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**MISCELLANEOUS.**

Date of organization.	NAME OF BANK.		LOCATION.		Date of commencement.	Capital stock.	Issues previous to Jan. 10, 1838.	Lawful subscription to Jan. 10, 1838.	No. of deposits to a.	Amount of deposits.	Amount of debts due secured by pledge of stock.	Overdrafts by checks with
	County.	Place.										
June 31, '30	Commercial Bank of St. Joseph,	Berrien,	St. Joseph,	D-c. 31, '37	500,000	20,900	18,634	94	29,729	77,176	75,000	1,782
July 31, "	Bank of Niles,	"	Niles,	May 3, "	100,000	51,797	36,139	36	19,260	13,960	01	568
" 26, "	Bank of Constantine,	St. Joseph,	Constantine,	Dec. 9, "	100,000	31,852	36,655	34	15,103	15,103	72	2,200
" 30, "	Bank of Colliwater,	Branch,	Colliwater,	Sept. 15, "	50,000	79,694	21,900	26	6,219	6,219	61	6,625
Aug. 7, "	Grand River Bank,	Kent,	Grand Rapids,	Dec. 19, "	50,000	70,500	21,900	3	10	10	62	835
" 14, "	Bank of Singapore,	Allegan,	Singapore,	Oct. 23, "	100,000			84	8,967	8,967	54	835
" 17, "	Bank of Marshall,	Calhoun,	Marshall,	Aug. 8, "	100,000			43	23,333	23,333	96	5,345
" 14, "	Farmers' Bank of Homer,	"	Homer,	Mar. 20, "	100,000			61	9,235	9,235	70	6,542
" 25, "	Calhoun County Bank,	"	Marshall,	Jan. 18, '38	100,000			27	3,137	3,137	00	1,371
" 31, "	Bank of Battle Creek,	"	Battle Creek,		100,000							
not organized.	Branch Bank at Kalamazoo.											

**Chartered banks.** Under Injunction—St. Joseph County Bank. Suspended—Bank of Allegan, Berrien County Bank  
 e This amount will probably be repaid in their own or other current bank bills. b Specie, chartered and safety fund money. c Char A New

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considerable amount of the entire being placed or suffered together, responsible in connection with the event, be made upon all their co-operations by the persons in the office beyond the last few from Col. P. by them to be made, a few of these, several of the circulation. The result of the investigation from the commission, and the most advised, to protect the bank from the requisitions for the collection of the commission, and the Joseph Court for an application of this matter from the factness, the efforts to ensure the circulation, and had voluntarily up. As it is, the amount of the generally it per manager liabilities to its funded se

**STATEMENT of the affairs and condition of all the Banks subject to the provisions of the Safety Fund**

Assets	Liabilities
Pledge of stock Credits by check or otherwise Bills in hands of agents for exchange Bills on loan or deposit from other banks Bills received from engravers Bills excused from bank Office notes on hand in bank Discounted per under pro- Loans in any manner made by the bank or its agents Specie on loan or deposit in bank from other banks, etc. Capital paid in	296 00 19508 24 497 35 18745 10 6230 85 25226 33 19829 34 1925 00 296 00 13717 54842 35524 36151 16952 19751 16684 33183 20305 15000 30000 27445 31000 15149 15000 30000 39735 45000 30000 277379 24925 125 00 102092 28

County Bank, People's Bank of Grand River,  
 Chartered and eastern funds in Detroit. And \$10,000 in Michigan State Bank; retired circulation, paid for, sealed up, and will be with  
 A New-York acceptances, \$16,000 of which in transitu, balances due from banks, &c.

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per manager liabilities to its landed ser Against the been made in while in office had been granted that place, or no service of attorney-General ed, from assets the bank should withhold the Commission agency of his made only in of failure, its its liabilities The under and examine Bank of Grand August 1 operation violation of its operation session of it whole law fault thereof against. The direct men of unple ble that no course of op misconstruct ions of the The Colu hits a very wherewith circulation a the commiss on hand, in th to have appl but from sta made under into all its least for the under any co not suffer, or better serve

Fund Act within the limits of the Third Judicial District

LIABILITIES				RESOURCES							
Indebtedness to other corporations, exclusive of specie certificates	Individual deposits not bearing interest	Cash deposited, bearing interest	Specie on loan or deposits	Discounts rec'd	Total amount of liabilities	Specie in bank	Bills of other banks of this state	Bills of other banks not of this state	Specie certifi of other banks	Fund from directors	Duct from stockholders, exclusive of directors
296 00	7717 64		7000 00	482 65	31603 29	5137 16	3330 00			2900 00	6630 00
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18745 10	15103 72			1003 71	100719 06	1534 52	841 00			9311 19	49494 17
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	10 62			903 03	31305 25	366 16	1153 00	48 00		6631 86	4362 50
	11544 86	511 00		4548 33	63742 89	3338 99	353 00	242 00	7500 00	4950 00	7040 35
31226 33	22123 46	1211 50		1305 72	119577 69	2451 12	1452 18	397 00		6022 94	23708 44
19829 34	9235 90			850 00	113553 06	8078 03	2504 50	1420 00		21398 19	7760 19
1925 00	4112 00	5000 00			62332 00	3074 00	1911 00			17350 00	18377 50
102092 28	112528 30	6753 50	7000 00	14735 16	769907 24	56975 64	16911 44	6745 93	7500 00	93927 16	154526 82

will be withdrawn. From Michigan State Bank, bona fide. Money, certificates of deposit, drafts, &c. Michigan and eastern funds. Acceptance from Michigan State Bank.

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**SOURCES.**

Due from stock- holders exclu- sive of direc'ts.	Due from all other persons.	Stock in com- panies.	Expenses, value of real & pers- onal estate not oth- erwise speci- fied.	Deposits in other banks and agencies.	Total amount of resources.
6630 00	8190 63		4571 50	63923 00	31609 29
6293 19	46769 61	6690 00	2717 44	14465 79	99016 62
5336 45	44912 83		5462 52		100237 21
9494 17	35100 21		4371 97		100719 06
5604 04	16801 87		2564 00		54751 18
4362 50	13228 87		944 76	64614 10	31305 25
7060 35	27431 20	2070 00	1269 32	5963 02	62749 89
3708 44	80473 95		453 68	709 37	119577 68
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# THE BANKS.

## BANKS OF THE THIRD JUDICIAL DISTRICT.

*Report of the condition of all the banks, created under the General Banking Law, and those subject to the provisions of the act entitled "An act to create a fund for the benefit of the creditors of certain moneyed corporations," approved March 23, 1836; situated within the limits of the third judicial district. By DIGBY V. BELL, Bank Commissioner.*

To his Excellency STEVENS T. MASON,  
Governor of Michigan,

The undersigned, immediately after being notified of his appointment as Bank Commissioner in the place of Thomas Fitzgerald, Esq., resigned, took the oath of office and entered on the discharge of his duties.

Believing the public mind to be exceedingly anxious for correct information of the standing and condition of the banks generally, the undersigned has completed his tour of examination with all possible expedition, consistent with a due regard to the proper and efficient discharge of his duties, the consequent labor attendant thereon, and the time naturally required in travelling over an extensive and inconveniently situated district.

The undersigned has now the honor, herewith to transmit to your Excellency a statement showing the present condition of the several banks under the supervision of the Bank Commissioners within the third judicial district.

Upon officially visiting the Borrien County Bank, the undersigned found its operation suspended by his predecessor, Col. Fitzgerald.

On investigation of its affairs with that gentleman, much was exhibited, betraying either culpable mismanagement or gross ignorance of banking.

Col. Fitzgerald, however, with the usual vigilance and promptitude characteristic of all his official acts, had, previous to my arrival, caused the arrest of some of the officers of the institution under the provisions of the act of December 30, 1837; and required of the proprietors to furnish real estate securities to a considerable amount, conditioned to be released on the entire re-organization of the bank, and its being placed on a sound and permanent basis, or suffer a forfeiture of the lands pledged, which

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STATEMENT of the affairs and condition of all the Banks subject to the provisions of the Safety Fund Act

the entire re-organization of the bank, and its being placed on a sound and permanent basis, or suffer a forfeiture of the lands pledged, which, together with their assets in bank, individual responsibility, and the real estate securities given in conformity to law, must in the worst event, be more than sufficient to satisfy and pay all their liabilities.

In this condition, after confirming a requisition made upon the directors to place their moneys and effects beyond their control, and in the hands of persons in whom both Col. Fitzgerald and myself had unlimited confidence, I left them, and within the last few days have been informed by letter from Col. Fitzgerald, that efforts are being made by them to comply fully with the requirements aforesaid, and that they had since withdrawn several thousand dollars of their own bills from circulation.

The result of mature deliberations of both the undersigned and his predecessor, and of legal advice obtained, induced them to adopt and confirm the course taken with this bank, as the one most advisable under all circumstances connected, to protect and secure the public against loss.

The bank will either soon comply with the requisitions made, or an injunction will be applied for against them.

In the course of his investigations the commissioner, after reviewing the affairs of the St. Joseph County Bank, deemed it proper to apply for an injunction against them, which has been granted. Although the business operations of this institution appear to have been conducted from the commencement, with propriety and fairness, they have decreased the amount of their circulation since their last report, and have made zealous and laudable but ineffectual efforts to sustain themselves, yet the impoverished condition of the bank demanded such a determination and result; both of which were not only anticipated but desired by the directors of it, and had the law enabled them, would have voluntarily surrendered their effects and wound up.

As it is, the Commissioner considers the amount of their discounted paper alone, which is generally if not entirely good, sufficient, with proper management in its collection, to pay all its liabilities to the public, and without recourse to its landed securities.

Against the Bank of Allegan, application had been made for an injunction, by Col. Fitzgerald

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**LIABILITIES.**

**RESOURCES.**

Act within the limits of the Third Judicial District.

its landed securities.  
 Against the Bank of Allegan, application had been made for an injunction, by Col. Fitzgerald while in office, which the undersigned supposed had been granted and served; but on visiting that place, on his way to Singapore, found that no service of a writ had been made. The Attorney-General, as the Commissioner is informed, from assurances having been given him that the bank should in a short time be restored to a sound and legal condition, in his discretion withheld the application.

This action on the part of his predecessor, the Commissioner deemed a *supercedens* to any agency of his in the matter, and consequently made only sufficient examination into the affairs of the institution, to satisfy himself that in case of failure, its resources would probably pay all its liabilities.

The undersigned was officially called to visit and examine a new bank, styled the "People's Bank of Grand River," which he did on the 7th of August last, and finding the institution in operation without having complied with the important requirements of the law, but in direct violation of its provisions, immediately suspended its operations, by requiring to be put in possession of its moneys and effects, until the whole law should be complied with, or in default thereof, legal proceedings would be had against it.

The directors of the institution are said to be men of unblemished reputations, and it is probable that no fraud was intended, but that their course of operation was induced by an honest misconception of some of the important provisions of the law.

The Colwater Bank, it will be observed, exhibits a very limited amount of cash resources, wherewith to redeem and pay a large amount of circulation and deposits made with them; and the commissioner would have felt it incumbent on him, in the ordinary discharge of his duties, to have applied for an injunction against them; but from statements of the officers of the bank, made under oath, and a thorough examination into all its affairs, he was induced to delay, at least for the present, such action, believing that under any contingency the public interest would not suffer, but would in all probability be much better served, by such determination, than by any summary foreclosure. In explanation, it will be stated, that to meet their present exigencies, they are negotiating a loan with one of

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any summary foreclosure. In explanation, it will be stated, that to meet their present exigencies, they are negotiating a loan with one of the New York State Banks, on individual responsibility, which, if obtained, is designed and will be employed in the redemption of their circulation and payment of their deposits. A more permanent source of relief, though somewhat more remote, will be afforded them, as they expect, by making collections from the merchants and farmers, their debtors, in grain and flour, which the past abundant harvest will readily enable them to do, and at such prices as will afford a profitable competition in an eastern market, and thus enable them to collect their debts, and by the sale of these pledges, establish a credit at the east, subject to their drafts for such funds as are most valuable and needful to them. About a week since, the undersigned was advised, by letter, dated Aug. 24, from the cashier of that bank, that the negotiation above referred to had been made, and "would be carried into effect in about two weeks." The bank is virtually inoperative at this time, excepting so far as their present means will enable them to redeem

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their circulation, pay depositors, or make collec-  
tions; the commissioner having required of them  
to subscribe an affidavit, in which they promised  
a suspension of all operations whereby their li-  
abilities might be in any manner increased, until  
upon further investigation he was satisfied of  
their ability to resume fully.

The undersigned takes this opportunity to  
say, that he has great confidence in the integri-  
ty and honor of the president and other officers  
of that bank; that their assets are substantial;  
the united responsibilities of the directors very  
great; and their real estate securities ample  
and perfect; and from this combination of facts,  
constituting a guarantee to public security, he  
was induced to afford them an opportunity to  
sustain themselves, and thereby readily pay  
their debts, rather than close their operations  
by injunction, and wind them up under a pro-  
cess, though sure in its determination, yet natu-  
rally productive of delays and embarrassment  
to the public, and frequently of much loss, in  
consequence thereof, to the bill holder and de-  
positors.

Into the affairs of the Branch Bank of Michi-  
gan, at Kalamazoo, the commissioner was un-  
able to make an examination, in consequence of  
the absence of the cashier at Detroit, and the  
indisposition of the person left in charge.

An examination into the condition of this in-  
stitution will be made as soon as practicable,  
and the result reported to your Excellency im-  
mediately thereafter.

The payment of their tribute to the "Safety  
Fund," has been by many of the banks neglect-  
ed; but the importance of the requirement has  
been impressed, and its compliance insisted on;  
and assurances are given that all arrearages  
shall be paid, and the law strictly conformed to  
hereafter.

Most of the banks under the general banking  
law, have furnished the full amount of real es-  
tate securities required by it; some have even  
exceeded their quota, while others have not ful-  
ly complied with the law. The banks in default  
have invariably been required by the undersig-  
ned to perfect their securities as soon as the ac-  
tual amount of deficiency can be ascertained  
from the Auditor General; and to this end, as  
well as to have correct and authentic informa-  
tion of the amounts and condition of the secu-  
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tion of the amounts and condition of the securities pledged by all the banks within this district, a letter has been addressed to that officer, requesting to be furnished with a statement of that description.

A full and immediate compliance with the law, in this respect, has been promised by the banks whose securities are now imperfect; and although, in the present state, no injurious result to the public is apprehended, still it is important that the law should be fully observed, and the commissioner is determined to enforce it, to its extent.

All the banks within this district, except those in suspense and under injunction, were, at the time of their examination by the commissioner, redeeming their bills in circulation, in specie or other funds satisfactory to the bill holder, as he is informed and believes; and it may here be noticed, that since their resumption of specie payments, an average of one-third the aggregate amount of their whole circulation has been redeemed and withdrawn.

In conclusion, the undersigned begs leave to state, that he considers the present responsibilities and resources of the several banking institutions now in operation within this district, an abundant and ample guarantee for the payment of all their present liabilities to the public; and although the cash resources of some of them are much diminished, owing to the constant draft upon them, produced by a combination of embarrassments, they have, notwithstanding, hitherto sustained themselves; and it remains to be ascertained how long they may continue erect, and how far their common participation in the relief promised by the sale and exportation of our immense surplus crop, their ability, in consequence, to make collections, and a reliance upon their own proper resources, will be productive of substantial benefit, of freedom from peculiar embarrassments, and a restoration of public confidence in their integrity and ability.

The commissioner most respectfully submits the foregoing, and has the honor to be,

Your Excellency's ob't serv't,  
**DIGBY V. BELL,**  
*Bank Commissioner.*

Ionia, Sept. 3, 1838.

**RECAPITULATION.**

Capital paid in	\$277,379 00
Bills in circulation	249,225 00
Due other banks	107,092 28



NEW

**CENTRAL** will leave day at nine o'clock On their return P M, until further notice The freight to M., and Ypsilanti Goods intended before 2 o'clock, being forwarded.

NEW

**A SPLENDID** IS now running road, from **YPSILANTI**

By this line, riding will be comfortable, via St. Coldwater, Whitcomb, Lapeer Passengers take seat and highly line and take at Chicago.

This line also **ADRIAN AT** tion with the To Passengers to roads will be comfortable, and w comfort.

**EXTRA** ure, will be furnished times, on the whole None but civil countenanced or themselves that Drivers cannot tent in the United

jel4-1f

**ELECTION** that an election of the county on the first Monday one Representative and seven Representatives, one County Sheriff, one County Treasurer, one County Commissioner, Wayne, Detroit

Ionia, Sept. 3, 1838.

RECAPITULATION.

Capital paid in	\$277,379 00
Bills in circulation	249,225 00
Due other banks	107,092 28
Cash deposited	121,475 80
Discounts received	14,735 16
<hr/>	
Total liabilities	\$769,907 24
Specie on hand	\$56,975 64
do. in other banks	9,300 00
Bank bills of this state	16,911 44
do. elsewhere	6,745 93
Due from directors	93,927 16
do. from stockholders	154,526 82
do. from all other persons	340,497 73
do. from banks and agencies	61,406 32
Stock in companies, real and personal estate and expenses	39,616 20
<hr/>	
Total resources	\$769,907 24

The Advertiser of yesterday has a column of editorial endeavoring to prove that office holders are generally sent to democratic conventions. This is certainly quite a compliment to the office holders. It proves that the people still retain unwavering confidence in their public servants whom they have elevated to responsible stations.

**HARBORS OF MICHIGAN.**—We take pleasure in laying before our readers the following communication from the collector of this port:

COLLECTOR'S OFFICE, }  
 Detroit, 10th Sept., 1838. }

The undersigned has received a letter from Captain HOMANS, United States Navy, addressed to him as collector of this port, dated Chicago, the 9th September instant, of which the following is an extract:

"My tour thus far been a truly satisfactory

and seven Representatives, one County Sheriff, one County Treasurer, one County Commissioner, and one Mayor, Wayne, Detroit

19-4d

**CAUTION.**—Trusting V... is now or has late villain of the first any account. D... 18-dawlm

**NOTICE**—Bank Notes track of the railro The owner can office and descri advertising. Sep 17-3t

**DR. M'MILL** residence to the rear. All pe requested to pay up

**YPSILANTI ROAD.**—21, 1838. Sealed fice, till the twen grubbing, clearin round, mill and w road. It is desir grading of each se tract; persons prop distinctly, each it Information conc may be had at thie ican Hotel, Saline for the five days p

Each proposal: natures of two re sent to become se

The names of a must be written o same. The partic cepted will be rec ately on the accept

The company r positions only, as