to run. We prefer our services to bid for any parties wanting this stock. Charge quarter per cent brokerage.

MONEY is easy on call, backed by good stock security at six per cent; but there is want of confidence in paper, and rates may be quoted at seven to fifteen per cent.

STOCKS.—Government, State and good Bank and good Railroad stocks are firm, and the tendency is upwards.

EXCHANGE.—The market for Exchange closed with firmness and with a moderate supply. Sterling in 10s @ 10 1/2. France 5 1/2 @ 5 1/8. Of other than Bankers' bill the quantity offering is small.

A bill is pending before the Tennessee Legislature, changing the custom in that State relative to bills payable at sight. Heretofore days of grace have been accorded to these, but the bill now un-

have recently been forcing themselves upon our traders. The business, no doubt, pays a large profit to those who follow it closely, but by whom the profits are shared it is difficult to say.

The Committee of Finance of the Georgia Legislature have made a report recently, from which it appears that the balance in the Treasury on the 24th November, 1851, is \$517,534 58; of this amount there is unavailing assets \$312,101, leaving a balance, as available, of \$205,433 50.

A new Bank, to be called the "WYOMING COUNTY BANK," is to go into operation in Warsaw, about the first of January next—JOSUA H. DARRING, of this place, President—*F. Marnard* lately Teller in the Franklin County Bank, Mass., Cashier. The Bank building has lately been erected by Mr. Darrington on the corner, adjoining his brick block, in a style creditable to himself and the village. The Bank has been established, and is to be controlled by Mr. Darrington, and we know of no one who, from his thorough, upright business habits, is better qualified to manage such an institution than he. The Bank will be a great convenience to business men in this region.—*Huntington County Mirror.*

GOLD DUST.

I am now paying the highest price for gold dust.

J. THOMPSON,

64 Wall Street

Latest Counterfeits.

- 29, on the Farmer's Bank, Bridgeport, Ct. p. 11.
 - 30, on the Essex Co. Bank, Keeseville, N. Y., p. 17.
 - 31, on the Far. & Mec. Bk. of Carroll Co. Md., p. 24.
 - 32, on the Oswego Co. Bank, Granby, N. Y., p. 18.
 - 33, on the Citizens Bank, Gettysburgh, page 16.
 - 34, on the Bay State Bank, Mass., page 6.
 - 35, on the Portland Co. Bk. Com., p. 11.
 - 36, on the Bank of Chenango, N. Y., page 11.
 - 37, on the Chemical Bank, N. Y. City, page 12.
 - 38, on the Finon Bank, Dover, N. J., page 21.
 - 39, on the Cocohutuate Bank, Boston, page 6.
 - 40, on the White River Bank, Bathel, Vt., page 6.
 - 41, on the Bank of Augusta, Ga., page 26.
 - 42, on N. Y. Traders' Bk. N. Grantville, N. Y., p. 18.
 - 43, on the Southport Bank, Conn., page 11.
 - 44, on the Bank of Kentucky, page 28.
 - 45, on the Bank of Orleans, Vt., page 5.
 - 46, on the Clinton Bank, Ohio, page 27.
 - 47, on the Lancaster Bank, Pa., page 22.
 - 48, on the Stark Bank, Herington, Vt., page 6.
- For dangerous frauds, see margins of pages 2, 3 & 28.

Remittances and other items.....	153,727 13
Branch balances.....	328 12
Indiana 5 per cent Treasury notes.....	40,850 08
Notes on other Banks.....	235,990 00
Gold and Silver.....	1,287,215 55
Total.....	\$7,575,574 96

LIABILITIES.	
Capital Stock.....	\$2,088,007 44
Surplus Fund.....	774,851 42
Dividend unpaid.....	9,212 32
Profits since last Dividend.....	193,051 25
Due to other Banks.....	122,806 89
Due Canal Trustees, and other items,	96,612 32
Due Sinking Fund, &c.....	7,541 52
Due to Depositors.....	605,288 40
Circulation.....	3,681,993 00
Total.....	\$7,575,574 96

STATE BANK AT MORRIS, N. J.

We met with a slight accident in our forms just previous to our emission for December 1st, and in their readjustment the above named Bank was quoted at 38 per cent discount. This Bank our subscribers, of course, know to be worthless, and the quotation incorrect. The error was discovered in time for the next semi-weekly edition, (December 3d,) and our regular subscribers notified of the mistake, but those who buy the paper from the trade we had no means of getting at, and therefore this apology.

Below we give the leading features of a bill now before the South Carolina Legislature, and which will, with some modification, probably become a law:

1. That the capital stock of any Bank shall not exceed \$1,000,000, nor less than \$500,000.
2. That the stockholders of every Bank shall be individually liable for a sum not exceeding treble the amount of his share or shares.
3. That no Bank shall hold any lands or estate other than that necessary for its business, or that which is *bona fide* mortgaged to it as security, or purchased at sales upon judgments previously obtained.
4. Restricting Banks to dealing in notes, bonds, bills of exchange, coin, bullion, and limiting interest to 6 per cent.
5. Restricting Bank issues to the denomination of five dollars.
6. Suspension of specie payments to work a forfeiture of charter.
7. A full statement of the condition of each Bank to be made six times a year to the Comptroller General and published.

For Rates of Discount on Uncurrent Money in PHILADELPHIA, BALTIMORE, ROBERTS, see page 30.

PHILADELPHIA, BALTIMORE, ROBERTS, see page 30.