

read the report in his place, and delivered the same in at the table, where it was again read, and agreed to by the Senate, and the bill ordered a third reading.

Mr. Earll, from the committee on the division of counties and towns, to whom was referred the engrossed bill from the Assembly, entitled "an act to divide the town of Lyons," reported, that the committee had gone through the said bill, and agreed to the same, without amendment; which he was directed to report to the Senate, and he read the report in his place, and delivered the same in at the table, where it was again read, and agreed to by the Senate, and the bill ordered a third reading.

Mr. Wilkeson, from the committee on banks and insurance companies, to whom was referred the petition of sundry inhabitants of Dutchess county, praying for the incorporation of an insurance company in the village of Poughkeepsie, reported:

That the committee had prepared a bill in pursuance of the prayer of the petitioners, and have directed him to ask for leave to bring in the same.

*Ordered.* That leave be given to bring in such bill.

Mr. Wilkeson, according to leave, brought in the said bill, entitled "an act to incorporate the Poughkeepsie Insurance Company, in the village of Poughkeepsie," which was read the first time, and by unanimous consent, was also read a second time, and committed to a committee of the whole.

*Ordered.* That the petitioners have leave to print the said bill for the use of the members of the legislature.

Mr. Wilkeson, from the committee on banks and insurance companies, to whom was referred the petition of Jacob Barker, praying for an act to incorporate the Exchange Bank, in the city of New-York, reported as follows, to wit:

That they have had the same under consideration, and forbear going into a detail of the banking operations of the applicant, with which the public have had so much cause to be acquainted.

The committee therefore beg leave to offer the following resolution.

*Resolved.* That it is inexpedient to grant the prayer of the petitioner, and that he have leave to withdraw his petition.

*Ordered.* That the said report and resolution lie on the table.

The President laid before the Senate, a statement of the incorporated banks in this state, the amount of capital authorised to be invested in them, and the amount actually paid in, &c., prepared and completed, as far as practicable, by the clerk of the Senate, from the report of the Comptroller, and the answers from the officers of the several banks, which complied with the request contained in the resolution of the Senate of the 8th January last.

The Bank of America and the Bank of Orange County have not complied with the resolution of the Senate of January last, requesting them to correct any mistakes, and to supply any omissions in the Comptroller's report of the 8th January last.

The banks required by their charters to report a statement of their affairs, have severally complied with the resolution of the Senate, except the Bank of Plattsburgh; and the several banks required by their charters to report the state and condition of their funds within thirty days after notice, have also complied with the resolution of the Senate, except the Franklin Bank, as follows, to wit:

STATEMENT of the incorporated Banks of this state; the amount of capital authorised to be invested in them respectively; the amount actually paid in; the amount of tax assessed, or commutation paid on each in 1823 and 1824; and the dividends declared by them for the two last years, so far as the same is ascertained from the report of the Comptroller, and by the answers of the officers of the several banks requested to correct any mistakes and to supply any omission in the Comptroller's report on that subject.

NAMES OF BANKS.	Capital authorised to be invested.	Capital paid in.	1823.		1824.		Dividends declared.		REMARKS.
			Tax.	Commutation.	Tax.	Commutation.	1823.	1824.	
Bank of New-York,	1,000,000	965,000	5,326 60	7,175	4,197 57	7,822 68	9 pr. cent.	8 pr cent.	
Manhattan Company,	2,050,000	2,050,000		4,470		4,859 80	do	6 $\frac{1}{2}$	
Merchants' Bank,	1,490,000	1,490,000		2,500	5,000		do	6 $\frac{37}{100}$	
Union Bank,	1,000,000	1,000,000		7,000	7,470 18		do	5	
Mechanics' Bank,	2,000,000	2,000,000		1,750	1,945 80		do	5 $\frac{3}{10}$	
Phoenix Bank,	500,000	509,000					do	7	
Fulton Bank,	500,000	250,000					do		
Tradesmen's Bank,	600,000	600,000					do		
City Bank,	2,000,000	1,496,250	3,859 46	11 99		1,787 33	do	8	
Mechanics' and Farmers' Bank,	640,000	312,000	1,354 29		6,655 67		do	5	
New-York State Bank,	369,600	396,600	1,406 57		1,208 34		do	8 $\frac{1}{2}$	
Bank of Albany,	240,000	240,000	912 72		859 96		do	8	
Bank of Troy,	550,000	170,000	304 02		277 61		do	9	
Farmers' Bank,	390,000	278,000		277 84	1,060 51		do	9 $\frac{1}{4}$	
Bank of Lansingburgh,	220,000	72,000	164 19		123 02		do	10	
Mohawk Bank,	265,000	165,000	218 82				do	6	
Cattskill Bank,	350,000	88,000	222 91		156 51		do	9 $\frac{1}{2}$	
Bank of Columbia,	180,000	160,050	346 99		369 86		do	6	
Bank of Newburgh,	400,000	120,000	190 95		173 16		do	8	
Middle District Bank,	550,000	191,335 $\frac{35}{100}$	429 65				do	7	
Ontario Bank,	500,000	400,000	609 27		647 28		do	9	
Bank of Utica,	1,000,000	315,350	780 05				do	9	
Bank of Geneva,	400,000	200,000	365 19		438 21		do	12 $\frac{1}{2}$	
Bank of Auburn,	400,000	143,928							

Recently commenced operations and no statement of tax or dividend declared.

STATEMENT OF THE AFFAIRS OF THE CHENANGO BANK

400,000 74,000

Bank of Auburn,  
Jefferson County Bank,

Chemical Bank,  
Long Island Bank,  
Central Bank,  
Bank of Chenango,  
North River Bank,  
Bank of Rochester,  
Bank of Niagara,  
Plattsburgh Bank,  
Bank of Orange County,  
Bank of America,  
Franklin Bank,  
Greene County Bank,  
Washington and Warren Bank,  
Lackawaxen Bank,

500,000	300,000				
300,000	59,437. <sup>50</sup>				
200,000	50,000	205 00			
200,000	500,000				
250,000					
400,000					
300,000	60,000	396 50			
400,000	105,660				
600,000	2,049,500				
500,000	500,000	1,646 17			
90,000	43,669. <sup>00</sup>				
400,000	176,218. <sup>00</sup>				
500,000					
28,534,600	17,500,998 70				

5,078			
375			
10,156 54			
106 55			

5			
do			

De

Do

to 600000  
to 600000

## STATEMENT OF THE AFFAIRS OF THE CHEMICAL BANK.

New-York, Feb. 1, 1825.

<i>Debtor Accounts.</i>		
Original appropriation,	100,000 00	
Loss in 6 months,	1,839 54	
Chemical manufactory,	98,160 46	
Less Gerardus Post, agent's balance in bank,	40,985 08	
	<b>Actual investment,</b>	<b>57,175</b>
Bills and notes discounted and bearing interest,	589,702 89	
Greene County Bank, for balance bearing interest,	18,078 82	
		<b>607,781</b>
City Banks, for notes, &c. on hand,	51,570 14	
City Bank, for balance of account,	2,059 16	
Tradesmen's Bank, for do.	7,849 59	
Franklin Bank, for do.	1,191 86	
Branch U. S. Bank, for do.	7,761 13	
		<b>70,431</b>
Sundry country banks, &c. for bank notes, checks, &c.		89,792
Newark Banking & Insurance Company, for bal. of acc.	351 20	
Philadelphia Bank, for do.	833 20	
Middle District Bank, for do.	520 56	
		<b>1,704</b>
Specie,		40,898
		<b>\$867,785</b>

<i>Creditor Accounts.</i>		
Capital stock,		500,000
Chemical Bank notes in circulation,		225,329
Profit and loss,		905
Fulton Bank, for balance of account,	484 74	
North River Bank, for do.	8,898 97	
Manhattan Company, for do.	2,977 99	
Merchants' Bank, for do.	8,125 70	
Mechanics' Bank, for do.	17,655 91	
Bank of New-York, for do.	1,598 52	
Phenix Bank, for do.	1,694 79	
Union Bank, for do.	2,892 12	
Bank of America, for do.	8,023 14	
		<b>52,351</b>
Mechanics' & Farmers' Bank of Albany, for balance of account,		5,851
Individual depositors, for balances do.		83,345
		<b>\$867,785</b>

The above is a true statement of the affairs of the Chemical Bank, this day of February, 1825.

By order of the Board of Directors,

B. P. MELICK, *President.*  
WILLIAM STEBBINS, *Cashier.*

THE LONG-ISLAND BANK

Brooklyn, Jan. 19, 1825.

Notes discounted and loans,		469,892 55
Balances due from banks in the city of New-York,	12,584 23	
Checks and bank notes receivable in deposite by the New-York banks,	6,058 58	
		18,642 81
Specie in the vault,	23,278 36	
Special deposite of specie in the Phenix Bank of New-York,	10,000 00	
		33,278 36
Cost of lot of ground, banking house, vaults, plates, bank paper, furniture, &c. &c.		11,006 00
Capital stock, being wholly paid in,		300,000 00
Notes in circulation,		146,502 00
Balances due to individuals,		73,695 92

State of New-York, Kings County, ss.

Leffert Lefferts, the President of the Long-Island Bank, and Daniel Embury, the Cashier thereof, being duly sworn, do severally depose and say, that the foregoing return contains a full and true account of the affairs of said bank, in pursuance of the act incorporating the same; and further these deponents say not.

LEFFERT LEFFERTS, President.  
D. EMBURY, Cashier.

Sworn this 20th day of  
January, 1825.

CLARENCE D. SACKETT,

Commissioner under the acts 24th March 1818, and 19th April 1823.

BANK OF GENEVA.

Geneva, Jan. 19, 1825.

J. H. BACON, Esq.  
Clerk of the Senate.

Our annual report was sent by mail to the Comptroller, on the 8th instant. Our charter gives us until the 31st of January to make our report. We think no negligence has occurred on our part. As it is possible that our report may have miscarried, I annex a copy of the same.

Very respectfully,

Your obedient servant,

H. DWIGHT,  
For J. REES, Cashier.

Capital stock,	\$400,000 00
Instalments paid in,	200,000 00
Bills in circulation,	316,032 00
Deposits,	103,946 88
Debts due from bank,	5,596 98
Funds at par in New-York,	184,816 14
Specie,	32,218 50
Debts due bank,	441,174 52
Bills, &c. of specie paying banks,	2,259 00
Do. of banks not paying,	61 00
Banking house and furniture,	2,276 17

ANK.

1825.

7,175 38

7,781 71

0,431 88

9,792 79

1,704 96

10,898 60

67,785 32

00,000 00

25,329 00

905 74

52,351 68

5,853 69

83,345 21

67,785 32

k, this 1st

Cashier.

STATE OF THE NORTH RIVER BANK.

January 27, 1825

Capital stock,	500,000 00
Real estate,	16,939 12
Specie on hand,	64,986 71
Notes of incorporated banks,	56,769 35
Bank furniture, &c	3,639 41
Notes in circulation,	317,435 52
Due to depositors,	337,112 96
Unpaid dividends,	625 25
Due from incorporated banks,	110,425 68
Due to incorporated banks,	84,508 07
Bills and notes discounted, and loans,	951,563 63
Cash paid the Messrs. Swartwouts,	60,000 00
Reimbursed out of profits,	20,000 00
	<u>40,000 00</u>

We, Leonard Kip, President, and John Stebbins, Cashier of the North River Bank, do swear, that the above is a true and just statement of the affairs and condition of the said bank, to the best of our knowledge and belief.

LEONARD KIP, *President.*  
JOHN STEBBINS, *Cashier.*

Sworn to this 28th day of January,  
1825, before me,

RICHARD BURCHARD, *Commissioner.*

JEFFERSON COUNTY BANK.

Watertown, Jan. 24, 1825.

To the Honorable Senate of the State of New-York.

In compliance with a resolution adopted by your honorable body the 14th instant, the President and Cashier of this Bank make the following report:

Amount of capital stock subscribed and paid,	74,000 00
Do " debts due the bank for loans,	128,689 12
Do " do " do " do " funds in the Utica Bank,	38,491 82
and in the city of New-York,	95,192 22
Amount of bills in circulation,	40,678 22
" " specie on hand,	4,714 00
" " bills of other banks on hand,	13,724 82
Due from the bank for deposits, &c.	2,000 00
Real and personal property, estimated at	

E. BRONSON, *President.*  
O. HUNGERFORD, *Cashier.*

Sworn this 24th day of January,  
1825, before me,

ROBERT LANSING, *Commissioner to take affidavits, &c.*  
*in and for Jefferson county.*

## BANK OF CHENANGO.

January 20, 1825.

In compliance with the resolution of the honorable the Senate of the state of New-York of the 14th instant, the Bank of Chenango submit the following report:

Capital stock subscribed,	\$200,000 00
Capital stock paid in,	60,000 00
Debts due this bank on discounted bills, &c.	144,002 44
Debts due this bank for deposits in other banks,	18,699 00
Debts due by this bank for deposits, &c.	26,566 50
Real property belonging to the bank,	2,500 00
Personal do.	1,639 09
	<hr/>
	4,139 09
Specie on hand,	20,075 47
Bank notes of other banks on hand,	20,230 50
Bank notes of this bank in circulation,	114,060 00

State of New-York, Chenango County, ss.

James Birdsall, Vice-President, and J. S. Fenton, Cashier of the Bank of Chenango, severally depose and say, that they verily believe the above report to be true and correct.

JAMES BIRDSALL, *Vice-President.*  
J. S. FENTON, *Cashier.*

Sworn this 27th day of January,  
1825, before me,

JOHN NOYES, *Judge of Chenango Common Pleas.*

## BANK OF AUBURN.

January 19, 1825.

SIR,

I have received your favor of 15th instant, enclosing a copy of the resolution of the Senate, calling on certain banks to make their annual reports. We have complied with this requisition of our charter, and made our return to the Comptroller on the 10th instant.

I am, Sir, respectfully,

Your obedient servant,

J. S. SEYMOUR, *Cashier.*

JOHN F. BACON, Esq.

*Clerk of the Senate.*

STATEMENT of the funds and property of the Central Bank at Cherry Valley, on  
the 24th day of January, 1825:

Notes and drafts on other banks on hand,	\$18,582 43
Deposit in the Mechanics' & Farmers' Bank of Albany,	46,118 63
Specie in the vault of the bank,	23,297 11
	<hr/>
	87,998 17
The property of the bank, consisting of the furniture employed therein, estimated at	405 00
	<hr/>
	Carried forward,

Q2

	Brought forward,	
Capital stock subscribed,		200,000 00
Capital stock paid in		59,437 50
Special deposit as stock,		9,945 00
Debts due this bank,		120,123 39
Bank notes in circulation,		112,865 50
Deposits,		16,001 09

We swear that the foregoing is a true statement, according to the best of our knowledge and belief.

DAVID LITTLE, *President*  
A. ST. JOHN, *Cashier*.

Sworn and subscribed this 25th day  
of January, 1825, before me,  
LEVI BEARDSLEY, *Commissioner, &c.*

We would beg leave to state, that the item "*Special deposit as stock*," in the foregoing statement, is an amount paid in compliance with a resolution of the board of directors of this bank, passed in May last; and from the state of our business since that time, it is deemed inexpedient to pass the same into the stock ledger at present, but receive it as a special deposit, that the directors may pay it back to the stockholders by a resolution for that purpose, without obtaining an act of the Legislature to do so; as our funds have been such for some time past, that we could discount more good paper than has been offered, and doubts are entertained whether the business of this county and its vicinity will in future warrant the addition of that sum to the amount of our stock already paid in.

DAVID LITTLE, *President*  
A. ST. JOHN, *Cashier*.

*Otsego County, ss.*

I certify, that the above named David Little, and Ansel St. John, appeared before me the 25th of January, 1825; and having subscribed the above statement or memorandum, were by me sworn to the same, as being correct and true.

LEVI BEARDSLEY, *Commissioner, &c.*

*Ordered*, That the said statement be referred to the select committee appointed on insurance companies, of which Mr. Spencer is chairman, and that the same be printed.

On motion of Mr. Redfield,

*Resolved*, That so much of the annual report of the Comptroller, as relates to the general fund of the state and the canal fund; be referred to the standing committee on canals; and so much of the same as relates to the committee on school fund, literature fund, and Lewiston school fund, to the standing committee on literature; and so much thereof as relates to loan officers, loans to manufacturers and individuals, and debts due from the purchasers of land, be referred to a select committee; and so much thereof as relates to claims for which no provision exists, and of debts due the state by individuals on account of money received and remaining unaccounted for, to the standing committee on claims; and so much thereof as relates to the state prisons, to the standing committee on state prisons.

*Ordered*, That Mr. Redfield, Mr. Burrows and Mr. Lefferts, be the said committee.

*Ordered*, That the bill, entitled "an act to provide for taking a census for other purposes," be recommitted to the committee appointed on that subject.

Mr. Bowman, from the committee on enrolled bills, reported, that the committee had examined the engrossed bill, entitled "an act for the relief of S. P. Benson," and that the same was correctly engrossed.

Mr. Bowman, from the committee on enrolled bills, reported, that the committee had examined the engrossed amendments of the Senate, to the engrossed