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Abstract of the returns of thirty-three banks and banking associations, made to the Legislature, pursuant to a joint resolution of February 1, 1838.

BANKS.	LIABILITIES.			
	Capital paid in.	Deposites.	Circulation.	Due other banks, &c., not on deposit.
(1) Bank of Michigan	\$500,000	\$274,373 20	\$342,573	\$68,458 86
(2) Farmers' and Mechanics' Bank of Michigan	400,000	191,164 18	148,913	
(3) Michigan State Bank	200,000	244,028 30	114,474	40,622 78
(4) Bank of River Raisin	150,000	39,093 11	90,537	16,412 33
(5) Bank of Washtenaw	100,000	8,464 95	77,103	8,691 07
(6) Bank of Tecumseh	25,300	9,656 92	70,010	151 50
(7) Erie and Kalamazoo Railroad Bank	66,000	14,514 00	63,170	871 93
(8) Bank of Constantine	25,415	9,930 14	30,493	82 54
(9) Bank of Ypsilanti	100,000	8,025 97	108,760	1,281 77
(10) Bank of St. Clair	40,000	5,471 58	64,211	76 00
(11) Calhoun County Bank	45,000	14,672 00	60,154	3,180 33
(12) Bank of Clinton	40,000	9,376 62	67,000	9,995 52
(13) St. Joseph County Bank	30,000	306 77	19,812	
(14) Bank of Allegan	30,000	850 00		
(15) Grand River Bank	50,000		35,109	
(16) Bank of Brest	50,000	2,028 40	65,448	278 00
(17) Bank of Gibraltar	30,000	18,127 00	11,543	
(18) Bank of Kensington	15,000		10,910	
(19) Farmers and Mechanics' Bank of Pontiac	15,000	1,723 00	12,080	500 00
(20) Farmers' Bank of Genesee County	30,000		4,371	1,200 00
(21) Millers' Bank of Washtenaw	15,000	6,683 00	282	
(22) Clinton Canal Bank	15,000	4,144 59	37,335	75 00
(23) Huron River Bank	30,000	1,155 66	3,146	
(24) Farmers' Bank of Sharon	15,000	250 00	7,100	
(25) Commercial Bank of Michigan	15,000			
(26) Bank of Oakland	15,000	7,143 38	23,307	
(27) Bank of Marshall	40,000	13,440 63	49,581	86 16
(28) Genesee County Bank	15,000	699 15	6,940	
(29) Bank of Shiawassee	15,000	2,000 00	102	2,078 33
(30) Farmers' Bank of Oakland	15,000	865 00	3,051	
(31) Detroit City Bank	60,000	64,964 25	18,60	1,050 00
(32) Bank of Niles	30,000	22,691 48	31,834	22,681 45
(33) Goodrich Bank	30,000		1,500	

* Due United States, \$489,039.

R. J. S. PAGE,

undersigned bank com-

R. PRITCHETTE.

BANKS	RESOURCES				
	Loans	Specie	Notes of other banks	Deposites, &c., in other banks	Real estate and personal property
(1) Bank of Michigan	\$1,156,258 80	\$98,488 65	\$53,471 00	\$280,422 00	\$37,771 48
(2) Farmers and Mechanics' Bank of Michigan	646,789 70	64,384 07	122,432 60	46,190 51	11,600 18
(3) Michigan State Bank	251,111 96	47,891 39	178,920 27	110,599 10	20,973 00
(4) Bank of River Raisin	253,466 97	23,868 32	22,319 00	2,015 75	7,336 62
(5) Bank of Washtenaw	175,311 19	7,300 40	6,139 00	3,295 99	7,163 35
(6) Bank of Tecumseh	81,430 66	13,565 55	5,460 00	2,370 95	7,750 00
(7) Erie and Kalamazoo Railroad Bank	126,881 96	10,876 65	5,429 00	None	2,000 00
(8) Bank of Constantine	32,014 23	15,410 44	9,480 00	7,103 68	3,292 58
(9) Bank of Ypsilanti	136,216 87	18,167 21	22,473 00	14,817 07	7,035 06
(10) Bank of St. Clair	81,520 13	14,532 09	923 90	6,201 72	1,841 02
(11) Calhoun County Bank	46,876 47	16,230 69	17,500 00	27,166 30	
(12) Bank of Clinton	70,660 62	15,100 33	15,021 00	4,481 38	Office fur-
(13) St. Joseph County Bank	11,775 00	30,789 00	6,148 73		150 00
(14) Bank of Allegan	7 50 00	Certific's	800 00		50 00
(15) Grand River Bank	63,281 98	18,152 24	2,565 77	1,665 19	224 44
(16) Bank of Brest	71,783 62	17,619 37	19,639 00	6,500 00	1,975 26
(17) Bank of Gibraltar	43,851 00	10,000 00	5,102 00		300 00
(18) Bank of Kensington	6,760 00	15,000 00	500 00		
(19) Farmers and Mechanics' Bank of Pontiac	12,050 00	16,858 58	1,335 00	5,000 00	1,200 00
(20) Farmers' Bank of Genesee county	4,371 00	32,000 00	1,500 00		1,371 39
(21) Millers' Bank of Washtenaw	275 00	22,312 00	103 00	835 00	None
(22) Clinton Canal Bank	33,567 05	3,164 85	1,428 25	None	1,250 00
(23) Huron River Bank	24,833 09	28,430 71	2,215 00	1,449 79	359 62
(24) Farmers' B'k of Sharon		15,000 00	250 00	None	946 00
(25) Commercial Bank of Michigan		13,371 74			
(26) Bank of Oakland	19,575 25	17,411 18	8,084 34	537 60	926 15
(27) Bank of Marshall	61,021 70	22,079 38	4,491 00	28,722 11	None
(28) Genesee County Bank	4,696 24	12,337 82	1,934 50	None	538 30
(29) Bank of Shiawassee	82 00	15,570 70	3,920 00	None	202 13
(30) Farmers' B'k of Oakland	1,970 95	5,750 00	1,151 00	None	
(31) Detroit City Bank	52,724 04	60,107 30	30,168 50	None	153 43
(32) Bank of Niles	46,993 78	35,348 38	1,100 00	None	1,073 32
(33) Goodrich Bank	17,663 08	2,844 86	10,506 00	None	None

* Exclusive of bank furniture, &c.
 † Incumbered to the amount of \$17,333 34.

Bank Commissioners

To the honorable the Leg

The undersigned, in the House of Representatives upon the appointment of commenced the important duty of inspection, and have been discharging our task to the present time. It has not yet been sufficient time for them to have examined all the institutions subject to the jurisdiction of the House.

It was the design of the undersigned to have presented to the Executive a detailed account of the condition of the banks, and have enabled them to have a full view of the ties and condition of the several banks, and individual to judge of the pecuniary condition of our State. The early call of the House has prevented this, and have been examined, and feel in this important matter that the Legislature at this time should have placed in their possession.

The absence of our associates, who were engaged in the western portion of the State, located within the limits of the State, is mentioned in this report. This is especially so, for want of information of the condition of the banks in that portion thereof, therein two chartered banks, and several banking associations, organized under the laws of the State, and several banking associations. Of these, we have reason to believe a general report.

In the first and second reports of the undersigned, under special charters, which were issued by the Bank Commissioners. The Farmers' Bank of Pontiac, and the Bank of Marshall (and other institutions,) not having given their certificates pending for a limited time, and not being subject to such examination. The undersigned, under the Act of the Legislature, and the amendment thereto,

To the institutions located in the western portion of the State, above enumerated, four have been issued their certificates in the office of the State Bank, at Tecumseh, and the Citizens' Bank, at Ann Arbor, and have been issued by either of

well as A. F. Fitch, the stockholder above mentioned, disclaimed all knowledge of the transaction. How, when, or by, whom this fraud had been perpetrated, they could not tell. The teller stated that the boxes had been in the bank for some time past; but whether the contents, or any part of the same, had been there within the last twenty-four hours, they did not know and could not swear.

Immediately on the discovery of this fraud, the teller and Mr. Fitch went into an adjoining apartment, and, after a little consultation, produced from under a bedstead two boxes—one without a lid and apparently full of coin, the other with half a lid and about half full. These they stated to be also the property of the said Bank of Jacksonburg. The commissioners counted the coin in the several boxes above mentioned, and found the contents to be as follows, to wit:

Box 1st contained	\$205 43
Box 2d	137 50
Box 3d	261 00
Box 4th	242 25
Box 5th	294 00
Box 6th	243 00
Box 7th	279 50
Box 8th	248 50
Box 9th	603 00
Box 10th	671 50
Box 11th	723 50
	<u>\$3,909 18</u>

The coin not in boxes as above mentioned amounted to 153 00 in silver.
1,037 78 in gold.

Total amount of coin in bank 5,099 96

On reference to the statement of the bank, dated February 19, 1838, the third day previous to this examination, (which is appended to this report, marked No. 1,) it will appear that on that day the bank claimed, under the signatures of three of its directors, to be possessed of the sum of \$20,000 in specie, independent of the certificate of deposit for \$10,000. This statement was copied from the statement-book of the bank, and is certified by the teller as a correct copy of the same. So disgusting an exhibition of dishonesty and falsehood is unworthy of a single comment. The condition of this institution at the time of the examination, as drawn from the exhibit made at that time by the teller, would appear to be as follows, to wit:

RESOURCES.

Discounted notes and other loans	\$37,694 42
Due from other banks	4,341 00
Bills of other banks	3,189 00
Specie	5,099 96
Certificate of deposit	10,000 00
Expense account	939 32
	<u>61,263 70</u>

Capital
Circulation
Deposites
Profit and loss

Total liabilities
Total resources

Showing a deficit
If to this be added
(which could not
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Statement of the r

Bills discounted
Notes of other ban
Specie
Expenses and prof
In agents' hands,

LIABILITIES.

Capital	\$30,000 00
Circulation	44,940 00
Deposites	1,586 49
Profit and loss	439 00
Total liabilities	77,965 49
Total resources	61,263 70

Showing a deficit of resources to meet its liabilities of \$14,701 79. If to this be added the certificate of deposit of \$10,000 00 (which could not be found, and which it is probable is not a real asset of the bank,) and also bills of the bank put in circulation and not entered upon any book which was accessible to the commissioners, and which subsequent information has shown to be \$20,000 00

There will appear to be a real deficiency of assets to meet the liabilities of this bank of \$44,701 99

Such is the character and condition of the Jackson County Bank! On the 23d day of February last, the commissioners entered into an examination of the condition of the Farmers' Bank of Sandstone, located at Barry, in the county of Jackson.

The certificate of this bank was filed, according to law, in the office of the Secretary of State on the 29th January, 1838. The capital stock was named as \$50,000. The security furnished was the personal bond of the directors. The thirty per cent. on the capital stock, required by law to be paid in specie, was never actually so paid in, but a certificate of specie deposit appears to have been used instead of coin.

No stock-book was ever opened, and no list of stockholders or directors was posted up in the banking-house. The list of stockholders and officers of the bank hereunto annexed, (marked No. 2,) was furnished by H. N. Baldwin, the cashier. The following statement, prepared and signed by the cashier at the date of the examination, exhibits the condition of this institution as stated by the officers:

Statement of the resources and liabilities of the Farmers' Bank of Sandstone, February 23, 1838.

RESOURCES.

Bills discounted	\$6,985 00
Notes of other banks	400 00
Specie	236 00
Expenses and profit and loss	161 69
In agents' hands, for exchange	27,424 00
Total	35,507 16

\$37,694 42
 4,341 00
 3,189 00
 5,099 96
 10,000 00
 939 32

 61,263 70

tioned, disclaimed all whom this fraud had stated that the boxes either the contents, or last twenty-four hours, e, teller and Mr. Fitch consultation, produced d and apparently full of (These they stated to arg. The commission- entioned, and found the 43 50 00 25 00 00 50 50 00 50 50 \$3,909 18 153 00 in silver. 1,037 78 in gold. 5,099 96 dated February 19, 1838, it is appended to this re- day the bank claimed, e possessed of the sum of deposit for \$10,000. ook of the bank, and is me. So disgusting an y of a single comment. examination, as drawn would appear to be as

LIABILITIES.

Capital stock paid in	\$15,000.00
Deposites	450.00
Discounts received	80.82
Circulation	46,933.00
	<hr/>
	\$62,463.82

If from the amount of liabilities as above stated, viz: \$62,463 82, we deduct the amount of resources, \$35,507 16, it will exhibit a deficit in the means belonging to the bank for the payment of its debts of \$26,956 66. The discounted bills, notes of other banks, and specie, were found in the bank as exhibited in the above statement. The amount of \$27,424, as specified therein as in the hands of agents for exchange purposes, appears by receipts in the bank to have been advanced to the following persons, viz: to L. D. Smith, (president,) \$17,000; A. Clark, (teller,) \$10,000; G. Butler, (director,) \$424. For these amounts no security was taken, other than the receipts of the abovenamed individuals.

The circulation is stated above at \$46,933, but no entries were made in the books from which the actual sum could be ascertained; and there is reason to believe that the amount actually in circulation in the community, and in the hands of agents for that purpose, greatly exceeded the sum specified. The entire issues of this bank were made in violation of the law, without endorsement by a bank commissioner. An account of the discounted bills mentioned in the above statement was entered in a book in the bank; but no other book of entries was kept, from which anything could be discovered of the affairs of this institution. There was, indeed, a book presented, purporting to be the cash-book of the bank, in which entries were made exhibiting the pretended amount of specie, foreign notes, and domestic bills, in bank on the morning and evening of each day, for a large proportion of the time after the bank went into operation. But so clear was the evidence that the entries were made for the purposes of deception, and the whole prepared for the occasion, that it was entitled to no consideration.

The investigation of the Wayne County Bank, located at Plymouth, in the county of Wayne, enables the undersigned to present the following statement of the mode in which this institution was established, its subsequent transactions, and present condition.

This bank was organized and went into operation on the 13th day of December, 1837, with a capital of \$100,000.

The ten per cent. required to be paid in on the capital stock, in specie, at the time of subscribing, was paid in by depositing with the treasurer checks for specie drawn by the stockholders on the Michigan State Bank. These checks have never been presented to the last mentioned bank, but still remained, at the time of the examination, in the safe of the Wayne County Bank.

When the bank went into operation, two certificates of specie deposits for \$15,000 each were obtained by the president, J. D. Davis, "to the credit of the Wayne County Bank, subject to the order of the cashier thereof," signed by H. H. Brown & Co. The arrangement by which the abovementioned certificates were obtained seems to have been through

McClure, the cashier of the Ba Wayne County Bank. What I fear; but the cashier of the last a loan of the bank, which he so to withdraw these certificates if was refused. The cashier of the tificates, as he stated, that he ha of the bank, nor did he consid per cent. required by law. The holders, in specie, on their stock in bank at the time of the exam of which had been deposited by ject to the draft of the depositor funds of the bank, made on the

Statement of the funds of the 1

Capital stock paid in
Circulation
Profit and loss
Individual deposites

Bills discounted
Discounts received
Specie
Notes of other banks
Cash items
Incidental expenses

In this statement, the amount of mentioned checks for specie, and in on stock. The specie checks then exhibited as the amount of The following is a statement of furnished by the cashier on the d 8, 1838:

Loans
Expense and furniture account
Bills of other banks
Specie
Cash items

\$15,000 00
 450 00
 80 82
 46,933 00

62,463 82

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McClure, the cashier of the Bank of Clinton, with the president of the Wayne County Bank. What that arrangement was, does not fully appear; but the cashier of the last named bank stated that McClure claimed a loan of the bank, which he said had been promised him, and threatened to withdraw these certificates if it was not given. This loan to McClure was refused. The cashier of the bank had so little confidence in the certificates, as he stated, that he had made no entry of them upon the books of the bank, nor did he consider them as a payment in fact of the thirty per cent. required by law. There has been actually paid in by the stockholders, in specie, on their stock, the sum of \$750. The amount of specie in bank at the time of the examination was \$3,425 10, a large proportion of which had been deposited by stockholders, and the amount was subject to the draft of the depositors. The following is a statement of the funds of the bank, made on the 13th day of February last:

Statement of the funds of the Wayne County Bank, February 13, 1838.

LIABILITIES.

Capital stock paid in	\$10,200 00
Circulation	31,326 00
Profit and loss	52 04
Individual deposits	2,198 98
	<u>43,777 02</u>

RESOURCES.

Bills discounted	\$24,391 23
Discounts received	364 87
Specie	12,110 60
Notes of other banks	4,597 00
Cash items	1,991 55
Incidental expenses	321 77
	<u>43,777 02</u>

In this statement, the amount of specie, \$12,110.60, comprised the above-mentioned checks for specie, and \$415 in specie, at that time actually paid in on stock. The specie checks were included in the amount of \$10,200 then exhibited as the amount of capital stock paid in.

The following is a statement of the affairs and condition of the bank, furnished by the cashier on the day of the examination of the same, March 8, 1838:

RESOURCES.

Loans	\$23,516 23
Expense and furniture account	346 27
Bills of other banks	5,738 00
Specie	3,426 10
Cash items	11,557 89
	<u>44,583 49</u>

LIABILITIES

Stock paid in	\$750 00
Circulation	34,779 00
Deposites	9,054 49

44,583 49

In this statement, it will be perceived that the specie checks are no longer estimated as an amount paid in on the capital stock of the bank; and the sum of \$750, therein set down, was actually paid in specie, and possessed by the bank. On the other side of the statement, however, under the head of "cash items," these specie checks to the amount of \$9,750 are made use of as among the resources of the bank. It will be at once observed that these checks cannot be used by the institution among its resources, without incurring a responsibility to the same amount to the drawers thereof; and that they should, if so considered, be also put down on the side of liabilities, as stock paid in. If they are added to the side of liabilities, or deducted from the statement of the resources, (which will produce the same result,) there will be exhibited a deficit in the resources of the bank of the said sum of \$9,750. The balance of the amount of "cash items" is composed of a post-office draft and loans to individuals, subject to immediate demand. It is probable, however, that some error must have occurred in the statement, and that the deficit above mentioned does not really exist—at least not to the amount above stated. Bills of the bank to the amount of \$6,000 were delivered to James H. Mulford, of Illinois, to be put into circulation there, and accounted for or returned by him by the 1st of April instant. His obligation with securities was taken to the bank; and it is presumable that the cashier, by mistake, failed to enter it among the loans or other resources of the institution in the statement here exhibited. This, however, cannot now, with certainty, be ascertained.

No list of the stockholders could be obtained at the bank, and no stock-book had ever been opened, nor list of stockholders or directors ever posted up in the banking-house.

By reference to the books of the bank, and the statement of the cashier, it appeared that the bank has issued its bills since the 10th January last, without endorsement by a bank commissioner, to the amount of \$4,000.

The amount due from the directors of the institution was at that time \$15,500—an amount far exceeding that allowed by law.

The security given for the final discharge of all liabilities of the bank was the personal bond of the directors alone, in the penalty of \$300,000. Additional securities were required by the commissioner who visited the institution; but the same not having been perfected as agreed upon, application was made to the chancellor for the institution of proceedings, agreeably to the provisions of the statute in such cases made and provided.

The next institution of a similar character, which underwent the examination of the undersigned, was "the Bank of Lapeer," located at the county seat of Lapeer county. This bank went into operation on the 8th day of December, 1837, with a capital of \$50,000. About \$1,000 of the 30 per cent. on the capital stock, required to be paid in in specie, was so paid in; the greater proportion, however, of the amount, was in a certificate of specie deposite, issued by "the Farmers and Mechanics' Bank of Michigan."

This certificate was obtained by A. Bank of Lapeer, who procured it the same date, and without making amount of this certificate, was \$15,000 (the subscriptions of different individuals, when added to the specie No entry, however, appears by the made of this certificate; nor were the stockholders, except such as are hereto appended. The certificate by the said Goodrich.

Norman Davidson was the president from the commencement of its operations until the 12th of February, 1838. N. Hart was cashier until the 12th of February, 1838, when he was then chosen president, and S. J. Davidson was then chosen cashier. The following is a statement of the time Mr. Hart resigned as cashier.

RES.

Bills discounted	
Specie	
Cash left in hands of H. H. Brown	
Aaron Goodrich, (on check)	

LIAB.

Capital stock paid in	
Circulation, (say)	
Expense account, (say)	

The books exhibit issues only to the amount of \$10,000, and the estimates made by Mr. Hart, at least in circulation on the 12th of February, 1838, in sheets, signed by the cashier, to the amount of \$10,000; which has been taken out of the bank. Bills also signed by the new president, to what amount; there is no mention of the signatures, to the amount of \$1,201 77.

Discounted paper, as specified in the statement, was found in the bank, amounting to the sum of \$1,201 77.

No entries or evidences of debt were found in the books of Brown & Co., or Aaron Goodrich.

\$750 00
 34,779 00
 9,054 49

 44,583 49

checks are no longer of the bank; and the specie, and possessed however, under the amount of \$9,750, are will be at once ob- tution among its re- same amount to the ed, be also put down added to the side of resources, (which will dit in the resources ce of the amount of loans to individuals, ver, that some error dit. above mentioned stated. Bills of the James H. Mulford, of d for or returned by ecurities was taken to stake, failed to enter it n the statement here y, be ascertained. bank, and no stock- directors ever posted ment of the cashier, e 10th January last, e amount of \$4,000. on was, at that time w. liabilities of the bank penalty of \$300,000. ner who visited the agreed upon, appli- f proceedings, agree- e and provided. underwent the exami- eer," located at the operation on the 8th out \$1,000 of the 30 a specie, was so paid was in a certificate of Bank of Michigan."

This certificate was obtained by A. Goodrich, one of the directors of the Bank of Lapeer, who procured it by giving his check for the amount, of the same date, and without making any actual deposits in the bank. The amount of this certificate was \$15,000. It was considered as applying on the subscriptions of different individuals who held shares of stock, and amounted, when added to the specie paid in, to more than the sum required. No entry, however, appears by the books in the bank, ever to have been made of this certificate; nor were any regular accounts ever opened with the stockholders, except such as appears in a minute taken from the books, hereto appended. The certificate was taken away a few weeks afterwards by the said Goodrich.

Norman Davidson was the president of the institution from the commencement of its operations until the 1st day of February last, and Alvin N. Hart was cashier until the 12th day of the same month. J. T. Benedict was then chosen president, and S. D. Cady cashier. The last named individuals (the present officers of the bank) being both absent at the time of the examination, and the books in a very imperfect state, the testimony of the former cashier and two of the directors was resorted to for information. Their affidavits will be found among the annexed papers.

The following is a statement of the affairs and condition of the bank at the time Mr. Hart resigned as cashier, as near as he can ascertain, viz:

RESOURCES.

Bills discounted	\$20,893 00
Specie	1,201 77
Cash left in hands of H. H. Brown & Co.	2,125 50
Aaron Goodrich, (on check)	40,000 00
	<hr/>
	64,220 27

LIABILITIES.

Capital stock paid in	\$15,000 00
Circulation, (say)	65,000 00
Expense account, (say)	1,000 00
	<hr/>
	81,000 00

The books exhibit issues only to the amount of \$22,000; but, from the estimates made by Mr. Hart, at least the amount of \$65,000 must have been in circulation on the 12th of February last. There was, also, in the bank at that time, in sheets, signed by the former president and cashier, (say) \$10,000; which has been taken out, and probably thrown into circulation. Bills also signed by the new president and cashier are in circulation; but to what amount, there is no means of ascertaining. Bills with the last mentioned signatures, to the amount of \$800, were found in another institution.

Discounted paper, as specified in the annexed affidavit of H. B. Lynn, was found in the bank, amounting to \$19,393; also, specie to the amount of \$1,201 77.

No entries or evidences of debt were found in the bank against H. H. Brown & Co., or Aaron Goodrich.