

REPORT OF THE COMMISSIONERS OF THE FREEDMAN'S
SAVINGS AND TRUST COMPANY.

LETTER

FROM

THE COMMISSIONERS OF THE FREEDMAN'S SAVINGS
AND TRUST COMPANY,

TRANSMITTING,

In compliance with the resolution of December 11, 1874, their report.

DECEMBER 15, 1874.—Referred to the Committee on Banking and Currency and ordered to be printed, together with a letter of the Secretary of the Treasury on the same subject, transmitted May 14, 1874.

OFFICE OF THE COMMISSIONERS OF THE FREEDMAN'S
SAVINGS AND TRUST COMPANY,
Washington, D. C., Dec. 14, 1874.

SIR: In compliance with the resolution of the House of Representatives of the 11th inst. we have the honor to submit the following report:

By virtue of the authority conferred upon them by the 7th section of the act entitled "An act amending the charter of the Freedman's Savings and Trust Company, and for other purposes," approved June 20, 1874, the trustees of said company, on the 1st of July, 1874, selected us as commissioners for the purpose of closing up its affairs, and on the following day their selection was approved by the honorable the Secretary of the Treasury.

On the 8th and 9th of July we qualified by executing our bond and taking the prescribed oath, and on the morning of the 13th of the same month we entered upon our duties, having first had a full conference with the Secretary of the Treasury, the First Comptroller of the Treasury, and the Comptroller of the Currency, as to the several provisions of the act of June 20, 1874, and our duties and authority in the premises. As the result of this conference, we determined upon the following plan of operations:

I. To deposit all sums collected or received by us in the Treasury of the United States, and to check for all amounts required, whether in the payment of expenses or otherwise.

II. To withdraw all available funds from the several branches, and deposit them in the Treasury.

III. To redeem certain securities held by the Freedman's Savings

and Trust Company, as collateral for loans and afterwards pledged by the company for temporary loans to meet the demands of depositors.

IV. To pay the special deposits, *i. e.*, the deposits made after June 20, 1874, the date of the act, as soon as sufficient funds should come into our possession.

V. To ascertain as speedily as possible the true condition of the liabilities and assets of the company.

VI. To reduce expenses by discharging all employes that could be dispensed with, and closing up the several branches at the earliest practicable moment.

VII. To assimilate our proceedings as nearly as possible to those of receivers under the national currency act.

This plan of operations, adopted at the very outset of our official existence as commissioners, has been persistently adhered to. Except in the payment of the balance of the Coyle note, July 13, 1874, hereinafter referred to, and a few instances of petty expenditures during the first few days of our administration, every dollar received has been deposited in the Treasury of the United States, and whatever expenditures have been defrayed have been paid by check upon the same. Thus all our cash transactions pass through one and the same account, simplifying matters far more than if we were to take advantage of the permission given us by the act of June 20, 1874, to retain such portions of the funds of the company as might be necessary to defray current expenses.

The withdrawal of the available funds on hand at the several branches was attended with much delay and difficulty. Before our appointment and qualification as commissioners, legal proceedings by attachment and otherwise had been instituted by some of the depositors and other creditors of the company at several of the branches against its property, and the moment it became known that we were making arrangements to withdraw the available funds and close up the branches, proceedings and efforts of various kinds to defeat our action multiplied on all sides.

In most of the cases where proceedings had been commenced before our appointment and qualification, and had progressed sufficiently to operate as a lien against the company's property before it became vested in us, we have been, or shall be, compelled to agree to an adjustment by payment of the claims. In some cases we had to resort to the purchase of the company's property, which had been seized and offered for sale, to prevent its disposal at ruinous rates, and in others we had to pay the claim and costs of suit.

The proceedings instituted after our appointment and qualification have been nearly all set aside under the provisions of the act of Congress, but in one or two cases we have been compelled to replevy property seized, and furnish bonds to abide the ultimate decision; and at Nashville, Tenn., where the company holds real estate valued at about \$30,000, we have met with considerable embarrassment through a decision of the chancery court in some attachment suits, Chancellor Cooper holding that the statutory assignment to the commissioner, of all the property of the Freedman's Savings and Trust Company, contemplated by the act of June 20, 1874, is not sufficient to vest the title to said property in us, and that in the absence of a formal assignment by the corporation to the commissioners, duly proved and registered in the State before the filing of the bills of the complainants, the attaching creditors acquired by their attachments a prior right to the property. From this decision we have instructed our counsel to appeal, preferring, in view of the interests of all the depositors, to have a more authoritative decision as to the construction and force of the act referred to before acqui-

escing in the chancellor's decree. Meantime the late agents of this company, who have in their possession rents collected from the tenants of the property, have been enjoined from paying over the amount due, and we are helpless to enforce the collection of certain loans made at that branch and now due. Our latest advices from Nashville foreshadow the appointment of a receiver, with power to sell the property and collect the loans of the company at that branch, paying the proceeds into the registry of the chancery court, to be held subject to a pro-rata distribution. If this decision of the chancery court at Nashville is sustained by the higher courts, and subsequent legislation cannot furnish an adequate remedy, increased complications will necessarily arise, and the satisfactory settlement of the company's affairs correspondingly delayed.

Whether the proceeds of the Nashville property and loans are to be divided among the Nashville Branch depositors alone, or whether they are to be divided pro rata among all the depositors of the company, embracing those of the thirty-four separate branches; and whether, if they are to be confined to the Nashville depositors, this distribution is to be deemed payment in full of their claims; or whether, if all the depositors are taken into consideration, we are to be made accountable to the chancery court in so far as to furnish that court the precise number of our creditors at all the branches, and the amounts due each, to enable it properly to apportion the funds, are questions which will arise, and must be met, if the decision of the chancery court is sustained.

The cash and cash items on hand at the several branches, as called for by the books of the company at the close of business, July 11, 1874, amounted to \$49,131.41. Of this, the sum of \$31,689.35 only had been received up to November 30, 1874. The difference, \$17,442.06, is found to consist mainly of temporary loans, due-bills, and "shorts" carried in the cash of some of the branches. A portion of this amount, we fear, will prove a total loss.

One of the first things brought to our attention after our appointment and qualification was the fact that, in February, 1874, the officers of the company, in order to raise funds to satisfy the demands of depositors, had pledged \$50,000 eight per cent. bonds of the District of Columbia to the Hide and Leather National Bank of Boston, Mass., as security for a loan of \$25,000.

Of this amount, \$10,000 had been returned prior to our taking charge, and the balance, with interest, viz, \$15,879.39, was paid by us July 28, 1874. The eight per cent. bonds which the Freedman's Savings and Trust Company held as collateral to the loan of J. V. W. Vandenberg were thereupon returned to us.

In the month of May following the officers of the company further pledged to the National Metropolitan Bank of Washington, D. C., as security for a loan of \$33,500, a real-estate note for \$25,000 of M. A. Coyle et al., \$18,000 eight per cent., and \$2,000 six per cent. ten-year bonds of the District of Columbia. This loan was reduced, July 6, 1874, \$11,200 by a payment of that amount on the note of M. A. Coyle et al. On the 13th of July, the day on which we took charge, the balance of the Coyle note, with interest amounting to \$14,948, was paid, and by us applied in further extinguishment of the amount due the Metropolitan Bank; and on the 21st of July the balance, \$7,411.68, principal and interest, was paid, and the pledged District securities were returned and filed with the Vandenberg loan, to which they pertained.

No action having been taken by the treasurer of the company under the 8th section of the act of June 20, 1874, requiring them to hold as

special deposits all deposits made from and after the passage of the act and until July 1, 1875. All such deposits (except at the New York branch of the company, the manager of which, of his own accord, set all such deposits aside and placed them for safe-keeping in the vaults of the Union Trust Company) had been merged with the general assets of the company and used in the payment of all classes of depositors, so that, when the company suspended payment, the sum of \$27,002.20 was found to be due on account of such deposits, for the payment of which no special provision had been made, as contemplated by the act referred to. These we concluded to provide for, and, as soon as the necessary funds were collected, checks in payment of the several deposits were issued, and forwarded to the proper branches to be delivered to the respective depositors.

Conscious of the importance of presenting to the public at the earliest practicable moment a true statement of the affairs of the company, we have from the beginning bent every energy to the ascertainment of the necessary facts for this purpose; but the magnitude of the undertaking, the extent and diversified character of the company's affairs, the number of branches at which almost a separate and distinct banking business had been carried on, the defective system of book-keeping and general confusion of accounts at some of the branches, soon convinced us that the preparation of such a statement would be a work of great difficulty. Indeed, considering the material we have to rely upon and the persons we have to deal with, it is somewhat doubtful whether we shall ever be able to obtain an absolutely correct statement of the liabilities and assets of the company. At any rate it will be a slow and tedious process. The monthly reports of the branches show that there are on the books of the company over 72,000 depositors' accounts still open, and each of these accounts requires a careful examination. For a long time it has been known that the deposit-ledger balances of several of the branches, including those of the Washington branch, were inaccurate and unreliable; those of the Washington branch alone containing, at the time we took possession, discrepancies of over \$70,000; *i. e.*, the aggregate amount of the indebtedness of the branch as shown by the ledgers of depositors' accounts has been found to exceed to that extent the amount of the cash transactions as reported to the principal office, and entered in the general ledger of the company. Of this amount, however, it is proper to state that, as the result of a rigid examination, set on foot the moment we took possession of this office, and which will be continued, the sum of \$16,523.96 has been discovered to consist of the duplication of a portion of the depositors' accounts, they having been twice transferred from one of the old ledgers of the company. On account of the irregularities thus existing, we found that we could not, in examining depositors' accounts, rely upon the company's books alone. Accordingly, upon the presumption that each depositor would be most likely to see to it that the proper entries were made in his or her pass-book, we concluded to make the pass-books themselves the basis of our examination, and under date of July 14, 1874, issued instructions to that effect. (See inclosure marked A.)

It soon became apparent that designing persons were engaged in exciting the suspicions of depositors, and endeavoring to prevent them from presenting their pass-books. Many of the depositors themselves looked upon this action as an attempt on our part to deprive them of the only evidence they had of the company's indebtedness to them, and no amount or character of assurances seems to be sufficient to disabuse them of this belief.

Finding that to wait for the presentation, examination, and verification at the branches of all the pass-books, under these circumstances, would tend to the indefinite postponement of the closing of said branches, the previous instructions were, under date of September 1, 1874, constructively revoked, and the immediate preparation of the schedules of depositors' accounts was directed, without awaiting the presentation and verification at the branches of all the pass-books. (See inclosure marked B.)

These schedules have been prepared, and all except those of the New Orleans and Saint Louis branches have been received by us. Most of them show the amount due depositors to be greater than the amount previously reported by the officers in charge of the several branches.

As soon, therefore, as all the schedules and records of the several branches shall have been received at this office and properly arranged, it is our purpose to carefully re-examine the accounts and to continue the verification of the pass-books as fast as they may be presented or forwarded to us, as from errors already found we are convinced that this plan is the only one by which we can hope to arrive at a close approximation to the correct amount of the company's liabilities.

Of the assets of the company we inclose herewith a schedule in detail, marked Exhibit I. That portion of them represented by loans held in this city has been carefully examined, and for the correctness of those held at other points we have had to rely upon our agents at the branches, and the books of the principal office.

Exhibit II contains a statement of the ledger balances of the liabilities and assets of the company at the close of business July 11, 1874, and in a separate column the assets, as found upon actual examination. The only difference of any note between the assets called for by the books and those found on hand, consists in the Maryland Mining and Manufacturing Company's bonds, which in the books are carried at \$57,500, being the cost and interest of said bonds to January 1, 1874, and in the column of assets, as per examination, as \$75,000, their face value.

The amount of liabilities therein given, as far as the amount due depositors is concerned, cannot, for reasons hereinbefore given, be relied upon; the error already found indicates that this amount will be largely increased.

In addition to the liabilities and assets shown by Exhibit II, we have on hand a real estate note for \$15,000, dated August 7, 1871, and payable one year from its date, drawn by George Mattingly to the order of the Freedman's Savings and Trust Company, and bearing interest at the rate of 10 per cent. per annum, and \$1,856.94 cash. The note is secured by a deed of trust on the property situated at the northeast corner of Ninth and E streets, and the interest has been paid to August 7, 1874. These assets are held in the nature of a trust-fund under the 7th section of the act of March 3, 1865, and, as far as we have been able to ascertain the facts of the case, the history of this fund is as follows: On the first of February, 1867, the Freedman's Savings and Trust Company received from the Bureau of Freedmen, Refugees and Abandoned Lands, the sum of \$15,000, in currency, being the net proceeds of a crop made on the Destrehan plantation, in Louisiana, (Rost Home Colony,) after the expenses of raising it had been paid, to be invested in United States bonds and held in trust for the purposes set forth in the order of Maj. Gen. O. O. Howard, Commissioner, under date of December 29, 1866. (See inclosure marked U.) The funds were duly remitted to the principal office of the company, then in New York City, and on the 11th of February,

1867, \$10,000 of 5.20 United States bonds were bought by the company, and on the 24th of April, 1867, \$4,150 additional 5.20's were purchased. On the 18th of July, 1867, a further deposit of \$870.07 was received from the Bureau of Refugees, Freedmen and Abandoned Lands on the same account, which was invested on the 23d of the same month in \$800 5.20 bonds. Interest was credited on account of this trust to July 1, 1873, amounting to \$7,077.36, against which checks amounting to \$2,328.47 were drawn and paid, leaving a balance of \$4,748.89 due, standing on the books of the New Orleans branch. No interest seems to have been credited since July 1, 1873.

On the 9th of July, 1873, the books of the Washington branch show that these bonds were sold and the proceeds placed to the credit of the Rost Home Colony, and on the 23d of September this deposit account was closed, and the amount realized from the sale of the original bonds re-invested in United States currency sixes. Subsequently during the "run" of October, 1873, it appears that these "sixes" were sold with other Government bonds, the property of the company, to meet the demands of the depositors, and the \$15,000 real-estate loan, referred to above, and another for \$1,500, were substituted for the Government bonds. This last-named loan was afterward paid and the currency has been placed with the other loan.

At the time we assumed control of the affairs of the company, its current running expenses amounted to about \$155,000 per annum; of which there was paid for salaries, \$75,000; for rents, \$15,000; for supplies and other incidental and contingent expenses, \$65,000. To continue this enormous outlay for any considerable time would have absorbed a large share of the assets of the company; on the other hand, the immediate closing of the different branches and the discharge of all the employes would have utterly paralyzed us, and we should never have been able to unravel the very intricate and vexed complications which existed and were daily during the first two or three months of our official existence brought to the surface and to our notice. Hence we resolved at first upon a gradual reduction of expenses by the dismissal of all superfluous employes, and the surrender of all rented and leased property no longer needed, and, after the preliminary steps for closing the branches had been taken and the existing complications as far as possible adjusted, to close the branches. To this resolve we adhered, cutting down the expenses and closing the branches as fast as we could safely do so; until now, every branch has been closed, and the current expenses cut down to about \$35,000 per annum; and, considering the number of threatened and actual lawsuits, the dissatisfaction expressed by many of the depositors and their appeals and remonstrances, we feel that our success in this matter has been a gratifying one.

Many of the premises in which the business of the branches was conducted were leased, and some of the leases had from one to four years to run. The moment it was understood that we were about to close the branches, the landlords insisted either upon our giving them security that we would continue to pay the rents during the terms of the leases, or make immediate payment of a certain sum by way of compromise. The latter we have been compelled to submit to in almost every case.

The appeals and remonstrances addressed to us against closing the branches have been of the most importunate and decided character, and have been made principally on behalf of the poorer and more ignorant classes of our depositors, who by this action feel as if they would be debarred from any further communication with us. Sympathizing with them, and knowing their anxieties, and how readily they would fall an easy

prey to designing men, through whose efforts, in the absence of any representative of the company whom they could consult, they would be led to sacrifice their interests, and at the same time appreciating the difficulties we should encounter in having the remaining pass-books forwarded, we have been compelled, as it were, to listen to their appeals, and to provide temporary means of intercommunication by the appointment of an agent wherever needed, at a nominal salary of from \$10 to \$25 per month, and in two instances, at Beaufort, S. O., and Memphis, Tenn., where large loans have been made, and the interests of the depositors require it, we retain our agents at a larger salary. The agents appointed at a nominal salary are required to perform, at their residences or places of business, all such minor duties as may become necessary in the closing up of the affairs of the company. Those at Beaufort and Memphis, both of whom have furnished bonds, are required to attend to the collection of loans, take charge of the company's property, and to render all other necessary services. The arrangement for the continuation of these inexpensive agencies, which we deem of the utmost importance, not only as tending to allay the anxieties and to guard the interests of depositors, but also as an effectual aid to us during the process of winding up the affairs of company, is set forth in inclosure marked D.

The assets of the company, as will be seen by the detailed schedule already referred to, are of various kinds, viz: real estate loans, "available" loans; real estate, personal property, (fixtures and furniture at the branches,) District of Columbia securities, North Pacific bonds, United States bonds, claims against Jay Cooke & Co., Maryland Freestone, Mining and Manufacturing Company's bonds, loans at several branches, accrued interest, and claims against Charles L. Mather, receiver.

Most of the loans held by the company are overdue, and on many of them interest has been allowed to accumulate for two, and in some cases three years.

In ordinary times the real-estate loans could doubtless be collected without much trouble, but under present circumstances their collection will be exceedingly slow and difficult. The late financial panic, and consequent extreme scarcity of funds, the uncertainty of the future character of the Government of the District, and the present high rate of taxation, all conspire to retard the collection of these loans. To attempt to enforce their immediate payment would result in the greatest sacrifice; and to throw any considerable portion of the real estate, held as security, on the market at present, would make it impossible to realize the indebtedness thereon. Still, we are pressing, and shall continue to press, their collection as fast as we can safely do so; but up to this time we have been able to effect a sale to third parties in three cases only, of eleven pieces of property offered for sale; in all the other cases we have been compelled either to postpone the sale of, or buy in, the property to avoid sacrifice, and we shall probably be compelled to continue to do so for some time to come. As to the so-called "available" loans, their collection is still more difficult; about half of them were made on District of Columbia securities, now below par. Of many of these loans the security is inadequate, of others utterly worthless, and in some cases the funds of the bank have been loaned upon mere personal notes without any security whatever.

The same may substantially be said of the branch loans; as a class, these appear to be the worst in possession of the company, and we doubt whether even fifty per cent. of their amount will ever be collected.

The \$75,000 second-mortgage coupon bonds of the Maryland Freestone,

Mining and Manufacturing Company, otherwise known as the Seneca Sandstone Company, are held as the property of the Freedman's Savings and Trust Company, in pursuance of a written agreement between D. L. Eaton, the former actuary of the Freedman's Savings and Trust Company, and Messrs. Kilbourn & Evans, which agreement appears to have been approved by a majority of the finance committee of the Freedman's Savings and Trust Company. (See inclosure marked E.)

The consideration for which the \$50,000 note, referred to in said agreement, was given is set forth in the statements of the late actuary of the company, and Messrs. Kilbourn & Evans, to Mr. J. M. Langston, chairman of the special committee appointed to investigate the matter. (See inclosure marked F.)

Finding that none of the coupons belonging to the bonds above referred to had ever been paid, and having called upon the president and secretary of the Maryland Freestone, Mining, and Manufacturing Company and made a formal demand for payment of the overdue coupons, to which the latter replied that he had no funds for that purpose, we employed counsel to prepare a formal notice requiring the surviving trustee, under the second mortgage, to foreclose the mortgage and to take any further steps necessary to guard the interests of the Freedman's Savings and Trust Company. The notice (see inclosure marked G) was forwarded to said trustee under date of October 12, 1874. From the allegations of the trustee, who is also the surviving trustee under the first mortgage, in the bill filed by him in the chancery court of Montgomery County, Maryland, where the property of the Maryland Freestone, Mining, and Manufacturing Company is located, it appears that, at or about the same time that our notice was forwarded to him, he was requested by some of the holders of the first-mortgage bonds to foreclose that mortgage also, which he proceeded to do. In the bill filed by him he enumerates the entire indebtedness of record existing against said company, and asks for authority to sell the mortgaged property. Whether or not this company will ever secure the amount of its interest in this matter, which consists of not only the \$75,000 bonds already mentioned, but also of \$20,000 additional second-mortgage bonds held as collateral security for a loan of \$12,000 of J. O. Kennedy, the result of the litigation and the sale of the property alone can determine.

From this description of the greater part of the assets of the company it will be seen that the loss in their conversion into cash will necessarily be large, but its full extent it is impossible as yet to tell; and until this can be definitely determined, and on the other hand it can be ascertained how far the current income, by way of interest on loans and rents from property owned by the company, which is now far greater than the current expenses, exceeds said expenses, no one can tell how much the creditors of this company will ultimately receive.

In attempting to realize upon the real-estate proper of the company, we hope to secure the co-operation of Congress in making sale of the Washington and Jacksonville properties to the United States, for the uses and purposes of which they are admirably adapted.

The claim against Charles L. Mather, receiver, arises from the indebtedness of Messrs. Allan & Farrar, of Jacksonville, Fla., amounting to \$21,343.46. Mr. Mather was appointed receiver of their affairs, and the sum of \$4,715.52 represents freights and commissions, prior to July 13, 1874, on lumber shipped by him to this city, and sold for the benefit of this company on account of Messrs. Allan & Farrar's indebtedness.

In our endeavors to assimilate our course of action to that of receivers under the national-currency act, we recognize as offsets mutual indebt-

edness existing at the time of the suspension of the company only, and we require all claims which accrued against the company before our appointment and qualification, which are not liens upon the property of the company, to be filed, subject to the pro-rata dividends. In the matter of assignments, however, finding that persistent efforts were being made to impose upon depositors, we adopted a rule to recognize assignments only so far as to deliver checks in payment of dividends to the assignees, but to draw the checks to the order of the original depositors; this rule, though severely criticised, and apparently harsh as against some of the most needy, has been found to operate beneficially on the masses of our depositors, keeping them from sacrificing their interests for a mere trifle.

Exhibit III furnishes a statement of our cash transactions from July 13, 1874, to November 30, 1874, both inclusive. From this statement you will see that our collections have, comparatively speaking, been but small, and the balance of cash and cash items on hand November 30, viz, \$93,352.74, does not promise a very early dividend, and unless Congress comes to our aid, and authorizes the purchase for the use of the Government of some of the real estate owned by the company, a long time will elapse before we can hope to accumulate sufficient funds to make a payment of 20 per cent., for it requires nearly \$600,000 to make such a payment, and the amount of cash in the Treasury subject to draft at the writing of this report is \$118,508.50.

The present condition of the books and accounts of the company, too, is such that even if we had the necessary funds now to declare a dividend, it would not only be imprudent but unsafe to do so. Hence it is impossible for us to say how soon a dividend will be declared. Time should be allowed us, either to reconcile the existing discrepancies, or at least to arrive at some satisfactory explanation of them, so that we may not be betrayed into the payment of obligations already satisfied, or neglect to provide for those still due, but which appear closed on the books. To guard against this, it must be borne in mind that the accounts of virtually thirty-four separate and distinct banking institutions must be thoroughly examined.

That this delay in making a payment will cause bitter disappointment and much suffering is evident; still, delays are unavoidable, and patience, prudence, and careful management will have to be exercised to make the most of the financial wreck which has been consigned to our custody. In the mean time it would be well if Congress should authorize us to invest the surplus balance to our credit in the Treasury of the United States, in United States bonds, to be kept on deposit in the Treasury, so that the depositors may profit by the interest which would accumulate on said bonds until such time as the funds may be actually needed.

It remains for us before closing to refer briefly to the manner of paying dividends, and to submit certain amendments to the act of June 20, 1874, the adoption of which we deem absolutely necessary to a proper discharge of our duties.

How are dividends to be paid and where? How are depositors to be identified? How are assignments of deposit-accounts to be recognized? These are questions of the utmost importance to us and to the army of creditors of the company, and require a full and free discussion and adequate legislation. Before a dividend can possibly be declared, we hope, for the sake of a further reduction of expenses, to dispense with the services of most of the gentlemen who now represent us at nominal salaries. We shall be ignorant of the address of depositors; most of them being unable to read, it will be impossible to notify them of the pay-

ment of dividends, and thousands of them, if payments are to be made by checks, will find it impracticable to identify themselves in the ordinary manner. Unless we revive our agencies by the time our first dividend will be declared, we fail to see how we can possibly attend properly to this portion of our duties. On the other hand, the expenses of running the branches and keeping them alive, as already stated, will absorb a great portion of the assets of the company, and, of course, correspondingly diminish the dividends to be paid. It occurs to us, therefore, that the Treasury of the United States should be required to assume these payments, through its fiscal agents and agencies, as the safest and most economical plan, upon our depositing sufficient funds for that purpose, and furnishing the necessary dividend-schedules.

The amendments to the act of June 20, 1874, which we submit, are :

I. To authorize and require us to make periodical reports ;

II. To give us express authority to compound and compromise debts due to, and liabilities of, the company, subject to the approval of the Secretary of the Treasury ;

III. To give us express authority to buy in any property exposed by us for sale at auction, in enforcing the collection of loans due the company, and to sell at public or private sale all property, whether real or personal, owned by this company, and all property now vested, or that may hereafter become vested, in us, and to make a good and sufficient conveyance to the purchaser or purchasers thereof, in whatever State, District, or Territory the same may be ;

IV. To transfer to the Treasury Department the payment of the dividends ; and

V. To provide for a specific form of assignment of depositors' accounts.

We have the honor to be, very respectfully, your obedient servants,

JNO. A. J. CRESWELL,

ROBT. PURVIS,

ROBT. H. T. LEIPOLD,

Commissioners.

Hon. J. G. BLAINE,

Speaker of the House of Representatives.

EXHIBIT No. 1.

Schedule of assets of the Freedman's Savings and Trust Company at close of business July 11, 1874, per actual examination.

REAL-ESTATE LOANS AT PRINCIPAL OFFICE.

No.	Date of note.	Name.	Amount of loan.	Amount paid.	Balance due.	Accrued interest.	Advertising, ins'ce, &c., charged to loans.	Total amount due.	When due.	Remarks.
25	Jan. 3, 1870	Robert Williams.....	\$9,000 00	\$2,500 00	\$6,500 00	\$1,319 86		\$7,819 86	Demand.....	Lots 21 and 22 in square 562. In litigation. Real-estate notes, \$13,000 with interest. Parts of lots 74 and 75, old Georgetown.
23	Jan. 19, 1869	Robert Dodge.....	13,796 50		13,786 50	3,426 16	\$10 00	17,282 66	do.....	
111	Sept. 23, 1870	James Cooper.....	850 00		850 00	323 00		1,173 00	Sept. 23, 1871	Square 597. Papers out for advertisement. \$1,500 paid October 19, 1874.
9	May 28, 1870	Henry Welis.....	2,000 00		2,000 00	447 49	438 90	3,386 39	May 28, 1871	
505	Aug. 15, 1871	do.....	500 00		500 00			556 41	Aug. 15, 1872	Square 597. Papers out for advertisement. Paid October 19, 1874. Square 369, lot subdivision 35. November 27, 1874, \$27.50 paid.
10	May 26, 1870	J. T. Howard.....	1,000 00	450 00	550 00	641 00		1,702 53	May 26, 1871	
1280	June 4, 1870	Z. F. Borland.....	2,000 00	525 00	1,475 00	199 53	28 00	4,148 56	June 4, 1871	Lot 52 in square 511. Paid October 8, 1874.
29	June 10, 1870	Daniel Welch & Co.....	4,000 00	870 00	3,130 00	1,018 56		521 80	Dec. 10, 1870	
36	June 13, 1870	Charles Dyson.....	400 00	3 26	396 74	3 08		399 82	June 13, 1871	Lot 25 in square 870. Part of lot 21 in square 870. August 3, 1874, \$25 paid.
211	Feb. 4, 1871	do.....	500 00		500 00	21 80		521 80	Feb. 4, 1872	
50	June 1, 1870	Benjamin C. Wright.....	1,500 00		1,500 00	17 08		1,517 08	June 1, 1871	Part of lot 24 in square 516. August 28, 1874, \$150 paid; November 30, 1874, \$71.20 paid.
54	June 20, 1870	S. P. Brown & Son.....	10,000 00	1,544 70	8,455 30	2,305 17		10,760 47	June 20, 1871	
61	June 30, 1870	William Prater.....	200 00		200 00	61		200 61	June 30, 1871	7, 8, 10, 53, 48, 49, 41, 74, 60, 61, 66, 67, 73, 21, 22, 75, and west half of 29 at Mount Pleasant.
110	June 21, 1869	Joseph L. Savage.....	5,375 00		5,375 00	314 16		5,689 16	June 21, 1872	
30	June 30, 1870	Joseph B. Sawyer.....	500 00		500 00	1 52		501 52	June 30, 1871	Lot 6, section 3, Barry farm. Property in Georgetown valued by Kilbourn & Latta at \$22,000. Lots 115 and 116 in B. & H. addition to Georgetown.
32	June 30, 1870	Isaiah Johnson.....	600 00	400 00	200 00	45		200 45	June 30, 1871	
35	June 22, 1870	Samuel Fudge.....	300 00		300 00	16 58	15 00	331 58	June 22, 1871	Part of lot 4 in square 196. Lot 22, square 126. July 17, 1874, paid \$11.
33	July 5, 1870	W. W. Rapley.....	10,000 00	4,309 48	5,690 52	977 15		6,667 67	July 5, 1871	
511	July 5, 1870	David Miller.....	2,500 00		2,500 00	8 33		2,508 33	July 5, 1871	Lot 20, square 158. Paid October 3, 1874.
	Aug. 24, 1871	W. R. Arnold.....	550 00		550 00	20 93	6 00	2,576 93	Aug. 24, 1875	

REAL-ESTATE LOANS AT PRINCIPAL OFFICE—Continued.

No.	Date of note.	Name.	Amount of loan.	Amount paid.	Balance due.	Accrued interest.	Advertising ins'ce, &c., charged to loans.	Total amount due.	When due.	Remarks.
1778	July 3, 1870	M. Gately.....	\$200 00	.....	\$200 00	\$41 33	\$2 00	\$243 33	July 5, 1871	Paid September 8, 1874.
75	July 11, 1870	Levi Prince.....	300 00	.....	300 00	.....	7 62	307 62	July 11, 1871	Part of lot 6 in square 920.
872	June 1, 1872	B. M. Barker.....	3,000 00	\$14 20	2,985 80	183 26	.....	3,169 06	June 1, 1874	Part of Peters's mill-seat in Washington County, D. C.
88	Aug. 3, 1870	Hillary Lancaster.....	450 00	50 00	400 00	77 22	15 00	492 22	Aug. 3, 1871	Part of lot 10 in square 558. August 25, 1874, \$5; August 4, 1874, \$10 paid.
665	Dec. 26, 1871	Juan A. Pizzini.....	2,500 00	1,000 00	1,500 00	54 58	.....	1,554 58	Dec. 26, 1872	Lots 2 and 8, Greenvale, county of Washington, D. C. Paid \$75 September 8, 1874.
100	Sept. 9, 1870	Sharington Bache.....	1,200 00	.....	1,200 00	40 66	1 00	1,241 66	Sept. 9, 1871	Lot 77 in square 180.
104	Sept. 9, 1870	Charles and Samuel Ford.....	3,000 00	.....	3,000 00	101 66	.....	3,101 66	Sept. 9, 1871	Part of lot 7 in square 763. Paid Nov. 4, 1874.
115	Sept. 24, 1870	John H. Mason.....	350 00	100 00	250 00	19 93	9 00	278 93	Sept. 24, 1871	Part of lot 12 in square 140.
106	Sept. 16, 1870	C. M. Barnard.....	500 00	.....	500 00	16 80	.....	516 80	.....	Paid July 17, 1874.
675	Jan. 1, 1872	George W. Duvall.....	9,600 00	459 88	9,140 12	951 24	109 25	10,200 61	Jan. 1, 1873	Property at Uniontown valued at \$7,250; also 76 acres land valued at \$150 per acre.
121	Oct. 5, 1870	W. J. Murtagh.....	1,200 00	.....	1,200 00	187 00	2 88	1,389 88	Jan. 3, 1871	Reservation D, lot east half 7, valued at \$2,400.
134	Oct. 25, 1870	Joseph Brooks <i>et al.</i>	3,000 00	.....	3,000 00	213 33	150 00	3,363 33	Oct. 25, 1871	Part of lot 1 in square 335.
129	Oct. 20, 1870	R. B. Mohun.....	5,000 00	4,400 00	600 00	18 59	.....	618 59	Oct. 20, 1871	Lot C in square 215. September 30, 1874, \$487.70 paid.
135	Oct. 31, 1870	W. F. Crane.....	3,250 00	.....	3,250 00	226 60	.....	3,476 60	Oct. 31, 1871	Papers out. Lot 9 in square 396.
138	Oct. 27, 1870	N. L. Jeffries.....	1,833 33	1,533 33	300 00	7 31	.....	307 31	Oct. 27, 1871	Lots 14 and 15 in square 199.
141	Nov. 10, 1870	John T. Holly.....	250 00	.....	250 00	4 23	.....	254 23	Nov. 10, 1871	Lot 46 in square 302.
143	July 20, 1870	J. H. A. Schureman.....	1,200 00	.....	1,200 00	237 00	32 40	1,469 40	July 20, 1871	Part of lot 24 in square 728.
1244	Sept. 27, 1870	John Hogan.....	1,600 00	600 00	1,000 00	28 89	70	1,029 59	Sept. 27, 1871	Lot 22 in square 974. September 22, 1874, \$50 paid.
150	Nov. 16, 1870	Reason T. Martin.....	150 00	60 00	90 00	1 70	.....	91 70	Nov. 16, 1871	Lots 7 and 16 in square 65. November 9, 1874, \$4 83 paid.
147	Nov. 11, 1870	Alfred H. Parry.....	650 00	178 60	471 40	44 00	.....	515 40	Nov. 11, 1871	Part of lot 2 in square 821.
148	Nov. 14, 1870	Albert Bouldin.....	1,000 00	.....	1,000 00	60 83	20 00	1,080 83	Nov. 14, 1871	Lot 11 in square 516.
156	Oct. 22, 1870	F. P. Stanton.....	10,500 00	6,000 00	4,500 00	276 25	50	4,776 75	Oct. 21, 1871	Lot 20, east half in square 688. Paid September 30, 1874, \$225; October 9, 1874, \$300; November 3, 1874, \$750.
886	Nov. 26, 1870	Henry R. Searle.....	3,700 00	.....	3,700 00	416 25	8 00	4,124 25	Nov. 26, 1871	Lots 5 to 10 in square 368.
166	.....	Ed. K. Allen.....	2,500 00	.....	2,500 00	123 50	.....	2,623 50	.....	Lots 71 and 72 in square 274.
172	Dec. 17, 1870	Ann M. Humphrey.....	200 00	.....	200 00	1 33	.....	201 33	Dec. 17, 1871	Part of lot 2 in square 396.

1312	Dec. 3, 1870	John W. Bailey	600 00		600 00	6 33	38 90	645 23	Dec. 3, 1871	Lot 49 in square 182. Paid September 23, 1874.
178	Dec. 12, 1870	Maria L. Crawford	1,000 00		1,000 00	208 05	12 50	1,220 55	Dec. 12, 1871	Lots 5, 6, 7, and 8 in Lec's subdivision, Georgetown, D. C. Paid November 11, 1874.
180	Dec. 30, 1870	L. Dean	1,750 00	875 00	875 00	182 37	25 50	1,082 87	Dec. 30, 1871	Lot S 16 in square 561.
183	Dec. 16, 1870	William Coggin	200 00		200 00	11 05		211 05	Dec. 16, 1871	Secured by the Zion Baptist church at Norfolk, Va. Deed of trust.
184	Dec. 16, 1870	Joel Elliott	200 00		200 00	11 05		211 05	Dec. 16, 1871	Do.
185	Dec. 16, 1870	James Elliott	300 00		300 00	16 58		316 58	Dec. 16, 1871	Do.
186	Dec. 16, 1870	E. G. Corprow	300 00		300 00	16 58		316 58	Dec. 16, 1871	Do.
187	Dec. 16, 1870	David Council	300 00		300 00	16 58		316 58	Dec. 16, 1871	Do.
199	Jan. 21, 1871	Samuel Jackson	550 00		550 00			562 00	Jan. 21, 1872	Part of square 309.
217		W. D. C. Murdock	1,000 00		1,000 00			1,131 83		Part of lot 3 in square 90.
639	Jan. 2, 1871	J. Edgar Zug	3,000 00		3,000 00	452 50	681 09	4,133 59	Apr. 2, 1872	Original lot 5 in square 351. Transferred to property account.
189	Dec. 7, 1870	William & E. Moreland	1,500 00		1,500 00	13 33	28 00	1,541 33	Dec. 7, 1871	Paid August 6, 1874.
455	July 6, 1871	B. Oertley	2,000 00	1,300 00	700 00	35 97		735 97	July 6, 1872	Paid August 3, 1874.
208	Feb. 2, 1871	Thomas Brown	700 00		700 00	35 33		735 33	Feb. 2, 1872	Part of lot 13 in square 214.
213	Feb. 4, 1871	Marshall Brown	600 00		600 00	116 16	67 30	783 46	Feb. 4, 1872	Lot 2 in square 309.
215	Feb. 7, 1871	J. N. Trooke	5,600 00		5,600 00	1,819 55	43 00	7,462 55	Feb. 7, 1872	Parts of lots 9, 10, and 11, and lot 8, in square 464.
1285	Feb. 8, 1871	Jerome Brown, jr	2,500 00		2,500 00	106 25		2,606 25	Feb. 8, 1872	Lot 10 in square 362.
227	Feb. 18, 1871	John Waters	250 00		250 00	59 93		382 24	Feb. 18, 1872	Parts of lots 28 and 29 in square 69.
228	Feb. 24, 1871	James W. Day	100 00		100 00	3 80	72 31	103 80	Feb. 24, 1872	Parts of lots 5 and 6 in square 214. December 4, 1874, \$30 paid.
410	June 8, 1871	Silas L. Loomis	6,000 00		6,000 00	355 00		6,355 00	June 8, 1872	No. 620 Pennsylvania avenue east. Paid November 17, 1874.
231	Feb. 25, 1871	Jos. McIntosh	300 00	88 00	212 00	8 00		220 00	Feb. 25, 1872	Lots 50, 51, 52, and 53, section 8, Barry farm.
233	Mar. 3, 1871	Levi J. Bryan	400 00		400 00	14 22		414 22	Mar. 3, 1872	Lots 52 and 53 in square 134.
235	Mar. 6, 1871	Henry Harod	100 00	46 00	54 00	1 87		55 87	Mar. 6, 1872	Lot 26 in square 1061.
580	Oct. 12, 1871	F. F. Lee	3,650 00		3,650 00	565 55	197 14	4,412 69	Oct. 12, 1872	Lots 183 and 185, Beall's addition to Georgetown, D. C. November 24, 1874, \$40 paid; \$2,550 transferred to property account.
238	Mar. 8, 1871	John R. Baddy	50 00	30 00	20 00	68		20 68	Mar. 8, 1872	Property at Potomac City. Lot 37, section 3, Barry farm. Paid August 31, 1874.
760	Mar. 16, 1872	Richard L. Berry	200 00		200 00	6 39		206 39	Mar. 16, 1873	Lot 1, section 2, Barry farm.
242	Mar. 11, 1871	Harriet Lacy	300 00	30 00	270 00	9 00		279 00	Mar. 11, 1872	Part of lot 1 in square 71. November 3, 1874, \$40 paid.
243	Feb. 28, 1871	James H. Harris	1,500 00		1,500 00	54 58		1,554 58	Feb. 28, 1872	Property in Raleigh, N. C.
245	Mar. 11, 1871	George Walker	500 00		500 00	41 66	5 50	547 16	Mar. 11, 1872	Part of lot 6 in square 525. Paid October 12, 1874.
252	Mar. 20, 1871	Delancy, (heirs)	1,900 00		1,000 00	80 83	12 00	1,092 83	Mar. 20, 1872	Lots 37 and 37 in square 389.
255	Mar. 23, 1871	John Holland	800 00	30 00	770 00	23 10	3 00	796 10	Mar. 23, 1872	Lots 78 and 79 in W. & D. subdivision, Mount Pleasant.
256	Mar. 23, 1871	Thomas Doncho	700 00		700 00	21 00		721 00	Mar. 23, 1872	Lot 91 in W. & D. subdivision, Mount Pleasant.
	Mar. 25, 1871	John Merritt	100 00	30 00	70 00	2 06		72 06	Mar. 25, 1872	Lot 38 in square 616. October 1, 1874, \$35 paid.

REAL-ESTATE LOANS AT PRINCIPAL OFFICE—Continued.

No.	Date of note.	Name.	Amount of loan.	Amount paid.	Balance due.	Accrued interest.	Advertising, ins'ce, &c., charged to loans.	Total amount due.	When due.	Remarks.
263	Mar. 22, 1871	James Dent.....	\$400 00	.....	\$400 00	\$91 44	\$156 50	\$647 94	Mar. 28, 1872	Lot 34 and north half 35, square 69.
264	Mar. 22, 1871	Nelson Hall.....	175 00	.....	175 00	22 50	21 94	219 44	Mar. 28, 1872	Transferred to property account.
266	Mar. 27, 1871	Jerome J. Hinds.....	3,000 00	\$2,713 00	287 00	34 39	52 81	374 20	Mar. 27, 1872	Lot 36 in square 69.
268	Mar. 29, 1871	William H. Newton.....	800 00	.....	800 00	102 66	254 51	1,157 17	Mar. 29, 1872	Reservation A, west half 5.
270	Apr. 1, 1871	George M. Lanckton..	7,000 00	.....	7,000 00	1,471 38	50 00	8,521 38	Apr. 1, 1872	Lot 13 in square 818. Paid November 7, 1874.
271	Apr. 3, 1871	Sarah L. Parkhurst...	1,300 00	500 00	800 00	21 77	.....	821 77	Apr. 3, 1872	Farm of 58 acres, valued at \$250 per acre.
274	Aug. 7, 1872	H. H. Tilghman.....	600 00	275 00	325 00	2 80	.....	327 80	Apr. 7, 1873	Part of lot 2 in square 319.
274	Mar. 25, 1871	Robert Kopp.....	800 00	50 00	750 00	22 08	.....	772 08	Mar. 25, 1872	East 25 feet of lot 9 in square 401.
280	Apr. 5, 1871	Anaostan Boat Club..	500 00	200 00	300 00	8 00	12 00	320 00	Apr. 5, 1872	Lot 29 in square 140.
276	July 1, 1870	H. H. Nichols.....	1,100 00	600 00	500 00	1 38	18 00	519 38	July 1, 1872	G-street wharf property.
284	Mar. 31, 1871	William Harris.....	140 00	83	139 17	3 90	50	143 57	Mar. 31, 1872	Part of lot 5 in square 370. August 3, 1874, \$100 paid.
285	Mar. 31, 1871	John Harris.....	190 00	43 83	146 17	4 10	25	150 52	Mar. 31, 1872	Lot 12 in square 69. November 3, 1874, \$5 paid.
286	Mar. 31, 1871	Isaac Boxley.....	220 00	.....	220 00	61 17	44 11	325 28	Mar. 31, 1872	South 1/2 of lot 37, north 1/2 of lot 38 in square 69.
291	Apr. 6, 1871	Beverly Horton.....	150 00	80 00	70 00	1 35	.....	71 85	Apr. 6, 1872	Parts of lots 24 and 23 in square 69. Transferred to property account.
294	Apr. 8, 1871	Isaac Dorsey.....	1,300 00	600 53	699 47	18 05	.....	717 52	Apr. 8, 1872	Lot 62 in subdivision of square 182. October 9, 1874, \$25 paid.
297	Apr. 8, 1872	Jane S. Douglas.....	300 00	.....	300 00	22 75	.....	322 75	Apr. 8, 1873	East half of lot 8 in square 514. Paid October 10, 1874.
299	Apr. 11, 1871	Eliza H. Fulton.....	350 00	200 00	150 00	3 75	2 50	156 25	Apr. 11, 1872	Lot 3 in square 567.
314	Apr. 12, 1871	Young Men's Christian Association.	33,000 00	.....	33,000 00	4,115 83	.....	37,115 83	Apr. 12, 1872	Lot 8 in square 334. Paid October 14, 1874.
324	Apr. 21, 1871	Josephine Stewart....	150 00	100 00	50 00	1 11	.....	51 11	Apr. 21, 1872	Lots 3 and 4, and part of 5, in square 407.
326	Apr. 21, 1871	Henry N. Barlow.....	2,000 00	785 00	1,215 00	29 61	2 10	1,246 71	Apr. 21, 1872	Part of lot 4 in square 992.
328	Apr. 24, 1871	Robert V. Harrison...	700 00	135 00	565 00	74 91	.....	639 91	Apr. 24, 1872	Chattel mortgage on stock of pictures, paintings, frames, &c.
330	Apr. 25, 1871	George H. Phillips....	150 00	.....	150 00	3 16	.....	153 16	Apr. 25, 1872	Part of lot 19 in Richardson's subdivision of lots 2, 3, 4, and 5, in square west of square 553.
340	Apr. 26, 1871	Martha E. Borland....	700 00	200 00	500 00	10 41	.....	510 41	Apr. 26, 1872	Part of lot 2 in square 117.
341	Apr. 28, 1871	Hannah Kaiser.....	400 00	.....	400 00	8 11	.....	408 11	Apr. 28, 1872	Lot 51 in square 511. October 8, 1874, \$417.65 paid.
										Lot 12 in the subdivision of certain lots in square 430.

346	Apr. 26, 1871	C. W. Havenner & Co.	3,733 37	1,679 86	2,053 51	940 02	8 20	3,001 73	Apr. 26, 1872	Lots 31 and 32 in square 571. Paid November 18, 1874.
344	Apr. 24, 1871	Dennis Burns.....	2,000 00	-----	2,000 00	242 77	9 00	2,251 77	Apr. 24, 1872	Part of lot 1 in square west of square 4, and lot 15 in square 1.
350	Apr. 29, 1871	W. J. Cooke.....	4,500 00	-----	4,500 00	990 00	17 50	5,507 50	Apr. 29, 1872	Lot C in square 761. Transferred to property account.
685	Jan. 19, 1872	.....do.....	2,700 00	-----	2,700 00	157 05	-----	2,857 05	Jan. 19, 1873	56 acres of land at Gaithersburgh, Montgomery County, Md.
353	Apr. 22, 1871	Henson Davis.....	200 00	-----	200 00	14 38	-----	214 38	Apr. 22, 1872	Part of lot 19 in square 540.
354	May 6, 1871	James Freeman.....	50 00	30 00	20 00	-----	-----	20 00	Nov. 6, 1871	Lot 3 in section 2, Barry farm.
356	May 5, 1871	John Williams.....	250 00	-----	250 00	14 93	379 87	644 80	-----	Paid July 29, 1874.
359	May 4, 1871	Samuel W. Jones.....	150 00	50 00	100 00	1 86	-----	101 86	May 4, 1872	Part of lot 2 in square 813. Paid October 6, 1874.
360	May 4, 1871	William Bowen.....	2,800 00	-----	2,800 00	472 11	112 50	3,384 61	May 4, 1872	Lot 1 in square 529.
366	May 12, 1871	John B. Keith.....	250 00	-----	250 00	54 10	142 28	446 38	May 12, 1872	Part of lot 3 in square 566.
368	May 9, 1871	R. M. Johnson.....	2,000 00	-----	2,000 00	234 44	422 12	2,656 56	May 9, 1872	Part of lot 12 in square 403. Transferred to property account.
370	May 4, 1871	George Willis.....	160 00	-----	160 00	10 97	35 87	206 84	May 4, 1872	Lots 5 and 18 in square 65.
371	May 11, 1871	John McDermott.....	550 00	150 00	400 00	6 33	-----	406 33	May 11, 1872	West 1/2 of lot 14 in square 33. Paid November 17, 1874.
369	May 9, 1871	George B. Vashon and Hugh T. Taggart, trustees.	1,500 00	-----	1,500 00	25 83	36 00	1,561 83	May 9, 1872	Lots 1, 2, 3, 4, and 5, in square north of square 334.
372	Apr. 27, 1871	Mrs. F. A. Johnson.....	250 00	150 00	100 00	2 05	-----	102 05	Apr. 27, 1872	Lot 66, section 8, Barry farm. November 2, 1874, \$23.59 paid.
375	May 16, 1871	Emeline Sheriff.....	500 00	-----	500 00	7 50	-----	507 50	May 16, 1872	Part of lot 9 in square 477.
378	May 17, 1871	Joseph Williams.....	1,500 00	-----	1,500 00	62 50	-----	1,562 50	May 17, 1872	Lot 67, Haw's subdivision Mount Pleasant.
383	May 20, 1871	Albert Gleason.....	3,500 00	504 95	2,995 05	192 17	43 25	3,230 47	May 20, 1872	Lot 14 in square 421, and lot part 15 in square 364. Paid November 14, 1874.
387	May 22, 1871	Sallie A. Ergood.....	1,100 00	635 00	465 00	90	-----	465 90	May 22, 1872	Lot A in subdivision of lots 38 and 39 in Harkness's subdivision of square 336. Paid August 3, 1874.
389	May 18, 1871	C. C. Caruthers.....	1,000 00	374 00	626 00	9 20	-----	635 20	May 18, 1872	Paid October 22, 1874.
390	May 25, 1871	Luther E. Sleigh.....	1,200 00	200 00	1,000 00	24 44	-----	1,024 44	May 25, 1872	Lots 14 and 15, section 1, Barry farm. Sept. 22, 1874, \$500 paid.
686	Jan. 18, 1872	John W. Hunter et al.	14,160 00	4,160 00	10,000 00	-----	75 09	10,075 00	Jan. 18, 1873	Parts of lots 11 and 12 in square 118.
409	June 7, 1871	John F. Lee.....	700 00	86 73	613 27	5 27	6 00	624 54	June 7, 1872	Lot 59 in Holmead's addition to Georgetown.
408	May 13, 1871	John W. Van Hook.....	6,000 00	-----	6,000 00	1,446 66	114 12	7,560 78	May 13, 1872	Lots 702 and 703 in Fox and Van Hook's subdivision in Uniontown, D. C.
412	June 10, 1871	Samuel Strong.....	2,000 00	-----	2,000 00	117 22	15 75	2,132 97	June 10, 1872	Paid August 27, 1874.
421	June 17, 1871	Joseph Daniels.....	8,000 00	-----	8,000 00	453 33	-----	8,453 33	June 17, 1872	Two hundred acres of land in Washington County, D. C.
423	June 9, 1871	Maria A. Lawler.....	800 00	-----	800 00	7 11	7 50	814 61	June 9, 1872	Parts of lots 76 and 77 in Dole & Wright's subdivision of Mount Pleasant.
426	June 20, 1871	Elizabeth Barritt.....	1,500 00	-----	1,500 00	8 75	7 50	1,516 25	June 20, 1872	West part of lot 20 in square 728.

REAL-ESTATE LOANS AT PRINCIPAL OFFICE—Continued.

No.	Date of note.	Name.	Amount of loan.	Amount paid.	Balance due.	Accrued interest.	Advertising, ins'ce, &c., charged to loans.	Total amount due.	When due.	Remarks.
435	June 29, 1871	Margaret A. Giles	\$450 00	.....	\$450 00	\$1 50	.....	\$451 50	June 29, 1872	Lot 9 in Holmead's addition to Georgetown.
440	July 6, 1871	J. Weeley Diggs	225 00	\$7 75	217 25	30	\$125 08	342 63	July 6, 1872	Part of Holmead's addition to Georgetown.
436	July 5, 1871	Libby Baker	500 00	.....	500 00	83	.....	500 83	July 5, 1872	Paid September 8, 1874.
443	July 6, 1871	Lewis Sewall	500 00	.....	500 00	75 69	9 00	584 69	July 6, 1872	Part of Holmead's addition to Georgetown. Transferred to property account.
445	June 30, 1871	James Plant	500 00	400 00	100 00	22	.....	100 22	June 30, 1872	Lot 4 in square 968.
453	July 15, 1871	William Johnson	200 00	.....	200 00	9 78	.....	209 78	July 15, 1872	West half of lot 4 in block 30, in the Howard University subdivision of Effingham Place.
452	July 13, 1871	.....do	1,500 00	.....	1,500 00	74 16	.....	1,574 16	July 13, 1872	Lots 40 and 41 in square 180.
456	July 21, 1871	Ann C. Thomas	300 00	55 00	245 00	.....	.....	245 00	July 21, 1872	Part of lot 15 in square 58.
911	July 5, 1872	John C. Ricks	800 00	560 00	240 00	17 92	1 00	258 92	.....	Paid July 29, 1874.
460	July 24, 1871	Frederick Stromberger	3,500 00	.....	3,500 00	687 36	229 38	4,416 74	July 24, 1872	Lot F in square 903.
465	July 17, 1871	Samuel Ford	3,500 00	.....	3,500 00	169 16	24 75	3,693 91	Jan. 17, 1872	Lot C in square 725.
466	July 27, 1871	William P. Wood	5,000 00	.....	5,000 00	227 77	.....	5,227 77	July 27, 1872	Lots 1, 3, and 4 in reservation D.
467	July 27, 1871	Albert A. Ashe	350 00	205 00	145 00	945 00	.....	154 45	.....	Paid July 29, 1874.
634	Dec. 22, 1871	George Lee	700 00	.....	700 00	3 69	.....	703 69	Dec. 22, 1872	Lot 37 in square 209.
689	Jan. 31, 1872	Juan Boyle	1,500 00	550 00	950 00	200 84	.....	1,150 84	Jan. 31, 1873	38 acres of land at Gaithersburgh, Montgomery County, Md.
690	Oct. 14, 1871	.....do	2,000 00	1,000 00	1,000 00	260 54	.....	1,260 54	Oct. 14, 1872	Lot C in Holden's subdivision of lots 9 and 10 in square 761. September 30, 1874, \$50 paid.
478	Aug. 1, 1871	Lawrence A. Tuell	1,000 00	.....	1,000 00	86 39	10 00	1,096 39	Aug. 1, 1872	Part of lot 37 in square 878. Transferred to property account.
486	Aug. 7, 1871	Sandy Bruce, jr	350 00	.....	350 00	14 97	.....	364 97	Aug. 7, 1872	Part of lot 20 in square 624. Paid December 7, 1874.
484	Aug. 5, 1871	William Babbington	4,000 00	.....	4,000 00	173 33	.....	4,173 33	Aug. 5, 1872	10 acres of land, known as Long Meadows.
491	Aug. 10, 1871	Alfred Berry	750 00	.....	750 00	31 46	.....	781 46	Aug. 10, 1872	Part of lot 13 in square 619. Paid August 28, 1874.
493	Aug. 17, 1871	John Barry	1,500 00	.....	1,500 00	235 00	.....	1,785 00	Aug. 17, 1872	Part of lot 5 in square 512.
494	Aug. 12, 1871	Eliza Tyrrell	150 00	.....	150 00	13 71	.....	163 71	Aug. 12, 1872	Part of lot 16 in square 620.
499	Aug. 4, 1871	Thomas L. Berry	150 00	81 59	68 41	3 00	.....	71 41	Aug. 4, 1872	Part of lot 15 in square 70. November 3, 1874, \$19 paid.
498	July 20, 1871	Guerdon Snowden et al	5,000 00	120 64	4,879 36	.....	.....	4,879 36	July 20, 1872	All of square No. 272.
504	Aug. 21, 1871	J. T. H. Hall	2,000 00	500 00	1,500 00	58 33	.....	1,558 33	Aug. 21, 1872	2½ acres of land corner of Old Soldiers' Home road and 7th street.
501	Aug. 18, 1871	Ralph Taylor	200 00	.....	200 00	7 94	.....	207 94	Aug. 18, 1872	Northwest quarter of lot 23 in square 163.
506	Aug. 17, 1871	Benjamin F. Jacobs	400 00	160 00	240 00	9 60	.....	249 60	Aug. 17, 1872	Lot K in square 620.

509	Aug. 24, 1871	Jeremiah Sweeney	60 00		60 00			67 82	Aug. 24, 1872	Lot 39 in section L of Barry farm.
510	1871	William H. Hunter	600 00		600 00	82 83	6 00	682 83	Aug. 24, 1872	Lots 19 and 20 in square 5c2. Paid November 20, 1874.
513	Aug. 26, 1871	Alexander Stewart	140 00	57 00	83 00	3 11		86 11	Aug. 26, 1872	Lot 9 in section 1 of Barry farm.
521	Aug. 30, 1871	Wolford & Shilburg	4,000 00		4,000 00	147 77		4,147 77	Aug. 30, 1872	Paid August 28, 1871.
533	Sept. 12, 1871	Mary Ann Grady	350 00		350 00	64 07		414 07	Sept. 12, 1872	Lot 3 in square 580.
532	Sept. 13, 1871	Joseph Brooks	250 00		250 00	20 48		270 48	Sept. 13, 1872	Lot 4 in section 1 of Barry farm.
536	Sept. 6, 1871	Daniel Sheahan	690 00		600 00	130 23	45 51	776 34	Sept. 6, 1872	Part of lot 4 in square 784.
541	Sept. 16, 1871	Samuel Griffin	335 00	127 25	207 75	6 44	4 50	218 69	Sept. 16, 1872	Part of lot 17 in square 309. Paid September 22, 1874.
542	Sept. 18, 1871	Daniel Malone	300 00		300 00	9 41		309 41	Sept. 18, 1872	Lot 4 in square 773. Paid August 8, 1874, \$100; October 5, 1874, \$50; November 7, 1874, \$50; December 5, 1874, \$30.
544	Sept. 29, 1871	L. W. Curtis	500 00		500 00	15 55		515 55	Sept. 29, 1872	Lot 13 in square 620. Paid December 9, 1874.
559	Oct. 4, 1871	Leonidas Scott	1,000 00		1,000 00	176 94		1,176 94	Oct. 4, 1872	Lot 24 in square 620. Paid November 23, 1874.
726	Feb. 27, 1872	.....do.....	1,000 00		1,000 00	37 22		1,037 22	Feb. 27, 1873	Lot 7 and south half of lot 8 in square 739. Paid November 28, 1874.
1359	Oct. 3, 1871	Hiram F. Trimble	1,200 00		1,200 00	32 66		1,232 66	Oct. 3, 1872	Lot 34 in square 140.
563	June 29, 1871	Mrs. Laura Barnard	1,722 00		1,722 00	522 33		2,244 33		Forty-nine notes. Lot 23 in square 366.
562	June 29, 1871	Helen M. B. Upson	1,497 00		1,497 00	454 08		1,951 08		Forty-two notes. Lot 24 in square 366. October 8, 1874, \$33 paid.
570	Oct. 9, 1871	Samuel Scott	150 00	69 00	90 00	2 30		92 30	Oct. 9, 1872	Lot 8 in square 132.
571	Oct. 9, 1871	Benjamin F. Gilbert	4,000 00	812 50	3,187 50	400 20		3,587 70	Oct. 9, 1872	Lots 8, 9, 10, 12, 13, 14, and 15 in square 778.
573	Oct. 11, 1871	W. B. Shaw	1,125 00	625 00	500 00	12 08		512 08	Oct. 11, 1872	Lot 56 of Carpenter's subdivision of the south grounds of Columbian College. Paid Nov. 24, 1874.
578	Aug. 12, 1871	Charity A. Marshall	150 00	50 00	100 00	4 13		104 13	Aug. 12, 1872	Lots 12 and 13 in square 818.
579	Oct. 10, 1871	William Williams	4,000 00	500 00	3,500 00	266 93		3,766 93	Oct. 10, 1872	Lot B in square 725, being in Chester & Jenkins's subdivision of lots 29, 30, 31, and part of lot 28. December 3, 1874, \$400 paid.
583	Oct. 16, 1871	Henry Matthews	100 00	20 00	80 00	1 88		81 88	Oct. 16, 1872	Lot 3, section 5, Barry farm. Paid November 25, 1874.
588	Oct. 25, 1871	Caroline Kaiser	4,000 00		4,000 00	84 44		4,084 44	Oct. 25, 1872	Lot 14 in square 347.
896	June 24, 1872	J. V. W. Vandenburg	6,000 00	1,000 00	5,000 00	25 27		5,025 27	June 24, 1873	Lot B and part of lot 1 in square 123.
597	Oct. 31, 1871	Fifteenth-street Presbyterian church.	10,000 00		10,000 00	697 22	110 60	10,807 22	Oct. 31, 1872	Lot 9 in square 218.
599	Nov. 7, 1871	Nelson Berry	100 00		100 00	6 77		106 77	Nov. 7, 1872	Lot 2 in section 1 Barry farm. Paid July 25, 1874.
719	Feb. 2, 1872	Robert Johnson	650 00	50 00	600 00	25 67		625 67		Property in Lexington, Ky. Paid July 22, 1874.
603	Nov. 13, 1871	Lexington Branch	4,266 20		4,266 20			4,266 20		Part of lot 7 in square 315.
613	Nov. 18, 1871	Philp & Solomons	6,000 00		6,000 00	360 00	84 08	6,444 08		Part of lot 3 in square 222. December 12, 1874, \$225 paid.
619	Dec. 1, 1871	John W. Wright	4,500 00		4,500 00	463 75		4,963 75	Dec. 1, 1872	Part of lot 3 in square 222. December 12, 1874, \$225 paid.
621	Dec. 1, 1871	James G. Berrit, president.	2,500 00		2,500 00	2,218 22		30,718 22	6, 12, and 18 months.	Part of lot 3 in square 222. December 12, 1874, \$225 paid.
821	Oct. 1, 1871	Ella Piatt	2,000 00		2,000 00	109 28		2,109 28	Oct. 1, 1873	Lots 51 to 58 inclusive in square 169.
768	Mar. 22, 1872	Hamilton J. Williams	250 00	225 00	25 00	73		25 73	Mar. 22, 1873	Paid August 1, 1874.

REAL-ESTATE LOANS AT PRINCIPAL OFFICE—Continued.

No.	Date of note.	Name.	Amount of loan.	Amount paid.	Balance due.	Accrued interest.	Advertising, ins'ce, &c., charged to loans.	Total amount due.	When due.	Remarks.
628	Dec. 13, 1871	William Channing.....	\$50 00	\$25 00	\$25 00	\$0 19	-----	\$25 19	Dec. 13, 1872	Lot 9, section 3, Barry farm.
627	Dec. 13, 1871	Henry Harper.....	100 00	60 00	40 00	31	-----	40 31	Dec. 13, 1872	
630	Dec. 13, 1871	Charles Butler.....	100 00	10 00	90 00	70	-----	90 70	Dec. 13, 1872	Lot 36, section 3, Barry farm. Oct- ber 6, 1874, \$20 paid.
629	Dec. 14, 1871	Adeline Thomas.....	100 00	20 00	80 00	60	-----	80 60	Dec. 13, 1872	Lot 38, section 3, Barry farm. Paid November 28, 1874.
633	Dec. 20, 1871	Peter Wilkinson.....	200 00	30 00	170 00	1 00	\$4 00	175 00	Dec. 14, 1872	Southwest quarter of lot 40. Haw's subdivision Pleasant Plains.
636	Dec. 23, 1871	Margaret Hetzel.....	3,000 00	2,232 50	767 50	16 40	-----	783 90	Dec. 28, 1872	Lots 1, 2, and 3, section 7, Barry farm.
649	Jan. 11, 1872	John R. Ergood.....	323 00	33 75	291 25	14 56	-----	305 81	July 11, 1872	
650	Jan. 12, 1872	Rndolph Lobsiger.....	3,000 00	-----	3,000 00	609 00	14 00	3,614 00	Jan. 12, 1873	Part of lot 3 in square 791.
657	Jan. 4, 1872	John Webb.....	150 00	115 00	35 00	20	-----	35 20	Jan. 4, 1873	Lot 26 in square 471.
656	Jan. 15, 1872	Charles Syphax.....	200 00	-----	200 00	19 78	-----	219 78	Jan. 15, 1873	Parts of lots 5 and 6 in square 196.
659	Oct. 31, 1871	Hagar Randall.....	250 00	-----	250 00	17 43	7 50	274 93	Oct. 31, 1872	Part of lot 7 in square 419.
658	Jan. 17, 1872	C. P. Culver, guardian.....	600 00	-----	600 00	-----	-----	600 00	Jan. 17, 1873	Paid September 1, 1874.
664	Jan. 18, 1872	Sarah A. Lander.....	1,300 00	-----	1,300 00	-----	-----	1,300 00	Jan. 18, 1873	Lot 2 in E. Kingman's subdivision of square north of square 242. Paid November 12, 1874.
662	Jan. 17, 1872	James T. Pike.....	3,500 00	-----	3,500 00	-----	-----	3,500 00	Jan. 17, 1873	Lot 25 in square 312.
661	Jan. 19, 1872	Edmund Haight.....	100 00	72 00	28 00	-----	-----	28 00	Jan. 19, 1873	Lot 13, section 2, Barry farm. July 13, 1874, \$1; July 30, 1874, \$3; Au- gust 20, 1874, \$4; November 5, 1874, \$5; November 28, 1874, \$8, paid.
663	Jan. 19, 1872	Tucker & Sherman.....	1,950 00	-----	1,950 00	263 15	34 21	2,247 30	Jan. 19, 1874	Lot F in Stott's subdivision of lot 1 in square 694. Transferred to property account.
670	Jan. 23, 1872	George A. Hall, trustee.....	1,500 00	225 00	1,275 00	6 47	1 85	1,338 32	Jan. 23, 1873	Lots 30 to 36 inclusive in square 97. Paid August 15, 1874.
673	Jan. 26, 1872	William H. Wheeler.....	500 00	100 00	400 00	1 33	-----	418 33	Jan. 26, 1874	
676	Jan. 30, 1872	Charles W. King.....	3,000 00	2,600 00	400 00	190 66	37 50	628 16	Jan. 30, 1873	
677	July 24, 1872	James R. Payne.....	600 00	15 00	585 00	-----	-----	585 00	6 and 12 mos.	Paid November 23, 1874.
684	Feb. 1, 1872	James Carter.....	325 00	65 00	260 00	11 41	-----	271 41	Feb. 1, 1873	Lot 1 in square 153.
682	Jan. 27, 1872	W. R. Murphy.....	1,750 00	500 00	12 50	76 38	-----	1,326 38	Jan. 27, 1873	Lot 9 in square 81. Paid Novem- ber 9, 1874.
687	Feb. 5, 1872	Perry Goodwin.....	100 00	45 00	55 00	2 40	-----	57 40	Feb. 5, 1873	Part of lot 32, in Brown's subdi- vision of Pleasant Plains. Paid November 27, 1874.
688	Feb. 1, 1872	James M. Terrill.....	500 00	100 00	300 00	17 88	-----	417 88	Feb. 1, 1873	Lot 19 in square 197. October 15, 1874, \$20 paid.
										Part of lot 2 in square 317. Paid August 1, 1874.

693	Feb. 7, 1872	Ezra Johnson	75 00	10 00	65 00	279 00	67 78	Feb. 7, 1873	Lot 35, subdivision of original lots 11 and 12 in square 140.
695	Feb. 6, 1872	Ellon Levi	200 00		200 00	8 61	208 61	Feb. 6, 1873	Lot 1 in square 265.
697	Feb. 1, 1872	Timothy O'Sullivan	350 00	250 00	100 00	46 13	156 10	Feb. 1, 1873	Part of lot 43, subdivision in square 448.
700	Feb. 7, 1872	James E. Welch	207 06	110 09	96 97	10 97	107 94	Apr. 8, 1872	Lot 17 in square 1,000.
706	Feb. 8, 1872	Lewis & Hall	2,750 00	225 00	2,495 00	103 95	2,598 95	Feb. 8, 1873	Lots 162 and 163, subdivision lot 141, in square 365.
701	Feb. 3, 1872	F. W. Osborn	2,500 00		2,500 00	357 64	2,857 64	Feb. 3, 1873	Ninety-three acres of land in Escambia County, Florida.
704	Feb. 9, 1872	Ed. E. Thomas	800 00	170 00	630 00	97 78	727 78	Feb. 9, 1873	Part of lot 20 in square 77.
705	Feb. 10, 1872	William A. Wells	200 00	35 00	164 40	6 87	171 27	Feb. 10, 1873	Paid September 3, 1874.
707	Jan. 16, 1872	Willis Herndon	150 00	60 00	90 00	4 37	94 37	Jan. 16, 1873	Part of lot 4 in square 151. September 18, 1874, \$13.
709	Oct. 21, 1871	William H. Lee	5,000 00		5,000 00	361 11	5,361 11	Oct. 21, 1872	Lot B, in Beall's addition to Georgetown.
708	Jan. 3, 1872	Wm. Alexander	75 00	46 25	28 75	1 47	30 22	Jan. 3, 1873	North half of lot 5, section 1, Barry farm. November 16, 1874, \$14.55 paid.
713	Feb. 14, 1872	Irwin B. Wright	5,000 00		5,000 00	704 16	5,704 16	Feb. 14, 1873	Lot 3 in square 429.
711	Feb. 15, 1872	Noah Robinson	500 00		500 00	70 27	587 77	Feb. 15, 1873	Lot 25 in square 309.
714	Feb. 16, 1872	Elizabeth Meade	2,200 00		2,200 00	524 61	2,740 11	Feb. 16, 1873	Lots 1, 3, and 34, in square 168.
715	Feb. 19, 1872	Timothy Costello	1,000 00	500 00	500 00	18 47	518 47	Feb. 19, 1874	West 16 feet front of lot 14 in square 624. Paid December 10, 1874.
717	Feb. 8, 1872	John Barton	175 00		175 00	743 00	182 43	Feb. 8, 1874	Lot 34 in square 336. August 11, 1874, \$32.25.
819	May 1, 1872	Richard Collins	700 00	225 00	475 00	9 37	484 37	May 1, 1873	Part of lot 2 in square 816. August 10, 1874, \$25; November 2, 1874, \$150; December 4, 1874, \$25, paid.
723	Feb. 26, 1872	William Wall	10,000 00	2,000 00	8,000 00	300 00	8,300 00		Paid July 24, 1874.
728	Feb. 28, 1872	George W. Smith	1,000 00	500 00	500 00	18 47	518 47	Feb. 28, 1873	Part of lot 6 in square 717.
732	Feb. 20, 1872	Edmund B. Coolidge	1,400 00		1,400 00	54 83	1,456 70	Feb. 20, 1874	Lot 4 and parts of lots 2, 3, and 9 in square 325.
733	Mar. 1, 1872	Robert Lewis	100 00		100 00		100 00	Mar. 1, 1873	Lot 30, section 2, Barry farm. July 13, 1874, \$5 paid.
812	Jan. 31, 1872	Agricultural Association, Nashville, Tenn.	4,000 00		4,000 00	175 55	4,175 55	Jan. 31, 1873	Property at Nashville, Tenn.
190	Oct. 4, 1870	W. B. Todd, jr., trustee	250 00	101 70	148 30	3 98	152 28	Oct. 4, 1871	Lot 14 in square 309.
744	Mar. 7, 1872	James Reynolds	500 00	100 00	400 00	13 77	413 77	Mar. 7, 1873	Part of lot 2 in square 477. September 4, 1874, \$100 paid.
749	Mar. 6, 1872	R. S. Parks	2,000 00	400 00	1,600 00	57 38	1,657 38	Mar. 6, 1873	Lot 19 in square 623. Paid July 10, 1874, \$100; November 6, 1874, \$100.
750	Mar. 11, 1872	James L. Kervand	1,100 00		1,100 00	166 66	1,300 66	Mar. 11, 1873	Lot 17 and part of lot 16 in square 86. Paid November 28, 1874.
751	Mar. 11, 1872	Mary Nolan	700 00		700 00	23 33	723 33	Mar. 11, 1873	Lot 6 in square 945.
753	Mar. 13, 1872	James Carter	500 00	250 00	250 00	8 19	258 19	Mar. 13, 1873	Lot 55 in square 465.
757	Mar. 12, 1872	John Thomas Lee	2,000 00	1,000 00	1,000 00	23 88	1,023 88	Mar. 12, 1873	Lot C, in Beall's addition to Georgetown.
759	Mar. 15, 1872	William Robinson	800 00	149 25	650 75	22 56	673 31	Mar. 15, 1873	Part of lot 31 in square 557.

REAL-ESTATE LOANS AT PRINCIPAL OFFICE—Continued

No.	Date of note.	Name.	Amount of loan.	Amount paid.	Balance due.	Accrued interest.	Advertising, ins'ce, &c., charged to loans.	Total amount due.	When due.	Remarks.
761	Mar. 18, 1872	Wesley Fry.....	\$250 00	\$100 00	\$150 00	\$4 71		\$154 71	Mar. 18, 1873	Lot 27, section 8, Barry farm.
765	Mar. 15, 1872	C. A. Sherman.....	3,500 00		3,500 00	112 77		3,612 77	Mar. 15, 1873	Part of lot 20 in square 79.
772	Mar. 7, 1872	Catharine Polk.....	350 00	100 00	250 00	8 61		258 61	Mar. 7, 1873	Lot 3 in square 245.
782	Mar. 28, 1872	William O. Bold.....	410 00		410 00	11 75	\$1 57	423 60	Mar. 28, 1873	Lots 3 to 10, inclusive, in square 916.
784	Mar. 28, 1872	Jane Scott.....	250 00		250 00	7 15		257 15	Mar. 28, 1873	Lot 21 in square 615. Paid September 28, 1874.
817	Apr. 26, 1872	.....do.....	150 00	50 00	100 00	2 55		102 55	Apr. 26, 1873	Do.
774	Mar. 16, 1872	Mary Ann Davis.....	1,200 00		1,200 00	38 33		1,238 33	Mar. 16, 1874	Part of lot 22 in square 514.
780	Mar. 25, 1872	Hanson Brooks.....	500 00	170 00	330 00	9 72	1 25	340 97	Mar. 25, 1873	Part of lot 21 in square 528. September 26, 1874, \$50 paid.
788	Apr. 2, 1872	Benj. Summy.....	3,000 00	1,500 00	1,500 00	66 25		1,566 25	Apr. 2, 1873	Part of lot 3 in a tract of land known as Padworth.
789	Apr. 4, 1872	Samuel G. Jones.....	100 00	47 25	52 75	1 40		54 15	Apr. 4, 1873	Lot 60, section 8, Barry farm. November 28, 1874, \$37.36 paid.
791	Apr. 4, 1872	Amanda E. French.....	500 00		500 00	13 47	28 16	541 57	Apr. 4, 1874	5 notes. Lot 61 in square 182.
793	Apr. 3, 1872	Lewis M. Smith.....	1,100 00	200 00	900 00	24 59		924 50	Apr. 3, 1874	Lot 69 in square 180.
794	Apr. 6, 1872	Lafayette Jeffries.....	700 00	100 00	600 00	15 83	9 00	624 83	Apr. 6, 1874	Parts of lots 20 and 21 in square 569. Nov. 18, 1874, \$100 paid.
795	Apr. 8, 1872	Ann Cook.....	300 00		300 00	7 75		307 75	Apr. 8, 1873	Lot 14 in square 123.
801	Apr. 12, 1872	Lewis Mackall.....	2,000 00	600 00	2,000 00	49 44		2,049 44	Apr. 12, 1873	Part of square No. 12. Beall's addition to Georgetown. July 16, 1874, \$450 paid.
809	Apr. 9, 1872	James Gleason.....	500 00	150 00	350 00	8 94		358 94	Apr. 9, 1873	Lot 21 in square 616.
833	Apr. 18, 1871	Joseph Casey.....	3,000 00	300 00	2,700 00	192 75		2,892 75	Apr. 18, 1872	Lots 5, 9, 21, 23, and 24 in H. and E. subdivision of Meridian Hill. Paid September 14, 1874.
806	Apr. 20, 1872	Harvey V. Colton.....	3,000 00		3,000 00	68 33		3,068 33	Apr. 20, 1874	Lot 30 in square 623.
808	Apr. 22, 1872	Isaac J. Pindell.....	100 00		100 00		8 40	108 40	Apr. 22, 1873	Lot 10, section 2, Barry farm.
814	Apr. 24, 1872	Jas. H. A. Schureman.....	1,600 00		1,600 00	274 22	9 90	1,884 12	Apr. 24, 1873	Lot 21 in square 728.
813	Apr. 27, 1872	Eph. Burnett.....	100 00	28 00	72 00	5 08		77 08	Apr. 27, 1873	Lot 24, section 9, Barry farm. Paid October 31, 1874.
815	Apr. 27, 1872	William R. Arnold.....	800 00	135 00	665 00	13 66		678 66	Apr. 24, 1873	Lot 6, section 9, Barry farm.
830	May 9, 1872	John Straining.....	500 00		500 00	8 61		508 61	May 9, 1873	Part of lot 7 in square 403.
824	May 3, 1872	Justin Grunby.....	100 00		100 00	16 89		116 89	May 3, 1873	Lot 12, section 6, Barry farm. Transferred to property account.
823	May 3, 1872	John Giles.....	700 00		700 00	13 22		713 22	May 3, 1873	Lot 7, square 582.
	May 6, 1872	E. R. Knight.....	1,700 00		1,700 00			1,700 00		Security in Memphis, Tenn., real estate.
827	Apr. 29, 1872	C. A. Lemon.....	1,500 00	400 00	1,100 00	22 60		1,122 60	Apr. 29, 1873	Lot 3 in square 791. November 17, 1874, \$100 paid.
832	May 16, 1872	Thomas Commodore.....	100 00	50 00	41 00	62		41 62	May 16, 1873	Lot 16, section 1, Barry farm.
829	May 16, 1872	Michael McCormick.....	4,000 00		4,000 00	61 11		4,061 11	May 16, 1873	West half of lot 3 in square 870.
1297	Aug. 15, 1873	Joseph Johnson.....	100 00	1 00	179 00	16 30		195 30	Aug. 4, 1874	Lot 13, section 3, Barry farm.

844	May 17, 1872	John Burns	400 00	100 00	300 00	4 50	19 50	324 00	May 17, 1873	Part of lot 23 in square 117. November 12, 1874, \$100 paid.
848	May 18, 1872	Samuel R. Bond	3,000 00	1,500 00	1,500 00	20 83		1,520 83	May 18, 1874	Part of square 366. Paid, July 31, 1874, \$100; September 29, 1874, \$100; November 28, 1874, \$100.
849	Apr. 15, 1872	James L. Thomas	500 00		800 00	19 11	6 00	825 11	Apr. 15, 1874	West half of lot 18 in square 106.
846	May 29, 1872	R. H. McPherson	500 00	275 00	225 00	4 50		229 50	Apr. 29, 1873	Lot D in square 427.
851	May 18, 1872	William O. Donnell	2,500 00	1,500 00	1,000 00	14 72		1,014 72	May 18, 1873	Lots 11 and 12 in square 563. November 17, 1874, \$49.70 paid.
937	July 19, 1872	John G. Waters	4,000 00		4,000 00	191 11	7 50	4,198 61	July 19, 1873	Lot 23 in square 620.
857	May 25, 1872	John H. McCutcheon	750 00		750 00	9 58		759 58	May 25, 1873	Lot 97 in John Threlkild's addition to Georgetown.
865	May 31, 1872	Sherrington Bache	1,500 00	482 20	1,017 80	91 00		1,108 80	May 31, 1874	Lot 78 in square 180. Paid November 28, 1874.
296	Apr. 8, 1871	C. W. Havenner	1,200 00		1,200 00	271 00	178 60	1,647 60	Apr. 8, 1872	
297	Apr. 7, 1871	do	1,200 00		1,200 00	270 66		1,470 66	Apr. 7, 1872	
298	Apr. 7, 1871	do	1,200 00		1,200 00	270 66		1,470 66	Apr. 7, 1872	
308	Apr. 13, 1871	do	1,200 00		1,200 00	269 33		1,469 33	Apr. 13, 1872	
309	Apr. 14, 1871	do	1,200 00		1,200 00	269 33		1,469 33	Apr. 14, 1872	
310	Apr. 13, 1871	do	1,200 00		1,200 00	269 33		1,469 33	Apr. 13, 1872	
396	May 31, 1871	do	1,200 00		1,200 00	253 66		1,453 66	May 31, 1872	
856	May 27, 1872	Elizabeth Blue	100 00		100 00	1 22		101 22	May 27, 1873	
858	May 24, 1872	Richard Jones	100 00	35 00	65 00	16 22		81 22	May 24, 1873	
874	June 5, 1872	Dennison & Whiting	1,200 00	700 00	500 00	5 69	1 00	506 69		
876	June 10, 1872	William and Albert Barnes	750 00	240 00	510 00	4 39	2 75	517 14	June 10, 1873	
884	June 11, 1872	Charles E. Hulse	2,000 00	1,630 00	400 00	8 18	8 00	416 18	June 11, 1874	Lot 5, section 3, Barry farm.
893	June 18, 1872	James H. McGrundy	500 00	25 06	475 00	3 30	1 25	479 55	June 18, 1873	Lot 31, section 8, Barry farm. Paid July 22, 1874.
898	June 21, 1872	T. B. Caldwell	1,800 00	1,421 66	378 34	1 78	9 00	389 12	June 21, 1874	Lot 32 in square 867. August 3, 1874, \$25; October 2, 1874, \$50; October 12, 1874, \$300; November 24, 1874, \$50 paid.
897	June 25, 1872	Margaret A. Fithian	1,400 00		1,400 00	6 22	5 00	1,411 22	June 25, 1873	Lot 59 in square 182. August 21, 1874, \$50; November 14, 1874, \$150 paid.
900	Oct. 26, 1870	Smith Tnyman	200 00	178 50	21 50	2 23	1 08	24 81	Oct. 26, 1871	Lot 20 in square 202. November 19, 1874, \$80.
903	June 29, 1872	Malvina Tolson	500 00		500 00	1 66		501 66	June 29, 1874	Part of a tract of land called "Forest," in Prince George County, Maryland.
906	June 24, 1872	Robert Gilmore	200 00	138 00	62 00	1 32	10 00	73 32	June 24, 1874	Part of lot 1 in square 61.
907	July 2, 1872	Clem Smith	150 00	70 00	80 00	20	1 75	81 95	July 2, 1873	West half of lot 28 in square 878.
908	June 29, 1872	S. T. Suit	25,000 00	1,090 00	24,000 00	1,280 00		25,280 00	June 29, 1873	Part of lot 42 in square 24.
913	June 26, 1872	Griffin S. Reed	1,100 00	520 00	580 00	2 41	22 00	604 41	June 26, 1873	Lot 71, section 8, Barry farm.
918	July 9, 1872	Edwin King	500 00	100 00	400 00			400 00	July 9, 1874	450 acres of land in Prince George County, Maryland, known as "The Home Place."
968	Aug. 7, 1872	Edwin King	75 00		75 00			75 00	Aug. 7, 1874	Lot 9 in square 309.
922	July 12, 1872	Henry Jefferson	175 00		175 00			175 00	July 12, 1873	Lot 2 in block 17, Meridian Hill.
924	June 5, 1872	Anderson Richardson	115 00	44 25	70 75	4 20		74 95	June 5, 187	Lot 2 in block 8, Meridian Hill. Paid October 28, 1874.

FREDMAN'S SAVINGS AND TRUST COMPANY.

REAL-ESTATE LOANS AT PRINCIPAL OFFICE—Continued.

No.	Date of note.	Name.	Amount of loan.	Amount paid.	Balance due.	Accrued interest.	Advertising, ins'ce, &c., charged to loans.	Total amount due.	When due.	Remarks.
931	May 4, 1872	Peter Lowry.....	\$3,000 00		\$3,000 00	\$53 33		\$3,053 33	May 4, 1873	2 lots in Davidson County, and 3 parcels in Rutherford County, Tennessee.
930	July 12, 1872	Douglas Institute, Baltimore.	10,000 00		10,000 00			10,000 00	July 12, 1874	Property in city of Baltimore, situated on Lexington street, 119 feet 9½ inches westward from Ninth street.
932	July 17, 1872	John Skirving.....	600 00	\$120 00	480 00			480 00	July 17, 1873	Paid September 2, 1874.
936	July 18, 1872	Thomas Barry.....	1,250 00		1,250 00	60 06		1,310 06	July 18, 1873	Lot 193, Brothers' subdivision of Mount Pleasant.
939	Feb. 24, 1871	Stephen Glascoe.....	400 00	50 00	350 00	53 22		403 22	Feb. 24, 1872	Property in city of Baltimore, south side McEldury street near Gist street.
940	July 20, 1872	John James.....	100 00		100 00			100 00	July 20, 1873	Paid September 2, 1874.
941	July 18, 1872	J. T. McAnnally.....	600 00	100 00	500 00		\$44 10	544 10	July 18, 1873	Lots 1 and 2 in square 716. Paid July 21, 1874, \$100; November 17, 1874, \$100.
943	July 23, 1872	George Page.....	200 00	20 00	180 00	13 60		133 60	July 23, 1873	Part of lot 4 in square 158.
946	Sept. 16, 1870	John Wilkes.....	10,000 00		10,000 00	\$19 44	9 00	10,828 44	Sept. 16, 1871	Lots 28 to 38, inclusive, in square 634.
944	July 15, 1872	Mary C. Young.....	3,000 00		3,000 00	588 66	70 75	3,659 41	July 15, 1874	Lots 36 to 40, inclusive, in section 8, Barry farm. Transferred to property account.
945	July 22, 1872	Robert S. Kearney....	1,800 00		1,800 00	91 50		1,891 50		Paid July 25, 1874.
947	July 20, 1872	William Young.....	1,200 00		1,200 00			1,200 00	July 20, 1873	Lot 6 in square 427.
1149	July 25, 1872	D. C. Morrison, trustee	1,200 00	780 00	420 00			420 00	July 25, 1873	Parts of lots 6 and 7 in square 54.
952	July 24, 1872	John Racks.....	300 00	170 00	130 00			130 00	July 24, 1873	Northwest quarter of lot 40, in Haw's subdivision, Pleasant Plains. Paid October 31, 1874.
953	July 26, 1872	George H. Williams...	15,000 00		15,000 00	687 50		15,687 50	July 26, 1873	Block 2, Meridian Hill.
954	July 26, 1872	Thornton Taylor.....	600 00	150 00	450 00			450 00	July 26, 1874	Part of lot 30 in square 140. Paid July 24, 1874, \$40; August 26, 1874, \$30; September 21, 1874, \$30; October 12, 1874, \$25; November 10, 1874, \$25; December 10, 1874, \$30.
957	July 26, 1872	Mary A. Coyle et al...	25,000 00	11,200 00	13,800 00	1,148 00	37 50	14,985 50		Paid July 13, 1874.
959	July 30, 1872	Edward Toliver.....	150 00	75 00	75 00			75 00	July 30, 1873	Lot 26, section 7, Barry farm.
958	July 27, 1872	Evan Lyons.....	34,000 00		34,000 00	6,648 88	788 37	41,437 25	July 27, 1873	October 31, 1874, \$50 paid.
964	May 27, 1872	Thomas Barton.....	175 00		175 00	7 38		182 38	May 27, 1873	69 acres, known as Lyons's Mill Seat, in Washington County, District of Columbia.
										Lot 29, section 2, Barry farm.

965	Aug. 5, 1872	Elizabeth A. Smith	100 00		100 00			100 00	Aug. 5, 1874	Lot 9, section 8, Barry farm. August 4, 1874, \$10; September 1, 1874, \$15 paid.
966	Aug. 2, 1872	J. V. W. Vandenburg	5,000 00		5,000 00	220 83		5,220 83	Aug. 2, 1873	Lot 16 in square 732.
1168	Aug. 6, 1872	Charles G. Godfrey	1,200 00	795 36	404 64	17 40		422 04		Paid July 15, 1874.
970	Aug. 7, 1872	George F. Adams	500 00		500 00	21 38		521 38	Aug. 7, 1874	Lots 1 and 20 in square 583. August 5, 1874, \$180.33; August 6, 1874, \$25 paid.
972	Aug. 12, 1872	B. Mackall	5,000 00		5,000 00	250 00	384 69	5,634 69		Lot 7 in square 252.
975	Aug. 8, 1872	James Webster et al.	1,000 00		1,000 00	42 50		1,042 50	Aug. 8, 1873	Odd-Fellows' Hall, Alexandria, Va.
976	Aug. 14, 1872	Nathaniel S. Wright	1,500 00		1,500 00	61 25		1,561 25	Aug. 14, 1874	Four acres of land in Alexandria County, Va.
978	Aug. 15, 1872	Robert A. Phillips	1,000 00		1,000 00	40 55		1,040 55	Aug. 15, 1874	Paid August 11, 1874.
980	Aug. 14, 1872	William Hewlett	300 00		300 00	12 25		312 25	Aug. 14, 1874	Lot 171, Prather's subdivision of part of Mount Pleasant. Paid October 22, 1874.
982	Aug. 20, 1872	Thornton Hodge	290 00	150 00	140 00	5 48		145 48	Aug. 20, 1874	Lot 23 in block 18 of Howard University. Paid September 26, 1874, \$12.25; October 30, 1874, \$12.30; November 27, 1874, \$12.35.
987	Aug. 22, 1872	Alonzo J. Downing	2,000 00	100 00	1,900 00	73 36		1,973 36	Aug. 22, 1873	Paid September 18, 1874.
986	Aug. 23, 1872	Ralph H. Darby	2,000 00		2,000 00	76 66		2,076 66	Aug. 23, 1873	Lots 317 to 333, inclusive, in Uniontown, D. C.
990	Aug. 22, 1872	Beverly F. Eaglin	150 00		150 00	5 79		155 79	Aug. 22, 1874	Lot 110, Beall's addition to Georgetown.
991	May 15, 1872	John Johnson	1,000 00		1,000 00	65 55		1,065 55	May 15, 1874	Part of lot 7 in square 516.
994	Aug. 22, 1872	William Muirhead	1,500 00		1,500 00	57 91		1,557 91	Aug. 22, 1873	Lots 35 and 36 in square 740.
1000	Aug. 22, 1872	William H. Gray	500 00		500 00	18 47		518 47	Aug. 22, 1874	} Lots 53, subdivision of lot 32 in square 140.
1112	Nov. 26, 1872	do	500 00		500 00	31 25	10 00	541 25	Nov. 26, 1874	
1002	Sept. 5, 1872	William F. Benjamin	200 00	25 00	175 00	6 12		181 12	Mar. 5, 1874	Lot 27, section 7, Barry farm.
1004	Sept. 2, 1872	Rock Creek Church	3,000 00	352 20	2,647 80	104 94		2,752 74	Sept. 2, 1874	Paid August 28, 1874.
1007	Feb. 16, 1872	Joseph Williams	307 64		307 64	27 71		335 35	Feb. 16, 1873	Lot 67, Haw's subdivision, Mount Pleasant.
1008	Sept. 6, 1872	George F. Adams	250 00	150 00	100 00	3 47		103 47	Sept. 6, 1874	Part of square 583. December 9, 1874, \$10.
1015	Aug. 9, 1872	George Mattingly	15,000 00		15,000 00	2,133 33	623 50	17,756 83	Aug. 9, 1873	Lot 7 in square 760.
1012	Sept. 7, 1872	Charles Dyson	1,000 00	178 80	821 20	28 27		849 47	Sept. 7, 1873	Lots 22 and 24 in square 870. August 17, 1874, \$35.25; November 14, 1874, \$22.24; December 5, 1874, \$22.58 paid.
1017	Dec. 2, 1871	William M. Pumphrey	1,000 00	350 00	650 00	34 84		684 84	Dec. 2, 1872	Lot 24 in square 508.
1018	July 2, 1872	Elizabeth Barrett	800 00		800 00	2 00	7 50	809 50	July 2, 1874	Lot 20 in square 728.
1222	Sept. 11, 1872	C. W. Havenner & Co.	900 00		900 00	165 00	18 75	1,083 75	Sept. 22, 1872	Lot 20 in square 133.
1020	Sept. 4, 1872	P. H. Green	750 00		750 00	26 45		776 45	Sept. 4, 1874	Lot 9 in Wrights & Cox's subdivision of Mount Pleasant. Paid November 25, 1874.
1026	Sept. 14, 1872	H. Isabell Mitchell	3,000 00		3,000 00	97 50	20 00	3,117 50	Sept. 14, 1874	Nineteen acres of land near Brightwood, D. C.
1027	Sept. 19, 1872	William H. Stevenson	300 00	35 50	264 50	8 22		272 72	Sept. 19, 1874	Paid August 19, 1874.
1028	Sept. 18, 1872	Charles Williams	500 00	50 00	450 00	14 12		464 12	Sept. 18, 1873	Lots 14 and 15 in square 99. October 23, 1874, \$50.
1031	Sept. 19, 1872	George H. Stowell	4,000 00		4,000 00	124 44		4,124 44	Sept. 19, 1874	Lot 25, subdivision of square 420.

REAL-ESTATE LOANS AT PRINCIPAL OFFICE—Continued.

No.	Date of note.	Name.	Amount of loan.	Amount paid.	Balance due.	Accrued interest.	Advertising ins'ce, &c. charged to loans.	Total amount due.	When due.	Remarks.
1033	Aug. 30, 1872	George B. Coburn.....	\$1, 150 00	.....	\$1, 150 00	\$41 84	\$15 00	\$1, 206 84	Aug. 30, 1873	Part of lot 2 in square 520. Paid November 3, 1874.
1034	Sept. 25, 1872	John Keating.....	300 00	.....	300 00	2 23	.....	308 83	Sept. 25, 1874	Paid August 29, 1874.
1035	Sept. 25, 1872	John P. Cutler.....	150 00	.....	150 00	4 41	.....	154 41	Sept. 25, 1874	Lot 23 in square 126. July 29, 1874, \$11.50 paid.
1032	Sept. 19, 1872	J. L. Kerrand.....	3, 000 00	\$2, 000 00	1, 000 00	438 88	79 00	1, 517 88	Sept. 19, 1873	Lot 19 in square 86.
1037	Sept. 25, 1872	Aaron Pindle.....	300 00	.....	300 00	2 83	.....	308 83	Sept. 25, 1874	Lot 16 in square 336.
1038	Sept. 24, 1872	Maria Goodall.....	1, 000 00	.....	1, 000 00	29 72	.....	1, 029 72	Sept. 24, 1874	Lots 295 and 296 in Uniontown, D. C. Paid October 9, 1874.
1025	Sept. 11, 1872	Mary C. Young.....	5, 000 00	.....	5, 000 00	916 66	137 95	6, 054 61	Sept. 11, 1873	Original lot 2 in square 971.
1040	Sept. 30, 1872	D. W. Brown.....	1, 800 00	.....	1, 800 00	50 50	.....	1, 850 50	Sept. 30, 1874	Lots 9 and 10 in square 192.
1044	Oct. 5, 1872	H. Keller.....	700 00	.....	700 00	18 66	.....	718 66	Oct. 5, 1874	Lots 11 and 12 in square 616.
1047	Oct. 9, 1872	Henry Gwin.....	100 00	31 25	68 75	1 73	.....	70 50	Oct. 9, 1873	Lot 16, section 2, Barry farm. October 3, 1874, \$20.56 paid.
1050	Oct. 7, 1872	Lemuel Henson.....	71 25	41 10	30 15	20	.....	30 95	Oct. 7, 1874	Lot 55, section 8, Barry farm. Paid August 27, 1874.
1054	Oct. 7, 1872	Henry Nube.....	155 84	105 00	50 84	1 31	.....	52 15	Oct. 7, 1874	Lots 28 and 29, section 8, Barry farm.
1048	Oct. 7, 1872	James Harper.....	95 27	2 48	92 79	2 41	.....	95 20	Oct. 7, 1873	Lot 35, section 3, Barry farm.
1049	Oct. 7, 1872	Thomas Craig.....	58 37	.....	58 37	1 51	.....	59 88	Oct. 7, 1873	Lot 38, section 4, Barry farm.
1056	Oct. 7, 1872	George Davis.....	67 96	32 96	35 00	91	.....	35 91	Oct. 7, 1873	Lot 37, section 3, Barry farm.
1057	Oct. 7, 1872	Harriet Magruder.....	147 00	64 50	82 50	2 15	.....	84 65	Oct. 7, 1874	Lots 5 and 6, Barry farm. October 7, 1874, \$20; November 4, 1874, \$8; December 3, 1874, \$9, paid.
1058	Oct. 7, 1872	Mack McKinzie.....	150 40	.....	150 40	3 91	.....	154 31	Oct. 7, 1873	Lots 4 and 5, section 7, Barry farm. November 23, 1874, \$7.
1059	Oct. 7, 1872	Amos Hill.....	150 00	20 00	130 00	3 39	.....	133 39	Oct. 7, 1873	Lot 9, section 2, Barry farm. November 11, 1874, \$20.
1060	Oct. 2, 1872	J. P. McElfresh.....	700 00	100 00	600 00	16 50	.....	616 50	Oct. 2, 1874	Paid September 14, 1874.
1064	Oct. 14, 1872	Eliza Merideth.....	800 00	19 00	781 00	18 87	.....	799 87	Oct. 14, 1874	Lot 10 in square 558.
1065	Oct. 16, 1872	John Lane.....	2, 500 00	.....	2, 500 00	434 03	68 25	3, 002 88	Oct. 16, 1873	Lots 128 and 129 in subdivision of Georgetown.
1072	Oct. 18, 1872	Amelia Talbot.....	600 00	.....	600 00	18 83	3 60	622 43	Oct. 18, 1873	Paid August 31, 1874.
1073	Oct. 17, 1872	Millie Evans.....	200 00	.....	200 00	4 67	.....	204 67	Oct. 17, 1873	Lot 6 in square 337.
1074	Oct. 21, 1872	Ellen Dorsey.....	175 00	.....	175 00	3 88	.....	178 88	Oct. 21, 1873	Part of lot 8 in square 553.
1075	Oct. 7, 1872	Nathaniel W. Evans.....	100 00	.....	100 00	2 61	.....	102 61	Oct. 7, 1873	Lot 20, section 2, Barry farm.
1080	Oct. 22, 1872	Peter Page.....	300 00	.....	300 00	6 58	.....	306 58	Oct. 22, 1873	Lot 21 in square 182. Paid October 30, 1874.
1078	Oct. 19, 1872	H. J. Gray.....	1, 250 00	.....	1, 250 00	151 00	50	1, 401 50	Oct. 19, 1873	Lot 1 in block 6 subdivision Meridian Hill. Paid October 21, 1874.
1082	June 14, 1872	Albert Gaines.....	1, 367 92	1, 250 00	117 92	275 15	.....	393 07	.....	Paid July 13, 1874.
1083	Oct. 23, 1872	Addison Triplett.....	100 00	20 00	80 00	1 73	.....	81 73	Oct. 23, 1873	Lot 65 in square 132. Paid October 22, 1874.

1081	Oct. 23, 1872	H. D. Peyton.....	550 00		550 00	39 42	6 45	595 87	Oct. 23, 1873	Let A in subdivision of lot 18 in square 68.
1084	Oct. 23, 1872	Henry Brown.....	100 00	20 00	80 00	1 73		81 73	Oct. 23, 1873	Lot 7 in square 845. Paid October 22, 1874.
1086	Oct. 22, 1872	Howard University....	75,000 00		75,000 00	1,316 66		76,316 66	Oct. 22, 1873	Property known as College reservation in Washington, D. C. August 17, 1874, \$600 paid.
1088	Oct. 28, 1872	Joseph M. Dant.....	600 00		600 00	22 16		622 16	Oct. 28, 1874	Lot 15 in square 829.
1091	Oct. 29, 1872	Griffin S. Reed.....	1,800 00	300 00	1,500 00	30 00		1,530 00	Oct. 29, 1873	Lot 40 in square 336. Paid October 13, 1874.
1311	Nov. 1, 1872	H. T. White, treasurer	3,500 00	578 88	2,921 12	94 93		3,016 05	May 1, 1873	\$3,450 in first-mortgage bonds on the First Congregational Church property.
1093	Nov. 2, 1872	Joseph Middleton.....	550 00	31 50	518 50	36 54		555 04	Nov. 2, 1874	Lot A in subdivision of lot 3 in square 791.
1092	Nov. 2, 1872	Jeremiah Sweeny.....	75 00	39 70	35 30	67		35 97	Nov. 2, 1873	Lot 39, section 3, Barry farm. August 29, 1874, \$15.
1052	Oct. 7, 1872	William Nelson.....	56 70		56 70	4 30		61 00	Oct. 7, 1873	Lot 12, section 3, Barry farm.
1051	Oct. 7, 1872	Samuel P. Gaines.....	59 51		59 51	1 55		61 06	Oct. 7, 1873	Lot 24, section 1, Barry farm.
441	June 29, 1871	Helen M. B. Upson....	1,088 36	1,042 00	46 36	12	11 60	58 08	June 29, 1872	Paid October 8, 1874.
442	June 29, 1871	Laura Barnard.....	1,088 36	532 00	556 36	56 85	8 00	621 21	June 29, 1872	Lot 24 in square 366.
1313	Nov. 4, 1872	L. C. Loomis.....	1,364 88		1,364 88			1,364 88	May 4, 1873	Paid August 3, 1874.
1096	Nov. 5, 1872	Clara B. Hall.....	350 00		350 00	25 91		373 91	Nov. 5, 1873	Lot 20 in block 17 Meridian Hill.
1097	Nov. 5, 1872	Thomas Payne.....	300 00		300 00	5 50	4 50	310 00	Nov. 5, 1874	Part of lot 14 in square 198. September 22, 1874, \$20; November 4, 1874, \$8 paid.
1099	Nov. 6, 1872	F. and S. Brooks.....	400 00		400 00	7 22	75	407 97	Nov. 6, 1873	Part of lot 43 in square 69.
1100	Nov. 6, 1872	Emily A. Reed.....	500 09		500 00	9 13		509 13	Nov. 6, 1873	Lot 4 in square 814.
1103	Feb. 23, 1872	R. A. McMurray.....	2,500 00	500 00	2,000 00	76 66		2,076 66	Feb. 23, 1874	2 notes: lot 37 in square 511.
1105	Nov. 13, 1872	Lawson W. Brooks.....	300 00		300 00	4 83		294 83	Nov. 13, 1873	Property, real estate in Alexandria, Va. November 3, 1874, \$250.
1108	Nov. 21, 1872	Manfroy Green.....	250 00	47 50	202 50	2 89		205 30	Nov. 21, 1873	South half of lot 9 in square 635.
1109	Nov. 20, 1872	Annetta Jordan.....	9,000 00		9,000 00	1,477 50	186 75	10,664 25	1, 2, and 3 yrs	Lots 7 and 8 in block 16 Howard University. \$6,481.99 transferred to property account.
1110	Nov. 15, 1872	Catharine Snyder.....	400 00	50 00	350 00	5 44		355 44	Nov. 15, 1874	Lot 100 in subdivision of Mount Pleasant.
1111	Nov. 25, 1872	Elles Dorsey.....	109 00		100 00	6 27		106 27	Nov. 25, 1873	Part of lot 2 in square 553.
1113	Nov. 27, 1872	Eliza Holliday.....	100 00	32 14	67 86	83		68 69	Nov. 27, 1874	Lot 32, section 8, Barry farm. November 2, 1874, \$3.60 paid.
1114	Nov. 25, 1872	John H. Bond.....	150 00	55 00	95	1 11		96 11	Nov. 25, 1873	Part of lot 11 in square 86. November 22, 1874, \$35 paid.
1119	Nov. 26, 1872	Mary Taylor.....	240 00		240 00	2 86		242 86	Nov. 26, 1874	Part of lot 6 in square 512.
1120	Dec. 13, 1872	Benjamin N. Meeds....	1,500 00		1,500 00	7 50		1,507 50	2 and 3 years	Parts of lots 3 and 4 and lot 5 in square 95. Nov. 21, 1874, \$200 paid.
461	Aug. 2, 1871	W. A. Ballard.....	2,000 00		2,000 00	288 33	11 75	2,300 08	Aug. 2, 1872	Lot D in subdivision of lot 1 in square 694.
1121	Oct. 12, 1872	R. M. Douglas.....	3,500 00		3,500 00	86 53	3 00	3,589 53	Oct. 12, 1873	Property known as the Douglas plantation, in Rockingham Co., N. C. Paid October 12, 1874.
1237	Dec. 11, 1872	Frank Dwarles.....	1,000 00		1,000 00	16 66		1,016 66	Dec. 11, 1873	Secured by deed of trust on property in Atlanta, Ga.

REAL-ESTATE LOANS AT PRINCIPAL OFFICE—Continued.

No.	Date of note.	Name.	Amount of loan.	Amount paid.	Balance due.	Accrued interest.	Advertising, ins'ce, &c., charged to loans.	Total amount due.	When due.	Remarks.
1223	Dec. 1, 1872	Thomas W. Cardozo	\$2,000 00	.....	\$2,000 00	\$258 19	.....	\$2,258 19	2 and 3 years.	Secured by mortgage on property in Vicksburgh, Miss. Lot 180, sq. 28. Paid, July 30, 1874, \$22.30; Sept. 1, 1874, \$22.40; Sept. 30, 1874, \$22.50; October 29, 1874, \$22.60; November 25, 1874, \$22.70.
1228	Sept. 1, 1872	Jackson Parker	625 00	\$88 21	536 79	11 70	.....	548 49	Sept. 1, 1873	Secured by property corner Twentieth street and New York av.
225	Jan. 17, 1871	Charles H. Holden	3,333 00	333 00	3,000 00	745 00	\$347 01	4,092 01	Jan. 17, 1872	Lots 22, 23, 24, 25, and 26 in sq. 867.
1230	Jan. 8, 1873	Joseph Casey	2,500 00	683 35	1,816 65	121 10	.....	1,937 75	June 8, 1873	Paid September 14, 1874.
1231	Oct. 1, 1872	Benjamin Lannum	1,100 00	.....	1,100 00	120 86	.....	1,220 86	Oct. 1, 1873	Lots F, G, U, and V, subdivisions of lots 2 and 3, and part of lot 1, in square 638.
1104	Feb. 23, 1872	R. A. McMurray	2,500 00	.....	2,500 00	95 83	.....	2,595 83	Feb. 23, 1874	Lot 37 in square 511.
1236	Sept. 24, 1869	Saint John's Chapel, Norfolk, Va.	2,500 00	.....	2,500 00	72 22	.....	2,572 22	Sept. 24, 1871	Secured by property in Norfolk, Va.
1013	Aug. 30, 1872	Fifth Baptist Church	7,000 00	.....	7,000 00	604 72	47 00	7,651 72	Aug. 30, 1874	Lots 26, 27, and 28 in square 277.
1238	Oct. 16, 1872	Silas L. Loomis, treas'r.	2,500 00	100 00	2,400 00	176 66	.....	2,576 66	Oct. 16, 1873	Lots 16, 17, and 19 in square 652.
1241	Apr. 7, 1874	George P. Goff	1,500 00	.....	1,500 00	39 16	16 00	1,555 16	Oct. 7, 1874	East part of lot 3 in square 568. Paid October 3, 1874.
1242	Apr. 4, 1873	William H. Gray	200 00	.....	200 00	5 39	.....	205 39	Apr. 4, 1874	Lot 53 in square 140.
1245	Aug. 23, 1871	George W. Nason, jr.	1,250 58	.....	1,250 58	235 48	.....	1,486 06	Demand	3 acres of land in Suffolk Co., Mass.
1243	Mar. 19, 1873	Lucy Ann Reed	575 00	.....	575 00	60 31	3 72	639 03	Mar. 19, 1874	Lots 45 and 46 in subdivision of square 209. September 23, 1874, \$4.76 paid.
1246	Apr. 18, 1873	Joseph Pandlor	250 00	150 00	100 00	.....	.....	100 00	July 18, 1873	Chattel mortgage. July 23, 1874, \$50 paid.
	Apr. 7, 1873	Dallas Street Church, Baltimore.	2,500 00	.....	2,500 00	314 58	.....	2,814 58	Apr. 7, 1875	Secured by deed of trust.
1248	Mar. 5, 1870	Thomas Ewing, jr.	5,890 78	.....	5,890 78	68 49	.....	5,959 27	4 and 5 years.	Secured by property in Kansas. Security in hands of Lewis Johnson & Co.
1249	Apr. 21, 1873	Patsey Smallwood	100 00	.....	100 00	7 22	.....	107 22	Apr. 21, 1874	Lot K, subdivision of square 183.
1011	Nov. 8, 1870	Benedict Milburn	4,000 00	703 56	3,296 44	83 27	.....	3,379 71	Nov. 8, 1871	Lots 22, 23, 24, and 25 in square 518. Paid December 8, 1874.
1256	Apr. 26, 1873	E. L. Schmidt	200 00	.....	200 00	4 17	.....	204 17	Apr. 26, 1874	Lot 2 in square 826.
1255	May 6, 1873	Babe & Rice	1,200 00	.....	1,200 00	15 10	.....	1,215 10	May 6, 1875	Paid.
1258	Apr. 25, 1873	William McGuire	3,300 00	.....	3,300 00	69 66	.....	3,369 66	Apr. 25, 1875	Lot 1 in square 421.
1260	May 20, 1873	Fifth Baptist Church	4,000 00	.....	4,000 00	257 77	.....	4,257 77	May 20, 1875	Lots 26, 27, and 28 in square 277.
644	Dec. 21, 1871	Burrill Nixon	1,262 24	522 24	740 00	2 87	.....	742 87	Dec. 21, 1872	Lot 20 in square 116. Paid; August 1, 1874, \$20; August 29, 1874, \$20; September 30, 1874, \$20; October 29, 1874, \$20; November 28, 1874, \$20.

1261	June 3, 1873	William F. Slater.....	450 00	150 00	300 00	3 17		303 17	June 3, 1875	Lot A in square 311.
1262	June 9, 1873	Mary A. Shanahan.....	1,600 00	250 00	1,350 00	10 87		1,360 87	June 9, 1874	South part of lot 5 in square 426. August 28, 1874, \$200 paid.
1264	June 9, 1873	A. C. Bradley.....	14,600 00		14,600 00	103 82		14,703 82	2 to 5 years.	Lot 4 in square 377.
1266	June 1, 1872	J. M. Latta, trustee.....	3,500 00		3,500 00	23 92		3,523 92	June 1, 1875	Lots 27 to 49, inclusive, in square 134.
1267	June 20, 1873	Alexander Sutherland.....	290 00	90 00	110 00	64	6 75	117 39	June 20, 1874	Lots 17, 18, 19, and 20 in square 309.
1268	June 1, 1872	A. Langdon.....	21,000 00		21,000 00	167 41		21,167 41	2 to 7 years.	423 acres of land, being part of property known as Jamaica, in Washington County, D. C. November 6, 1874, \$364.41 paid.
1270	June 9, 1871	Allen C. Beaman.....	2,000 00	825 00	1,175 00	72 61	28 00	1,275 61	June 9, 1876	Lots 48 and 49 in square 179.
1269	Feb. 6, 1873	D. W. Brown.....	500 00		500 00	21 53		521 53	Feb. 6, 1874	Paid August 13, 1874.
1272	June 14, 1872	Albert Gaines.....	1,367 92	381 83	986 09	219 86		1,205 95	June 14, 1875	West part of lot 12 in square 170.
1360	Feb. 28, 1874	Lewis Bryant.....	184 07	40 00	144 07	5 31	1 00	150 38	Aug. 28, 1874	Lot 7, section 7, Barry farm. Paid, August 1, 1874, \$10; September 5, 1874, \$10; November 2, 1874, \$10; December 5, 1874, \$10. Paid July 15, 1874.
1275	July 16, 1873	Jane Rollins.....	200 00		200 00			200 00		Lots 16 and 17 in subdivision of square 900. July 18, 1874, \$1,031.25 paid.
1273	July 16, 1873	John E. Kendall.....	2,162 50		2,162 50	213 20		2,375 70		Lots 702 and 703 in Uniontown, D. C. Secured by deed of trust.
1276	June 18, 1873	Hiram Pitts.....	3,000 00		3,000 00	319 16		3,319 16	June 18, 1875	
1277	May 31, 1873	Saint Luke's M. P. Church, Norfolk, Va.	1,000 00		1,000 00	9 12		1,009 12	May 31, 1874	
475	Aug. 1, 1871	John J. Calvert.....	750 00	310 40	439 60	19 14	13 00	476 74	Aug. 1, 1872	Paid August 1, 1874.
1279	July 2, 1872	D. A. Straker.....	83 33		82 33	10 17		93 50	July 2, 1875	Part of lot 17, block 7, Howard University.
490	Aug. 8, 1871	Charles H. Holden.....	1,500 00		1,500 00	63 75	60 00	1,623 75	Aug. 8, 1872	Lots 12 and 13 in square 734.
1281	Aug. 1, 1873	Elizabeth Neill.....	200 00		200 00	8 94		208 94	Aug. 1, 1874	Subdivision lot 1 in square 198. August 8, 1874, \$100 paid.
1282	Apr. 19, 1867	D. L. Eaton.....	1,000 00		1,000 00	433 66		1,433 66	Apr. 19, 1875	Lot F in square 120.
1283	Apr. 6, 1873	R. M. Hall.....	8,658 00		8,658 00	713 77	468 87	9,840 64	Aug. 6, 1874	Notes amounting to \$15,000, secured by deed of trust.
1284	Apr. 7, 1873	Sophia Stewart.....	200 00		200 00	21 22		220 22	Aug. 7, 1874	Lot A in square 68.
1286	Apr. 12, 1873	Jacob Frank.....	1,000 00		1,000 00	91 39		1,091 39	1 and 2 years.	Lots 38 and 39 in square 180. August 14, 1874, \$500 paid.
1287	Aug. 15, 1873	Armstead Walker.....	175 00	40 00	135 00	6 71		141 71	Aug. 15, 1874	Lot 16, block 16, Howard University. Secured by deed of trust on property in Atlanta, Ga.
1293	Aug. 15, 1872	J. A. Wood.....	749 00		749 00			749 00		Do.
1291	Aug. 15, 1872	R. S. Egleston.....	500 00		500 00			500 00	Jan. 25, 1874	Secured by deed of trust on property in Fulton County, Georgia.
1288	Jan. 25, 1873	Cornelius Jenkins.....	100 00	10 00	90 00	4 15		94 15		Secured by deed of trust on property in Atlanta, Ga.
1290	Aug. 15, 1872	Smith Woodward.....	200 00		200 00			200 00		Part of lot 14 in square 733. To December 10, 1874, \$1,190 paid.
1295	Mar. 29, 1871	G. G. Cornish.....	3,000 00	300 00	2,700 00	84 33		2,784 33	Mar. 29, 1872	Paid August 3, 1874.
1296	Aug. 1, 1873	Mrs. M. J. Hunt.....	500 00		500 00	28 42		528 42	Aug. 1, 1874	Notes amounting to \$6,000, secured by deed of trust. Paid.
1027	Feb. 21, 1872	P. M. B. Young.....	5,000 00		5,000 00	194 44		5,194 44	Demand.....	Lot 9 in square 234.
1334	Dec. 5, 1873	John W. and Martha Hunter.....	1,250 00		1,250 00	66 05		1,316 05	Dec. 5, 1875	

REAL-ESTATE LOANS AT PRINCIPAL OFFICE—Continued.

No.	Date of note.	Name.	Amount of loan.	Amount paid.	Balance due.	Accrued interest.	Advertising, ins' ce, &c., charged to loans.	Total amount due.	When due.	Remarks.
1298	Aug. 1, 1873	Mrs. M. J. Hunt.....	\$2,000 00	.....	\$2,000 00	\$118 00	.....	\$2,118 00	14 to 3 years.	Notes secured by deed of trust.
1300	Aug. 19, 1873	Bartholomew Foley...	350 00	.....	350 00	25 04	\$15 00	390 04	Aug. 19, 1874	Paid August 29, 1874.
1302	July 16, 1873	Thomas M. Healy.....	2,700 00	.....	2,700 00	266 25	.....	2,966 25	July 16, 1874	Part of lot 5 in square 219.
1301	July 15, 1873	James D. Burke.....	300 00	.....	300 00	15 25	.....	315 25	.....	Paid July 21, 1874.
1303	Aug. 29, 1873	O. L. White.....	250 00	.....	250 00	9 09	.....	259 09	Aug. 29, 1874	West half of lot 42 in square 209.
448	July 12, 1871	Jasper A. Simms.....	800 00	\$110 00	690 00	.....	.....	690 00	Aug. 29, 1874	\$150 paid.
1306	Aug. 13, 1873	W. H. Phillips.....	9,600 00	.....	9,000 00	370 00	.....	9,370 00	July 12, 1872	Lot 6 in square 309.
									Aug. 13, 1874	Parts of original lots 27, 28, and 31 in square 126. Paid December 12, 1874.
1307	Sept. 8, 1873	Charles Russell.....	100 00	.....	100 00	34	.....	100 34	Sept. 8, 1874	Lot 28 in square 468. To December 10, 1874, \$55 paid.
1308	June 1, 1872	G. H. Archenback.....	600 00	.....	600 00	29 47	.....	629 47	3 and 4 years.	Part of lot 10 in square 296.
1309	Aug. 14, 1873	Margaret A. Raudall...	250 00	.....	250 00	2 27	.....	252 27	Aug. 14, 1875	Lot 21 in square 539.
792	Mar. 29, 1872	Francis F. Brown.....	50 00	.....	50 00	11 35	17 50	78 85	Mar. 29, 1874	Lot 7 in subdivision of square 300. To December 10, 1874, \$37.50 paid.
906	July 9, 1872	E. S. Fowler.....	12,394 15	2,913 95	9,480 20	294 39	.....	9,774 59	July 9, 1873	Secured by sundry real-estate notes covering amount of loan and interest.
1311	June 25, 1873	Samuel Strong.....	1,267 00	.....	1,267 00	105 87	1 85	1,374 72	12 and 18 months.	South part of original lot 34 in square 732.
654	Sept. 19, 1871	Michael Green.....	100 00	.....	100 00	3 11	.....	103 11	Mar. 19, 1872	Lot 15, section 6, Barry farm. To December 10, 1874, \$25 paid.
476	Aug. 1, 1871	Thomas J. Staley.....	1,750 00	300 00	1,450 00	74 33	.....	1,524 33	.....	Paid July 24, 1874.
1351	Oct. 8, 1873	George Angerman.....	250 00	.....	250 00	13 27	.....	263 27	Oct. 8, 1874	Secured by deed of trust.
1317	Sept. 6, 1873	Joseph W. Boucher.....	150 00	.....	150 00	1 27	.....	151 27	Sept. 6, 1874	Do.
1319	Sept. 5, 1872	Charles B. Beall.....	150 00	.....	150 00	22 20	.....	172 20	Oct. 5, 1874	Paid October 8, 1874.
1318	Oct. 2, 1871	Jeffrey C. O'Connell...	200 00	.....	200 00	38 85	.....	238 85	Oct. 2, 1874	Paid October 15, 1874.
1325	Mar. 1, 1873	F. B. Loftus.....	30 00	.....	30 00	2 86	.....	32 86	Mar. 1, 1874	Secured by deed of trust.
1324	Aug. 1, 1873	H. G. Jacobs.....	50 00	.....	50 00	2 24	.....	52 24	Aug. 1, 1874	Paid August 3, 1874.
1323	Mar. 1, 1873	Samuel C. Mills.....	200 00	.....	200 00	27 27	.....	227 27	Nov. 1, 1874	Paid November 2, 1874.
1321	Aug. 5, 1873	Mary J. Warner.....	1,170 00	.....	1,170 00	85 80	.....	1,255 80	1, 2, and 3 years.	Notes secured by deed of trust lot 29, Brown's subdivision of Mount Pleasant.
1327	July 21, 1871	George R. Price.....	4,210 00	65 00	4,145 00	708 47	13 33	4,866 80	19 to 103 mos.	Lot C of subdivision of lot 23 in square 725.
1326	Nov. 1, 1873	Charles H. Holden.....	2,414 58	.....	2,414 58	168 33	273 60	2,856 51	Nov. 1, 1874	Notes amounting to \$2,575, secured by real estate.
1315	Sept. 8, 1873	John E. Bloss.....	600 00	.....	600 00	50 05	.....	650 05	Sept. 8, 1874	Lot 22 subdivision of Mount Pleasant. Paid September 10, 1874.
1328	Mar. 8, 1873	W. M. Pumphrey.....	900 00	.....	900 00	75 75	.....	975 75	Mar. 8, 1874	Lot 14 in square 66. Transferred to property account.

1329	Feb. 4, 1873	.....do.....	100 00		960 00	84 25		984 25	Feb. 4, 1874	Lot 15 in square 66. Transferred to property account.
1330	Nov. 1, 1873	Samuel S. Smoot.....	3,000 00	400 00	2,600 00	182 82		2,782 82	Nov. 1, 1874	Squares 542 and 546.
1331	Oct. 31, 1873	Robert H. Ward.....	1,700 00		1,700 00	118 52		1,818 52	Oct. 31, 1874	Lots 23 and 24 in square 576.
1334	Apr. 30, 1873	James T. Pike.....	6,500 00	330 00	6,170 00	744 35		6,914 35	July 28, 1873	Notes secured by deed of trust, amounting to \$7,000.
1332	Nov. 18, 1873	John T. Armes.....	1,650 00		1,650 00	105 46	2 85	1,758 31	Nov. 18, 1874	Lot G in square 694. To December 10, 1874, \$250. Paid.
1333	Nov. 1, 1873	Saint James Parish..	1,166 60		1,166 60	23 00		1,189 60	1 and 2 years.	Lots 1, 2, 3, 4, and 5 in square 915.
1331	Feb. 11, 1873	Joseph R. Carter.....	350 00		350 00	49 58	172 12	571 70	May 16, 1873	Note for \$400 secured by a deed of trust.
1338	Oct. 15, 1873	Ortway Nichols.....	1,350 00		1,350 00	79 79		1,429 79	3 to 62 mos.	Part of lot 16 in square 551. To December 10, 1874, \$125.
1336	June 10, 1872	George Simond.....	1,600 00		1,000 00	59 10		1,059 10	Dec. 10, 1872	Lot 2 in square 791.
1337	Jan. 7, 1874	Rudolph Lobsiger.....	1,300 00		1,300 00	65 00		1,365 00	Jan. 7, 1875	Deed of trust.
1340	Apr. 29, 1872	R. I. Fleming.....	4,000 00	2,000 00	2,000 00	101 66		2,101 66	Apr. 29, 1873	Lots 96 and 97 in subdivision of Mount Pleasant.
1339	Jan. 8, 1874	.....do.....	26,300 00	651 04	25,648 96	2,314 41	22 00	27,963 37	Jan. 8, 1875	130 shares Young Men's Christian Association; bills against colored schools for building, \$22,011.92; notes secured by deeds of trust, amounting to \$4,055. To December 10, 1874, \$402.49. Paid.
1341	Jan. 8, 1874	.....do.....	20,000 00		20,000 00	1,016 66		21,016 66	Jan. 8, 1875	Deed of trust.
13413	Aug. 8, 1873	D. A. Connolly.....	2,000 00		2,000 00	148 00		2,148 00	Aug. 8, 1875	Lot 50 in square 575.
933	July 13, 1872	Walter Evans.....	2,500 00		2,500 00			2,500 00	July 13, 1874	Paid August 8, 1874.
1254	Apr. 17, 1871	Caroline Kaiser.....	12,000 00		12,600 00	280 00		12,280 00	Apr. 17, 1872	Lot 14 in square 347.
743	Mar. 2, 1872	James T. Pike.....	4,000 00		1,000 00	543 33	14 00	4,557 33	Mar. 2, 1873	Part of lot 8 in square 724.
1342	Dec. 20, 1873	John B. Clagett.....	5,250 00		5,250 00	298 70		5,548 70	Dec. 20, 1874	108 acres subdivision of Clazett farm, in Washington County, District of Columbia.
1343	Oct. 16, 1872	Clement Morgan.....	225 00		225 00	29 83		245 83	20 to 29 mos.	Notes secured by deed of trust. To December 10, 1874, \$125. Paid.
1344	Dec. 6, 1873	Charles R. Douglas....	1,800 00		1,800 00	107 50		1,907 50	Dec. 6, 1874	Deed of trust security, property in Uniontown, District of Columbia; lots 14 and 23, section 8, and part of lots 3 and 3a, section 3, Barry farm.
1353	July 22, 1873	Dudley Webster.....	208 03		208 03	12 10		220 13	July 22, 1875	Deed of trust security.
1352	Aug. 14, 1873	Josephine Bowler....	105 00		105 00	4 28		109 28	Aug. 14, 1875	Deed of trust security.
1351	Oct. 8, 1873	George Angerman.....	250 00		250 00	13 27		263 27	Oct. 8, 1875	Deed of trust security. Paid October 8, 1874.
1347	Mar. 1, 1873	J. B. Loftus.....	30 00		30 00	2 87		32 87	Oct. 1, 1874	Deed of trust security. Paid August 1, 1874.
1350	Sept. 1, 1873	W. B. Deuney.....	44 00		44 00	3 04		47 04	Aug. 1, 1874	Deed of trust security. August 3, 1874, \$22 paid.
1355	May 8, 1871	William Bowen.....	2,000 00	50 00	1,950 00	131 62		2,081 62	May 8, 1872	Lot 1 in square 529.
1356	Feb. 12, 1874	M. M. Rohrer.....	5,000 00		5,000 00	206 94		5,206 94	Feb. 12, 1876	Square north of square 697.
1357	Oct. 1, 1872	C. E. Prentiss.....	1,000 00		1,000 00	69 72		1,069 72	Oct. 1, 1877	Lot E, square 313.
1358	Dec. 10, 1872	Susan Lemons.....	500 00	100 00	400 00	23 44		423 44	Dec. 10, 1873	Lot 34 in square 24.
1234	Oct. 2, 1872	Sophia Holmes.....	2,450 00		2,450 00	342 22		2,792 22	17 to 66 mos.	Lot 25 in square 338. To December 10, 1874, \$110 paid.

REAL-ESTATE LOANS AT PRINCIPAL OFFICE—Continued.

No.	Date of note.	Name.	Amount of loan.	Amount paid.	Balance due.	Accrued interest.	Advertising, ins'ce, &c., charged to loans.	Total amount due.	When due.	Remarks.
1361	June 10, 1873	Robert T. Arlow.....	\$556 88	.....	\$556 88	\$48 39	.....	\$605 27	June 10, 1873	Secured by deed of trust property in Georgetown, District of Columbia.
1362	Feb. 10, 1874	Nelson Connor.....	300 00	.....	300 00	12 58	.....	312 58	Nov. 10, 1874	Part of lot 2 in square 525. November 2, 1874, \$30 paid.
1364	Feb. 27, 1874	Rudolph Lobsiger.....	800 00	.....	800 00	22 86	.....	822 86	60 & 90 days.	2 notes, chattel-mortgage.
1365	Dec. 3, 1873	William Reynolds.....	1,500 00	.....	1,500 00	90 83	\$3 91	1,594 74	4 to 64 mos.	Part of lot 15 in square 53. To December 10, 1874, \$56.21 paid.
1366	July 15, 1872	L. C. Allen.....	2,100 00	.....	2,100 00	417 66	.....	2,517 66	23 to 45 mos.	Lots 30, 31, and 32 in square 366. To December 10, 1874, \$400 paid.
1367	Mar. 15, 1874	Benjamin D. Whitney.....	1,050 00	\$75 00	975 00	31 41	.....	1,006 41	Mar. 15, 1875	Lots 16 and 17 in square 241. To December 10, 1874, \$140 paid.
1368	Mar. 9, 1874	Essex Roberts.....	400 00	.....	400 00	13 55	.....	413 55	Mar. 9, 1875	Lot C in square 643.
854	Jan. 13, 1872	S. S. Stearns.....	1,000 00	158 67	\$41 33	40 18	.....	\$81 51	July 13, 1872	Lot 3 in square 365. To December 10, 1874, \$150 paid.
351	May 3, 1871	R. A. Phillips.....	1,000 00	.....	1,000 00	68 88	12 00	1,080 88	May 3, 1872	Paid August 11, 1874.
799	Apr. 10, 1872	do.....	900 00	.....	900 00	67 75	.....	967 75	Apr. 10, 1873	Do.
1369	Aug. 16, 1872	William P. Wood.....	2,000 00	500 00	1,500 00	60 41	22 50	1,582 91	Aug. 16, 1873	Lot 9 in reservation D.
601	July 12, 1871	E. H. Nichols, treasurer.....	175,000 00	116,156 02	58,843 98	4,029 52	.....	62,873 50	July 12, 1872	Assignment of contract sale of lands and bonds of assignors of Central Branch Union Pacific Railroad Company. Paid November 14, 1874.
1370	Apr. 1, 1874	Clifford Arrick.....	7,500 00	700 00	6,800 00	208 66	.....	7,008 66	Apr. 1, 1875	Note of Levi Stevens and wife for \$10,000. Assignment of claim on Jay Cooke & Co. for \$11,975, and certificate of deposit on Freedman's Savings and Trust Company for \$3,675.
1371	Apr. 14, 1874	J. L. N. Bowen.....	400 00	.....	400 00	9 66	.....	409 66	Apr. 14, 1875	Lot 27 in square 388.
1372	Apr. 9, 1874	Perry H. Carson.....	1,000 00	.....	1,000 00	25 55	2 50	1,028 05	Apr. 9, 1875	Part of lot 6 in square 522.
226	Sept. 30, 1870	William P. Drew.....	500 00	100 00	400 00	7 89	.....	407 89	Mar. 30, 1871	No collateral.
331	Apr. 24, 1871	Walter Evans.....	1,750 00	.....	1,750 00	37 43	.....	1,787 43	Apr. 24, 1872	Part of lot 12 in square 877.
1374	June 30, 1873	John J. Key.....	12,000 00	.....	12,000 00	33 61	.....	12,033 61	.....	Part of lots 168, 169, 174, and 175 in Georgetown, D. C.
544	Sept. 16, 1871	Benedict Milburn.....	4,000 00	1,714 75	2,285 25	72 98	.....	2,358 23	Sept. 16, 1872	Lot 15 in square 530, and part of lot 14 in square D. Paid November 24, 1874.
495	Nov. 11, 1870	John B. Stevenson.....	1,000 00	.....	1,000 00	66 66	309 85	1,376 51	Nov. 11, 1871	Deed of trust on property in Uniontown, D. C.
1158	July 29, 1872	N. J. Hilman.....	150 00	30 00	120 00	5 40	.....	125 40	July 29, 1873	Lot 10, block 2, Howard University.
1239	Sept. 23, 1872	R. M. Hall.....	175 00	.....	175 00	31 50	.....	206 50	Nov. 22, 1872	2 real-estate notes, \$100 each.

1240	Sept. 24, 1872	J. W. Wright	2,000 00		2,000 00	359 44		2,359 44	Demand	Real-estate note.
2193	Aug. 8, 1873	do	1,800 00		1,800 00	166 50		1,966 50	Do.	Do.
1298	Oct. 25, 1872	Charles H. Holden	2,209 47		2,209 47	371 89		2,581 36	Demand	Parts of lots 9 and 10 in square 761.
1329	Nov. 21, 1872	S. C. Pomeroy	3,000 00		3,000 00	491 66		3,491 66	do	Notes amounting to \$6,000 secured by deed of trust, with interest at 10 per cent.
1717	Apr. 27, 1873	do	3,000 00		3,000 00	361 66		3,361 66	do	Part of lot 5 in square 344.
1355	Dec. 31, 1872	James B. Carter	1,100 00		1,100 00	168 36		1,268 36	Mar. 30, 1873	Sundry real-estate notes.
1424	Jan. 18, 1873	S. S. Stearns	400 00		400 00	52 00		452 00	Feb. 23, 1873	
		do	50 00		50 00			50 00		
1484	July 18, 1873	H. T. White, treasurer	1,471 51		1,471 51	85 00		1,556 51	Oct. 18, 1873	\$3,000 in first-mortgage bonds on First Congregational Church property.
1511	Feb. 15, 1873	Eugene S. Calvert	300 00		300 00	42 16		342 16	Feb. 16, 1873	Secured by mortgage on property at College Station, Md.
1751	Apr. 29, 1873	do	1,750 00		1,750 00	210 00		1,960 00	Demand	
1398	Feb. 21, 1873	C. W. Havenner & Co	1,250 00		1,250 00	173 60		1,423 60	Feb. 24, 1874	Lot U in subdivision of square 133.
1480	July 11, 1873	Boughton & Moore	4,000 00		4,000 00	400 00		4,400 00	Sept. 10, 1873	Real-estate note for \$6,387.
1533	Feb. 4, 1874	do	2,224 81		2,224 81	97 00		2,321 81	May 1, 1874	Real-estate note for \$4,000.
1486	July 11, 1873	Thomas H. Talbot	1,500 00		1,500 00	150 00		1,650 00	Oct. 9, 1873	Real-estate note of C. H. Holden for \$5,000.
1489	Aug. 8, 1873	George W. Dyer	1,500 00	113 18	1,386 82	27 72		1,414 54		Paid July 14, 1874.
1544	Apr. 30, 1874	Brooks, Chase & Fitzgerald	625 00		625 00	12 32		637 32	June 29, 1874	Three real-estate notes, two for \$150 each, and one for \$225, with interest.
1375	May 22, 1874	George Burgess	3,938 36		3,938 36	53 60		3,991 96	Nov. 22, 1874	Part of Burgess subdivision of square 152.
1376	June 2, 1874	William Jones	62 50		62 50	27		62 77	3 and 6 mos.	Part of lot 45 in square 545. Paid December 2, 1874.
1377	June 1, 1874	A. T. C. Dodge	3,145 00		3,145 00	35 81		3,180 81	Jan. 1, 1875	Note of C. H. Holden for \$2,500, with interest due from December 1, 1871, secured by deed of trust on part of lot 5 in square 763.
1378	Dec. 27, 1873	Laura M. Stewart	1,150 00		1,150 00	34 81	3 75	1,188 56	Dec. 27, 1874	Part of lot 7 in square 332.
1379	June 5, 1874	Francis Wright	772 76		772 76	7 73	3 59	783 99	June 5, 1875	Part of lot 15 in square 870.
1383	May 6, 1874	Juan Boyle & Co	29,000 00	1,000 00	28,000 00	505 55		28,505 55	May 6, 1875	Real-estate note for \$10,000, and \$8,000 in bonds of Selma, Marion and Memphis Railroad Company.
1380	June 1, 1874	John L. Bradford	7,800 00	5 00	7,795 00	71 17	2 00	7,868 17	2 and 80 mos	Part of lot 8 in square 724.
646	Jan. 5, 1872	Louisa Washington	309 00	95 50	204 50			204 50	Jan. 5, 1873	Part of lot 23 in square 126.
755	Mar. 15, 1872	do	250 00		250 00	8 48		258 48	Sept. 15, 1874	
1226	Jan. 8, 1873	Walter M. Pumphrey	1,500 00	442 40	1,057 60	33 31		1,090 91	Jan. 8, 1875	Notes amounting to \$2,000, secured by real estate. To December 10, 1874, \$176.68, paid; December 12, 1874, \$47.80 paid.
1381	Dec. 5, 1872	Henry Smith et al	600 00	209 00	400 00	24 00		424 00	Dec. 5, 1873	Note secured by deed of trust. December 9, 1874, \$16.58, paid.
1382	May 26, 1874	James G. Naylor	1,677 10		1,677 10	16 77		1,693 87	12 & 18 mos.	29 70-100 acres of land known as "Fortune Enlarged," in Washington County, District of Columbia.
287	Mar. 31, 1871	John Jackson	210 00	30 83	179 17	22 93		202 10	Mar. 31, 1872	Part of lot 37 in square 69.
428	June 23, 1871	Jos. H. Jackson	1,250 00	165 00	1,085 00	5 42	15 62	1,106 04	June 23, 1872	Subdivision of lots A, B, C, and D, in square 99.

REAL-ESTATE LOANS AT PRINCIPAL OFFICE—Continued.

No.	Date of note.	Name.	Amount of loan.	Amount paid.	Balance due.	Accrued interest.	Advertising, ins'ce, &c., charged to loans.	Total amount due.	When due.	Remarks.
602 1274	Aug. 23, 1871 June 3, 1873	Henry Hopp George Pimper	\$80 00 277 77	..... .....	\$80 00 277 77	\$12 06 17 83	..... \$0 25	\$92 06 295 85	Aug. 23, 1872 Dec. 3, 1874	Lot 5 in square 313. Lots 140 and 141 in Beall's addition to Georgetown, District of Columbia. Paid October 8, 1874.
946 1384	Mar. 7, 1872 Apr. 1, 1873	R. I. Fleming Robert P. Anderson	4,000 00 3,000 00	\$1,000 00	3,000 00 3,000 00	100 83 205 92	..... .....	3,100 83 3,205 92	Mar. 7, 1873 3, 4 & 5 yrs.	Lot 35 in square 435. Secured by bond and mortgage on property in West Orange, Essex County, New Jersey. Paid August 26, 1874.
1385	July 11, 1873 June 5, 1873	T. D. Kellogg George Savage	275 00 .....	..... .....	275 00 .....	..... .....	..... 36 00	275 00 36 00	..... Paid, Oct. 15, 1874.	Balance due on ledger account: insurance premium. No papers.
	May 22, 1873	J. B. Keasby	.....	.....	.....	.....	9 00	9 00	.....	Balance due on ledger account; appointing trustee. No papers.
	Oct. 24, 1872	William A. Johnson	.....	.....	.....	.....	12 00	12 00	.....	Balance due on ledger account: insurance premium. No papers.
	Feb. 23, 1872	J. O. Powie	.....	.....	.....	.....	11 25	11 25	.....	Balance due on ledger account: insurance premium. No papers.
	Total	.....	1,440,446 86	231,589 71	1,208,857 15	93,470 10	9,911 77	1,312,239 02	.....	.....

AVAILABLE-FUND LOANS AT PRINCIPAL OFFICE.

1271	Oct. 9, 1872	John A. Prescott	1,135 00	500 00	635 00	16 23	.....	651 23	Oct. 9, 1873	Paid October 12, 1874, \$535. No security. To December 10, 1874, \$393.99.
1615	Dec. 10, 1872	J. N. Bishop	400 60	.....	400 00	36 07	.....	438 07	Dec. 10, 1873	
1429	Apr. 23, 1873	Gorham P. Hopkins	2,500 00	.....	2,500 00	95 83	.....	2,595 83	Oct. 23, 1873	480 shares Young Men's Christian Association stock. To December 10, 1874, \$200 paid.
1482	June 2, 1873	C. B. Bailey, treasurer	2,600 00	.....	2,600 00	230 53	.....	2,830 53	.....	\$3,000, bonds Northern Pacific Railroad.
1420 } 1421 }	Apr. 21, 1873	F. W. Brooks	5,500 00	.....	5,500 00	672 22	.....	6,172 22	Apr. 21, 1874	125 shares International Steamship and Railway Supply Company. Chattel mortgage on furniture Arlington Hotel.
1363	Nov. 21, 1870	T. Roessle & Son	50,000 00	22,000 00	28,000 00	1,843 33	.....	29,843 33	Nov. 21, 1871	
1463	May 7, 1873	H. T. White, treasurer	362 50	25 00	337 50	22 74	.....	360 24	Aug. 7, 1873	No collateral.
2180	Aug. 2, 1873	do	280 00	147 33	132 67	26 36	.....	159 03	.....	No collateral. To December 10, 1874, \$50 paid.
980	Mar. 30, 1872	F. H. Gassaway	3,300 00	2,010 50	1,289 50	.....	2 25	1,291 75	Demand	50 shares Metropolitan paving stock.
103	Aug. 18, 1870	Horatio Nater	250 00	.....	250 00	73 68	.....	323 68	Nov. 16, 1870	Life-insurance policy for \$3,000.

172	Aug. 31, 1870	A. E. Mullett, treasurer	1,400 00		1,400 00	377 61		1,777 61	Nov. 31, 1870	100 shares Morris Mining Company, Colorado, \$100 each, valued at \$30 per share by W. S. Huntington.
361	Mar. 24, 1871	C. W. Havenner & Co.	1,200 00	800 00	400 00	134 55		534 55	Mar. 24, 1872	Note of W. D. C. Murdock, secured by deed of trust, \$700, and interest at 10 per cent.
364	Mar. 27, 1871	do	1,500 00		1,500 00	454 58		1,954 58	Demand	Notes of W. D. C. Murdock, secured by deed of trust, \$2,400, and interest at 10 per cent.
397	Apr. 24, 1871	Daniel Welch & Co.	230 40		230 40	74 04		304 44	Apr. 25, 1871	This is held for an overdraft; no collateral.
413	May 2, 1871	John Spicer	2,735 10		2,735 10	872 95		3,605 05	June 20, 1871	Chattel mortgage on furniture St. James Hotel.
425	May 6, 1871	C. W. Havenner & Co.	1,000 00	200 00	800 00	242 44		1,042 44	Demand	Note of W. D. C. Murdock, secured by deed of trust, \$1,000, interest at 10 per cent.
440	May 13, 1871	Arthur Flynn	150 00	60 96	89 04	29 02		118 06	July 12, 1871	No collateral.
455	Jan. 20, 1871	Frank Trigg	500 00	374 87	125 13	26 48		151 61	Aug. 20, 1871	State bond of Virginia, No. 4853, \$363.33, dated July 1, 1871.
557	Mar. 26, 1871	C. W. Havenner & Co.	700 00		700 00	230 41		930 41	Demand	Note of W. D. C. Murdock, secured by deed of trust, \$1,200, interest at 10 per cent.
394	Mar. 19, 1872	J. B. Stewart	3,250 00		3,250 00	751 10		4,001 10	June 19, 1872	Acceptance by C. W. Havenner & Co.
649	Sept. 12, 1871	Daniel Welch & Co.	250 00	67 07	182 93	9 85		192 78	Dec. 24, 1873	Note of Maria G. Matthews, secured by deed of trust, \$306.92, interest at 10 per cent. September 14, 1874, \$82.93 paid.
670	Sept. 22, 1871	C. W. Hayden	3,500 00	2,786 44	713 56	192 28		905 84	Demand	Note of Palmer & Creen for \$1,200.
683	Oct. 7, 1871	C. N. Thomas	350 00		350 00	61 63		411 63	Oct. 7, 1872	No collateral.
581	Oct. 17, 1871	W. G. Tinney	133 00		133 00	28 49		161 49	Dec. 17, 1871	Life-insurance policy.
819	Dec. 19, 1871	George W. Dyer	550 00		550 00	34 98		584 98	Mar. 18, 1872	6 per cent loan city of Philadelphia bonds. See loan No. 1270, page 17.
822	Dec. 21, 1871	J. L. Kidwell	2,000 00	1,500 00	500 00	8 19		508 19	Demand	\$4,000, first-mortgage bonds Maryland Mining and Manufacturing Company.
828	Dec. 23, 1871	John Spicer	300 00		300 00	76 50		376 50	Jan. 5, 1872	No collateral.
643	May 22, 1870	Clifford Arrick	5,000 00	2,000 60	3,000 00	987 77		3,987 77	May 27, 1871	Certificate of deposit with this company, No. 170, \$3,675.
821	Feb. 23, 1872	A. W. Randall	1,000 00	200 00	800 00	119 00		919 00	May 22, 1872	No collateral.
975	Mar. 26, 1872	Eugene S. Calvert	6,500 00		6,500 00	1,429 58		7,929 58	Mar. 26, 1873	Mortgage on property in Prince George County, Maryland, \$14,853.
977	Mar. 27, 1872	James C. Kennedy	12,000 00		12,000 00	2,746 66		14,746 66	Demand	\$20,000, second-mortgage bonds Maryland Mining and Manufacturing Company.
994	Apr. 5, 1872	Davis & Balloch	2,000 00	1,528 72	471 28	132 61		603 89	Aug. 5, 1872	No collateral.
1 01	Apr. 15, 1872	W. R. Hooper	900 00	90 00	810 00	14 85		824 85	July 15, 1872	Life-insurance policies.
1014	Apr. 19, 1872	Henry Brown	650 00		600 00	112 66		712 66	Apr. 19, 1872	\$600 in real estate notes, secured by deed of trust.
1059	Apr. 4, 1874	L. L. Crouse	1,800 00		1,800 00	10 50		1,810 50	June 3, 1874	Paid September 4, 1874.

AVAILABLE-FUND LOANS AT PRINCIPAL OFFICE—Continued.

No.	Date of note.	Name.	Amount of loan.	Amount paid.	Balance due.	Accrued interest.	Advertising ins'ce, &c., charged to loans.	Total amount due.	When due.	Remarks.
1073	May 25, 1872	John A. Gray, treasurer	\$2,917 00	\$6 15	\$2,910 85	\$105 89	.....	\$3,016 74	Sept. 25, 1872	Indorsement of Robert I. Fleming, 6 per cent. bonds city of Philadelphia. See loan No. 1270, page 17.
1076	May 30, 1872	George W. Dyer	350 00	.....	350 00	11 08	.....	361 08	Aug. 30, 1872	
1104	June 14, 1872	C. A. Sherman	2,000 00	1,069 25	930 75	292 54	.....	1,223 29	July 14, 1872	21 shares East Capitol Building Association.
1129	July 13, 1872	Holtzclaw & Bruff	3,000 00	2,051 69	948 31	279 50	.....	1,227 81	July 12, 1872	\$2,000, real estate notes.
1173	July 12, 1873	Edward Johnson	550 00	.....	550 00	55 00	.....	605 00	Oct. 15, 1873	28 shares Young Men's Christian Association stock.
1189	Aug. 22, 1872	Franklin Sherman	900 00	.....	900 00	128 50	.....	1,028 50	Nov. 1, 1872	\$1,100 first-mortgage bonds Chesapeake and Ohio Railroad Company.
1205	Sept. 3, 1872	D. A. Connolly	5,000 00	4,256 91	743 09	672 40	.....	1,415 49	Oct. 3, 1872	No collateral; balance due after sale of securities.
966	Apr. 12, 1873	J. M. Brown	3,500 00	.....	3,500 00	346 11	.....	3,846 11	July 11, 1873	\$4,000 in Detroit Car Loan Company stock.
1249	Oct. 24, 1872	John W. Wright	1,000 00	.....	1,000 00	171 38	.....	1,171 38	Demand	\$5,000 real estate note of Irwin W. Wright.
1270	Oct. 9, 1872	George W. Dyer	1,000 00	.....	1,000 00	63 61	.....	1,063 61	Jan. 9, 1873	6 per cent. bond city of Philadelphia, No. 29,55, \$2,000.
1291	Oct. 21, 1872	J. T. Wormley	500 00	173 67	326 33	47 56	.....	373 89	Dec. 20, 1872	District bill for \$558.40.
1303	Oct. 30, 1872	G. G. Cornish	600 00	.....	600 00	101 83	.....	701 83	Demand	Real estate note \$750, with interest from October 29, 1872, to December 10, 1874; \$200 paid.
1320	Nov. 12, 1872	W. E. Tilden	200 00	.....	200 00	33 27	.....	233 27	Demand	United States bonds, 5-20, for \$200.
1325	Dec. 18, 1872	Frauk J. Howe	200 00	.....	200 00	31 27	.....	231 27	Dec. 30, 1872	5 shares Capital Publishing Company; note indorsed by Don Piatt.
1351	Mar. 24, 1873	F. H. Gassaway	2,250 00	.....	2,250 00	291 86	.....	2,541 86	Sept. 24, 1873	20 shares American Steel Lock Company, 20 shares Capital Publishing Company, and note \$2,250, secured by real estate.
1374	Nov. 7, 1872	F. H. Gassaway	2,500 00	14 34	2,485 66	328 62	.....	2,814 28	Demand	
1389	Feb. 18, 1873	R. A. Phillips	850 00	200 00	650 00	108 61	.....	758 61	Feb. 16, 1873	Paid August 11, 1874.
1401	May 11, 1872	Hallet Kilbourn, pres't	3,000 00	.....	3,000 00	529 16	.....	3,529 16	Demand	No collateral.
1423	Apr. 18, 1873	Plato Lee	100 00	.....	100 00	12 30	.....	112 30	June 17, 1873	District bill for \$324.
1435	May 1, 1873	R. H. Marsh	300 00	.....	300 00	28 16	.....	328 16	May 30, 1873	District bill for \$300.80.
1442	May 7, 1873	James T. Benedict	2,000 00	.....	2,000 00	235 55	.....	2,235 55	July 6, 1873	Real estate note for \$2,000.
1461	June 3, 1873	R. H. Marsh	100 00	.....	100 00	9 38	.....	109 38	July 3, 1873	District bill, \$118.50.
1477	July 6, 1873	John W. Carson	300 00	.....	300 00	15 41	.....	315 41	Demand	Life insurance policy, \$1,000.
1512	Sept. 13, 1873	William Bowen	1,620 92	.....	1,620 92	135 00	.....	1,765 92	Demand	Deed of trust note for \$812; District bills for \$912.25.
1514	Sept. 22, 1873	Walker Lewis	297 31	175 00	122 31	3 70	.....	126 01	Sept. 22, 1874	Paid August 19, 1874.
1518	Nov. 1, 1873	J. M. Brown	200 00	.....	200 00	13 94	.....	213 94	Nov. 15, 1873	Certificate of board of public works, \$553.05.

1519	Oct. 20, 1873	H. R. Hurlbert.....	2,000 00	226 72	1,773 28	83 72	1,857 00	Jan. 18, 1874	Note of W. W. Metcalf, \$2,300, dated October 1, 1872; interest 10 per cent. from April 1, 1873.
1522	Dec. 1, 1873	Henrietta Miller.....	100 00		100 00	1 61	101 61	Mar. 1, 1874	6 shares Columbia Railroad stock.
1460	Dec. 15, 1873	Charles A. Thomas.....	106 78		106 78	6 06	112 84	Jan. 14, 1874	Certificate of Charles R. Douglas, treasurer of county schools, for \$150.
1527	June 24, 1874	W. J. Putman.....	3,025 00		3,025 00	14 27	3,039 27	Dec. 24, 1874	\$10,000 in bonds, 7 per cent., State of Florida.
1529	Dec. 24, 1873	Martha Mackall.....	100 00		100 00	5 47	105 47	Mar. 22, 1874	United States bond, 1865, \$100.
1530	Dec. 27, 1873	Henry R. Searle.....	922 00		923 00	49 73	972 73	June 27, 1874	Transfer of 1-6 interest in Washington Building Lot Company.
1531	Jan. 8, 1874	R. L. Fleming.....	3,000 00		3,000 00	152 50	3,152 50	Jan. 8, 1875	No collateral.
1532	Feb. 4, 1874	P. H. Cooney.....	200 00	150 00	50 00	13	50 13		Paid August 1, 1874.
1535	Feb. 11, 1874	S. R. Young.....	100 00		100 00	64	100 64	Apr. 8, 1874	United States bond, 6 per cent., \$100.
1539	Mar. 6, 1874	J. Q. Crosby.....	550 00	50 00	500 00	4 44	504 44	June 6, 1874	\$1,000 in Northern Pacific Railroad Company bonds; to December 10, 1874, \$100 paid.
1546	May 6, 1874	Juan Boyle.....	4,366 66		4,366 66	78 82	4,445 48	Sept. 6, 1874	Note indorsed by Frank Barnum.
1545	July 14, 1874	O. O. Howard.....	400 00		400 00		400 00	Oct. 14, 1874	\$1,000 bond First Congregational church.
1547	Feb. 21, 1872	W. S. Huntington.....	3,600 00		3,600 00		3,600 00	Demand	No collateral.
	Oct. 28, 1872	R. H. McCain.....	1,100 00		1,100 00		1,100 00	One and two years.	Secured by deed of trust on property in Memphis, Tenn.
960	Sept. 26, 1872	George H. Newman.....	40 00		40 00	4 30	44 30	Demand	Note indorsed by Geo. D. Johnson.
1127	Oct. 28, 1872	J. T. Wormley.....	100 00		100 00	14 58	114 58	Dec. 20, 1872	See collateral No. 1291, this page.
1138		J. B. Duxbury.....	30 00		30 00		30 00		Paid September 1, 1874.
1404	Jan. 11, 1873	J. T. Wormley.....	50 00		50 00	7 50	57 50	Jan. 26, 1873	See collateral No. 1291, this page.
1205	Nov. 23, 1872	J. J. Martin.....	250 00	20 00	230 00	38 36	268 36	Dec. 23, 1872	No collateral; \$40 paid October 30, 1874; paid November 27, 1874.
1254	Nov. 29, 1872	C. W. Hayden, presid't.	1,500 00		1,500 00	242 50	1,742 50	Jan. 28, 1873	No collateral.
1287		Kata V. Jennings.....	73 40		73 40		73 40		Paid October 2, 1874.
1447	Jan. 31, 1873	Williams & Beckett.....	200 00		200 00	33 83	233 83	Demand	No collateral.
1467	Jan. 16, 1873	Henry Lacy.....	20 00		20 00	1 78	21 78	Apr. 13, 1873	Note indorsed by C. Clark.
1488	Feb. 12, 1873	R. K. Morris.....	30 00		30 00	4 24	34 24	Mar. 10, 1873	No collateral.
1489	Feb. 12, 1873	Daniel Welch.....	50 00		50 00	5 66	55 66	Mar. 14, 1873	Do.
1503	Feb. 15, 1873	James E. Dexter.....	500 00	100 00	400 00	56 22	456 22	Mar. 13, 1873	Note indorsed by G. W. Balloch. \$100 paid August 22, 1874.
1519	Feb. 24, 1873	A. R. Fowler.....	20 00		20 00	2 76	22 76	Mar. 1, 1873	No collateral.
1508	Feb. 10, 1873	James T. Pike.....	450 00	340 00	110 00	46 40	156 40	June 10, 1873	Do.
1527	Mar. 1, 1873	Charles D. Sloan.....	120 00		120 00		120 00	Mar. 31, 1873	Order on paymaster Treasury Department. November 27, 1874, \$30 paid.
1534	Feb. 18, 1873	Charles R. Douglass.....	50 00		50 00		50 00	Feb. 28, 1873	Accepted order on county schools.
1533	Feb. 1, 1873	David Miller.....	75 00		75 00		75 00	Mar. 15, 1873	Order as teacher on treasurer county schools.
1556	Mar. 3, 1873	William Ellis.....	15 00		15 00		15 00	July 3, 1873	No collateral.
1521	Jan. 16, 1873	Henry Lacy.....	20 00		20 00	1 78	21 78	May 16, 1873	Note indorsed by H. A. Coffer.
1597	Mar. 15, 1873	David Miller.....	75 00		75 00		75 00		Order as teacher on treasurer county schools.
1605	Mar. 18, 1873	George H. Newman.....	100 00		100 00	13 97	113 97	Apr. 17, 1873	No collateral.

AVAILABLE-FUND LOANS AT PRINCIPAL OFFICE—Continued.

No.	Date of note.	Name.	Amount of loan.	Amount paid.	Balance due.	Accraed interest.	Advertising, ins'ce, &c., charged to loans.	Total amount due.	When due.	Remarks.
1606	Mar. 19, 1873	S. P. Brown & Son	\$125 00	-----	\$125 00	\$17 42	-----	\$142 42	June 19, 1873	Note indorsed by George H. Plant. In suit.
1611	-----	George W. Van Hook	144 12	-----	144 12	-----	-----	144 12	-----	No collateral.
1678	Apr. 12, 1873	F. S. Lamson	400 00	-----	400 00	49 88	-----	449 88	June 11, 1873	Note indorsed by Z. Richards.
1710	Apr. 21, 1873	George H. Newman	50 00	-----	50 00	6 11	-----	56 11	Demand	No collateral.
1728	Apr. 18, 1873	J. Smolinski	400 00	\$128 45	271 55	17 60	-----	289 15	July 18, 1873	Do.
1775	May 5, 1873	Mary T. Benjamin	50 00	-----	50 00	-----	-----	50 00	-----	Acceptance by Charles R. Douglas, treasurer county schools.
1782	Apr. 26, 1873	Alexander Lowry	560 27	-----	560 27	67 68	-----	627 95	Oct. 26, 1873	No collateral.
1829	May 17, 1873	A. R. Fowler	30 00	-----	30 00	2 07	-----	32 07	May 27, 1873	Do.
1835	May 17, 1873	B. Frazier	85 50	-----	85 50	-----	-----	85 50	June 16, 1873	Acceptance by Charles R. Douglas, treasurer county schools.
2298	-----	M. A. McCullough	50 00	-----	50 00	-----	-----	50 00	-----	Order on paymaster Treasury Department. To December 10, 1874, \$30 paid.
2058	July 5, 1873	J. T. Wornley	20 00	-----	20 00	2 05	-----	22 05	Demand	See collateral No. 1291, page 17.
2061	Sept. 8, 1873	E. C. Ingersoll	400 00	-----	400 00	33 66	-----	433 66	Nov. 7, 1873	Note indorsed by J. W. Wright.
2067	Aug. 12, 1873	Addison Clayton	50 00	-----	50 00	4 57	-----	54 57	Aug. 11, 1873	Note indorsed by John Thomas Johnson.
2072	July 10, 1873	Daniel Welch	30 00	-----	30 00	3 00	-----	33 00	Demand	No collateral.
2103	July 19, 1873	F. S. Lamson	300 00	-----	300 00	29 33	-----	329 33	July 26, 1873	Note indorsed by Z. Richards.
2120	July 26, 1873	John O. Evans	9,000 00	-----	9,000 00	-----	-----	9,000 00	Sept. 25, 1873	Acceptance by James Magruder, treasurer board of public works.
2188	Aug. 6, 1873	Jane R. Elliot	100 00	-----	100 00	9 30	-----	109 30	Sept. 1, 1873	Paid September 9, 1874.
2236	Aug. 16, 1873	Smolinski & Lyle	1,000 00	1,000 00	-----	90 27	-----	90 27	Nov. 16, 1873	No collateral.
2241	Aug. 21, 1873	J. H. Richardson	50 00	-----	50 00	-----	-----	50 00	Oct. 20, 1873	Note indorsed by R. W. Tompkins.
2245	Sept. 27, 1873	Zac. Taylor	25 00	-----	25 00	1 97	-----	26 97	Oct. 27, 1873	Note indorsed by Noah Dillard.
2282	Aug. 30, 1873	Thomas Lucas	1,000 00	-----	1,000 00	83 33	-----	1,083 33	Oct. 29, 1873	Note indorsed by John E. Cox.
2286	Feb. 3, 1874	J. C. Lay	300 00	-----	300 00	10 50	-----	310 50	Apr. 4, 1874	No collateral.
2317	Feb. 14, 1874	John R. Brooks	20 00	-----	20 00	-----	-----	20 00	Feb. 23, 1874	Do.
2324	Sept. 4, 1873	Jackson & Bruninger	550 00	-----	550 00	46 90	-----	596 90	Oct. 4, 1873	{ \$1,000 certificate on board of public
2335	Sept. 8, 1873	J. Jackson	60 00	-----	60 00	5 05	-----	65 05	Oct. 8, 1873	} works.
2345	Sept. 6, 1873	Noah Dillard	1,117 53	-----	1,117 53	94 63	-----	1,212 16	Demand	Order on board of public works.
2443	Oct. 18, 1873	do	40 00	-----	40 00	2 92	-----	42 92	Nov. 17, 1873	Do.
2355	Sept. 11, 1873	E. R. Height	375 00	164 00	211 00	23 73	-----	234 73	Demand	No collateral.
2363	Sept. 12, 1873	William Bowen	30 00	-----	30 00	2 49	-----	32 49	Demand	Do.
2374	Sept. 13, 1873	James A. Nelson	700 00	-----	700 00	57 16	-----	757 16	Demand	Note indorsed by Thomas Chase.
2368	Sept. 13, 1873	George Simms	150 00	-----	150 00	12 25	-----	162 25	Oct. 13, 1873	Order on board of public works for \$200.
2380	Jan. 21, 1874	Moses Orr	120 00	-----	120 00	5 66	-----	125 66	Mar. 21, 1874	Note indorsed by Joseph Brooks.
2427	Oct. 9, 1873	George W. Dyer	500 00	-----	500 00	11 80	-----	511 80	-----	Paid July 14, 1874.
2443	Oct. 18, 1873	R. W. Waters	150 00	-----	150 00	10 95	-----	160 95	Nov. 17, 1873	No collateral.
2449	Oct. 18, 1873	George H. Newman	25 00	-----	25 00	1 82	-----	26 82	Nov. 17, 1873	Do.

2554	Dec. 1, 1873	do	100 00		100 00															
2467	Oct. 31, 1873	Charles R. Douglas	270 00		270 00	5 83				105 83	Demand	Do.								
2556	Dec. 3, 1873	do	59 00	20 00	30 00	18 82				288 82	Dec. 30, 1873	Do.								
2509	Jan. 3, 1874	do	68 00	20 00	48 00	1 90				30 00	Dec. 15, 1873	Pay order on paymaster Treasury Department.								
2821	May 1, 1874	do	107 00		107 00	1 26				49 90	Jan. 15, 1873	Note indorsed by William E. Matthews.								
2487	Nov. 12, 1873	W. H. West	17 00		17 00	1 12				108 26	May 31, 1874	Do.								
2491	Nov. 8, 1873	Smolinaki & Lyle	1,478 47		1,478 47	99 76				18 12	Dec. 12, 1873	Note indorsed by A. R. Fowler.								
2492	Nov. 10, 1873	W. H. Gunnison	800 00		800 00	53 55				1,578 23	Dec. 8, 1873	Chattel mortgage.								
2844	do	Michael Haines	35 00		35 00					853 55	May 10, 1874	\$1,400, real-estate note.								
2509	Nov. 18, 1873	John A. Gray	52 50		52 50					35 00		Paid August 1, 1874.								
2860	June 30, 1874	do	60 00		60 00	35				52 50	Dec. 18, 1873	Note indorsed by Wm. J. Cooke.								
2516	Nov. 21, 1873	J. F. Hartigan	50 00		50 00	3 20				60 35	July 30, 1874	Note indorsed by George Lyle.								
2548	Dec. 1, 1873	M. A. Baker	50 00		50 00					53 20	Nov. 21, 1873	Note indorsed by James T. Pike.								
2700	Feb. 27, 1874	A. E. Upham	50 00		50 00					50 00	Dec. 31, 1873	Order on paymaster Treasury Department.								
2552	Dec. 1, 1873	James T. Pike	75 00		75 00					50 00	Mar. 31, 1874	Paid September 30, 1874.								
2563	Dec. 3, 1873	Keath Smith	48 00	30 00	18 00					75 00	Dec. 21, 1873	Order on paymaster Treasury Department.								
2574	Dec. 16, 1873	Joseph Brooks	100 00		100 00	4 00				18 00	Jan. 5, 1874	Note indorsed by William E. Matthews.								
2649	Jan. 17, 1874	do	486 68		486 68	27 35				104 00	Feb. 15, 1874	No collateral.								
2651	Jan. 20, 1874	Brooks, Chase & Fitzhugh	394 00		394 00	18 72				514 03	Apr. 17, 1874	Note indorsed by Thomas Chase.								
2580	Dec. 5, 1873	J. W. Douglas	125 00	50 00	75 00	6 00				412 72	Apr. 18, 1874	\$300, real-estate note.								
2586	Jan. 1, 1874	S. J. Carson	15 00	4 00	11 00					81 00	Feb. 4, 1874	No collateral.								
2615	Dec. 23, 1873	A. Y. Leech	50 00		50 00					11 00	Jan. 31, 1874	Order on paymaster Treasury Department.								
2629	May 16, 1874	T. H. Williams	370 00		370 00	5 65				50 00	Jan. 22, 1873	Note indorsed by W. J. Cooke.								
2840	June 21, 1874	F. W. Moffatt	90 00		90 00					375 65	June 16, 1874	Note indorsed by Lawrence Scott.								
2644	Jan. 14, 1874	Arthur Simmons	200 00	25 00	175 00	8 93				90 00	July 21, 1874	No collateral.								
2645		J. W. Cole	55 00		55 00					183 93		No collateral.								
2640	Jan. 14, 1874	J. W. Cole	55 00		55 00					55 00	Feb. 1, 1874	Note indorsed by W. E. Augusta and W. E. Matthews.								
2660	Feb. 1, 1874	E. H. Stanton	33 33		33 33					33 33	Feb. 15, 1874	1874, \$25 paid.								
2661	Jan. 31, 1874	C. H. Ingram	40 00		40 00					40 00	Feb. 28, 1874	Order on paymaster Treasury Dept.								
2662	Jan. 31, 1874	W. H. Gray	40 00	8 67	31 33	10				31 43	Mar. 31, 1874	Order on paymaster Treasury Department.								
2669	Jan. 30, 1874	T. J. Latham	1,800 00		1,800 00	63 50				31 50	Mar. 1, 1874	No collateral.								
2692	Feb. 15, 1874	C. F. Van Buren	35 00		35 00					35 00	Feb. 28, 1874	Note indorsed by C. F. Van Buren.								
2694	Feb. 26, 1874	Thomas W. Chase	50 00		50 00	1 87				51 87	Feb. 28, 1874	Paid September 30, 1874.								
2699	Feb. 27, 1874	A. Eubbell	10 00		10 00					10 00	Mar. 21, 1874	No collateral.								
2701	Mar. 1, 1874	M. H. Sikken	50 88		50 88					50 88	Mar. 30, 1874	Order on paymaster Treasury Dept.								
2707	Apr. 17, 1874	R. M. Hall	170 00		170 00	3 96				173 96	Mar. 2, 1874	Order on paymaster Treasury Department.								
2712	Apr. 30, 1874	Charles H. Peters	50 00		50 00					50 00	Mar. 31, 1874	Note indorsed by D. P. Hollisway.								
2721	May 9, 1874	F. A. Bender	80 00		80 00					80 50	June 8, 1874	Note indorsed by Collins Crasoe.								
2734	Mar. 21, 1874	Isaiah Washington	75 00		75 00	2 30				77 30	May 20, 1874	Note indorsed by W. J. Cooke.								
												Order on board of public works.								

AVAILABLE-FUND LOANS AT PRINCIPAL OFFICE—Continued.

No.	Date of note.	Name.	Amount of loan.	Amount paid.	Balance due.	Accrued interest.	Advertising, ins'ce. &c., charged to loans.	Total amount due.	When due.	Remarks.
2735	Mar. 21, 1874	Richard Wells	\$50 00		\$50 00			\$30 15	May 20, 1874	Note indorsed by Robert Hatton.
2735	Mar. 25, 1874	L. O. Bowie	22 40	\$20 00	22 40	\$0 15		22 40	Apr. 30, 1874	No collateral. Paid \$12 October 19, 1874; October 19, 1874, \$18 paid.
2737	Mar. 26, 1874	Allen Wright	15 00		15 00			15 00	Apr. 7, 1874	Do.
2739	Mar. 21, 1874	William Schooler	100 00		100 00	3 05		103 05	May 20, 1874	No collateral.
2732	June 1, 1874	A. S. Seeley	10 00		10 00			10 00	June 30, 1874	Paid September 26, 1874.
2730	Apr. 20, 1874	Washington Waller	35 00		35 00	78		35 78	May 20, 1874	Note indorsed by A. McIntosh.
2749		R. V. Belt	50 00		50 00			50 00		Paid August 24, 1874.
2859	July 1, 1874	Mary C. Ruppert	28 80		28 80			28 80	July 20, 1874	Order on paymaster Treasury Department. Paid November 2, 1874.
2757	Apr. 1, 1874	Lew Alden	90 00		90 00			90 00	May 30, 1874	Note indorsed by J. G. Negley.
2864	July 1, 1874	M. A. Ourand	50 00		50 00			50 00	July 31, 1874	Paid October 31, 1874.
2765	Apr. 1, 1874	Elizabeth Knowles	50 00	25 00	25 00			25 00	May 7, 1874	Note indorsed by C. Kaiser.
2766	Apr. 19, 1874	Daniel Welch	50 00		50 00	1 14		51 14	Apr. 19, 1874	Paid August 14, 1874.
2768	Apr. 13, 1874	Thomas Gibbs	80 00	6 00	74 00	1 81		75 81	June 13, 1874	Note indorsed by E. S. Savoy.
2769	Apr. 13, 1874	Robert Hatten	30 00		30 00	73		30 73	June 13, 1874	No collateral.
2781	Apr. 20, 1874	R. I. Fleming	1, 143 75	141 52	1, 002 23	11 40		1, 013 63	May 20, 1874	Do.
2787	May 1, 1874	J. C. Napier	150 00		150 00	2 95		152 95	July 29, 1874	Note indorsed by W. E. Matthews. Paid November 18, 1874.
2786	Apr. 22, 1874	J. S. Washington	75 00		75 00	1 00		76 00	June 21, 1874	Order on board of public works.
1373	Feb. 27, 1874	Henry Lacy	115 00		115 00	4 27		119 27	Apr. 27, 1875	Note indorsed by Thomas H. Williams and George D. Johnson.
2789	Apr. 25, 1874	Charles White	225 00		225 00			225 00	May 24, 1874	Note indorsed by W. J. Cooke.
2791	June 30, 1874	J. W. Moffatt	70 00		70 00	15		70 15	July 30, 1874	No collateral. Paid Nov. 18, 1874.
2790	Apr. 27, 1874	David Fisher & Son	288 00		288 00	3 54		291 54	June 26, 1874	Note indorsed by W. E. Matthews. November 17, 1874, \$50 paid.
2801	May 1, 1874	H. H. Martin	35 00		35 00			35 00	May 31, 1874	Paid November 2, 1874.
2807	May 12, 1874	H. C. Johannes	100 00		100 00			100 00	June 11, 1874	Note indorsed by W. J. Cooke.
2808	May 12, 1874	Ed. McCauley	100 00		100 00	75		100 75	June 11, 1874	No collateral.
2812	May 4, 1874	Samuel P. Robertson	80 00		80 00	1 49		81 49	July 3, 1874	Note indorsed by W. J. Cooke.
2813	May 5, 1874	Charles C. Wilson	80 00		80 00			80 00	June 4, 1874	Do.
2815	May 13, 1874	L. C. Dillon	93 33		93 33	1 50		94 83	June 12, 1874	No collateral.
2817	May 13, 1874	Mary E. Coburn	100 00		100 00			100 00	June 7, 1874	Note indorsed by W. J. Cooke.
2818	May 8, 1874	J. F. McConnell	50 00		50 00			50 00		Paid July 29, 1874.
2819	May 23, 1874	Otto Branson	100 00		100 00	1 33		101 33	June 22, 1874	No collateral.
2822	May 26, 1874	E. W. Whitiker	115 00		115 00			115 00	June 25, 1874	Note indorsed by W. J. Cooke. Paid August 18, 1874.
2824	June 1, 1874	H. C. Boyer	40 40		40 40			40 40	June 30, 1874	Paid September 29, 1874.
2826	July 30, 1874	D. S. McCurdy	45 00		45 00	14		45 14		Paid \$35, Sept. 28, 1874. Note given July 30, 1874, to renew old loan.
2827	May 29, 1874	George W. Smith	68 75		68 75	80		69 55	July 22, 1874	Note indorsed by T. H. Wright.
2834	Apr. 21, 1874	J. B. Johnson, treasurer	275 40		275 40	6 11		281 51	Apr. 21, 1874	Note indorsed by C. B. Purvis.

2723	July -6, 1874	D. B. Stocking	100 00		100 00					
2741	June 13, 1874	M. S. Smith	35 00		35 00					
2742	June 15, 1874	C. S. Schemerhorn	600 00		600 00	4 33			100 00	July 31, 1874
2843	June 16, 1874	J. E. De Jester	25 00		25 00				35 00	June 30, 1874
2846	May 21, 1874	John E. Clark	360 69		360 69	5 01			604 33	Sept. 15, 1874
2847	June 20, 1874	A. McIntosh	150 00		150 00	85			25 00	July 16, 1874
2850	June 19, 1874	T. W. Miller	121 10		121 10				365 70	
2854		Charles A. Steele	15 00		15 00				15 00	July 20, 1874
2855		Sallie Harrison	15 00		15 00				121 10	Aug. 18, 1874
2857	Aug. 1, 1874	E. E. Cross	47 46		47 46				15 00	Note indorsed by H. O. Gray and W. J. Cooke.
2862		Ed. S. Jones	65 00		65 00				47 46	Paid October 31, 1874.
2861	July 10, 1874	J. W. Smith	65 00		65 00				65 00	Paid July 31, 1874.
2865	July 1, 1874	Emma Arthur	40 00		40 00				65 00	Paid September 2, 1874.
2866	Feb. 7, 1874	W. A. Widney	25 00		25 00	1 07			65 00	Paid October 29, 1874.
2868	July 30, 1874	W. F. Williams	50 00		50 00				65 00	Oct. 8, 1874
494	June 13, 1871	J. V. W. Vandenburg	5,000 00						40 00	Note indorsed by D. C. Patterson.
999	Apr. 6, 1872	do	600 00						40 00	Paid December 11, 1874.
1234	Sept. 21, 1872	do	4,000 00						26 07	July 31, 1874
1242	Sept. 25, 1872	do	600 00						50 00	Aug. 6, 1874
1300	Oct. 26, 1872	do	2,550 00						50 00	Aug. 31, 1874
1317	Nov. 9, 1872	do	2,500 00							Order on paymaster Treasury Department—(old order renewed.)
1370	Jan. 24, 1873	do	1,000 00							Sept. 12, 1871
1380	Dec. 10, 1872	do	2,700 00							July 5, 1872
1380	Dec. 1, 1872	do	50,216 82							Demand
1431	Apr. 26, 1873	do	1,000 00							do
1444	May 9, 1873	do	1,500 00							do
1382	Feb. 8, 1873	do	2,000 00							do
1451	May 20, 1873	do	1,200 00							do
1385	Feb. 25, 1873	do	2,500 00							do
1397	Feb. 28, 1873	do	6,492 08							do
1396	Dec. 1, 1872	do	58,025 71							do
1424	Apr. 18, 1873	do	1,300 00							do
1177	Nov. 13, 1872	do	1,000 00							do
1428	Jan. 25, 1873	do	1,500 00							do
1391	Feb. 21, 1873	do	1,200 00							do
1472	June 14, 1873	do	4,000 00							do
2049	July 3, 1873	do	1,500 00							Mar. 12, 1873
2114	July 16, 1873	do	10,483 05							Demand
2116	Aug. 15, 1873	do	7,000 00							July 23, 1873
2117	Dec. 3, 1872	do	6,464 96							Demand
2224	Sept. 13, 1873	do	10,123 48							do
1340	Apr. 18, 1873	do	3,075 00	79,875 11	139,655 99	20,432 39				do
2364									160,088 38	do
2424										do
1538										do

\$3,000, Second National Bank stock; \$69,000, District of Columbia eight per cent. certificates; \$2,760, accrued interest on eight per cent. certificates; \$27,836.40, auditor's certificates; \$27,000, auditor's certificates; \$9,193.23, paving and curb-stone tax; \$1,425.90, bills against old corporation of Washington; \$1,808.63, claim filed for auditor's certificate, lost; \$10.983, acceptance by board of public works.

AVAILABLE-FUND LOANS AT PRINCIPAL OFFICE—Continued.

No.	Date of note.	Name.	Amount of loan.	Amount paid.	Balance due.	Accrued interest.	Advertising, ins'ce, &c., charged to loans.	Total amount due.	When due.	Remarks.	
688	July 6, 1872	Newman & Middleton	\$1,000 00	\$772 21	\$227 79	\$55 45	-----	\$283 24	Aug. 5, 1872	Order on board of public works for \$10,172.11.	
724	July 24, 1872	do	500 00	-----	500 00	85 41	-----	585 41	Demand		
739	July 27, 1872	do	1,710 00	-----	1,710 00	334 40	-----	2,044 40	Aug. 26, 1872		
807	Aug. 3, 1872	do	100 00	-----	100 00	19 38	-----	119 38	Sept. 2, 1872		
1202	Aug. 31, 1872	do	1,400 00	-----	1,400 00	260 94	-----	1,660 94	Demand		
993	Sept. 28, 1872	do	500 00	-----	500 00	80 27	-----	580 27	Oct. 28, 1872		
1331	Dec. 16, 1872	do	800 00	-----	800 00	125 50	-----	925 50	Jan. 16, 1873		
1280	Oct. 12, 1872	do	400 00	-----	400 00	69 88	-----	469 88	Demand		
1082	Oct. 26, 1872	do	500 00	-----	500 00	80 27	-----	580 27	Oct. 28, 1872		
1253	Nov. 30, 1872	do	300 00	-----	300 00	48 41	-----	348 41	Demand		
1801	May 7, 1873	do	100 00	-----	100 00	11 77	-----	111 77	do		
1435	Jan. 29, 1873	do	100 00	-----	100 00	14 50	-----	114 50	do		
1946	June 13, 1873	do	800 00	-----	800 00	86 22	-----	886 22	do		
2003	June 27, 1873	do	600 00	-----	600 00	62 50	-----	662 50	do		
2088	July 12, 1873	do	500 00	154 00	346 00	34 60	-----	380 60	do		
2234	Aug. 16, 1873	do	300 00	-----	300 00	27 08	-----	327 08	do		
2247	Aug. 23, 1873	do	500 00	-----	500 00	44 16	-----	544 16	Oct. 22, 1873		
2281	Aug. 30, 1873	do	700 00	-----	700 00	58 33	-----	758 33	Sept. 30, 1873		
2343	Sept. 6, 1873	do	500 00	-----	500 00	42 36	-----	542 36	Nov. 5, 1873		
2373	Sept. 13, 1873	do	200 00	-----	200 00	16 33	-----	216 33	Demand		
1242	Nov. 2, 1872	A. Pannell	184 00	-----	184 00	31 42	-----	215 42	do		
1208	Nov. 7, 1872	do	30 00	-----	30 00	5 03	-----	35 03	do		
1330	Nov. 23, 1872	do	309 24	-----	309 24	50 49	-----	359 73	do		
1334	Nov. 28, 1872	do	116 66	-----	116 66	18 81	-----	135 47	do		
1319	Dec. 7, 1872	do	481 25	-----	481 25	76 65	-----	557 90	do		
1345	Dec. 10, 1872	do	168 00	-----	168 00	26 64	-----	194 64	do		
1347	Dec. 14, 1872	do	84 75	-----	84 75	8 96	-----	93 71	do		
1335	Dec. 14, 1872	do	297 68	-----	297 68	46 83	-----	344 51	do		
		Total	438,537 11	125,568 58	312,968 53	40,561 32	\$2 25	353,532 10			Order on General William Myers, quartermaster, U.S.A., for work on Fort Whipple, Va.

LOANS AT BEAUFORT BRANCH, S. C.

Mar. 18, 1872	County certificates	\$10,994 34	-----	\$10,994 34	-----	-----	-----	\$10,994 34	-----	Witness. Jury. Constable. Auditors. Miscellaneous. Judgment against county.
Mar. 18, 1872	do	1,997 70	-----	1,997 70	-----	-----	-----	1,997 70	-----	
Mar. 18, 1872	do	773 35	-----	773 35	-----	-----	-----	773 35	-----	
Mar. 18, 1872	do	212 45	-----	212 45	-----	-----	-----	212 45	-----	
Mar. 18, 1872	do	830 00	-----	830 00	-----	-----	-----	830 00	-----	
Mar. 18, 1872	do	1,383 18	-----	1,383 18	-----	-----	-----	1,383 18	-----	
Mar. 18, 1872	do	7,000 00	-----	7,000 00	-----	-----	-----	7,000 00	-----	

Mar. 18, 1872	School certificates	6,823 46		6,823 46		6,823 46	Teachers' pay.
July 1, 1872	D. C. Wilson & Co	3,000 00	\$1,000 00	2,060 00	\$7 33	2,007 33	Bond and mortgage on Port Royal saw-mill.
July 1, 1872	State warrant	133 50		133 50		133 50	
Mar. 1, 1872	Alden & Waters	8,126 06		8,126 06	2,305 09	10,431 15	Note and conditional acceptance.
Nov. 1, 1872	Wm. H. Alden, jr	6,737 75		6,737 75	1,372 17	8,109 92	Do.
Nov. 1, 1872	Bennett & Co.	10,000 00		10,000 00	1,874 26	11,874 26	\$2,000 bonds and 204 shares Pacific Railroad.
Aug. 6, 1872	do	350 00		350 00	81 07	431 07	Note indorsed by F. Tolbird.
Oct. 1, 1872	James G. Thompson	2,924 60		2,904 60	775 70	3,680 30	{ \$13,000 in claims against State of
Oct. 20, 1872	do	3,532 10		3,532 10	913 91	4,446 01	{ South Carolina.
Feb. 1, 1871	W. L. Bristane	612 00		612 00	380 58	992 58	Bond and mortgage on lot in Beaufort.
Mar. 11, 1871	J. F. Lukens	1,188 39		1,188 39		1,188 39	Plantation of 489 acres, property now owned by this company.
	do	70 39		70 39		70 39	Taxes.
	do	30 50		30 50		30 50	Sheriff's cost.
June 1, 1873	C. G. Kendall	2,200 00		2,200 00	294 06	2,494 06	No collateral.
Jan. 1, 1872	J. W. Collins	1,200 00		1,200 00		1,200 00	Bond and mortgage on house and lot in Beaufort.
Sept. 21, 1872	do	1,500 00		1,500 00	481 24	1,981 24	Do.
July 17, 1871	Thomas Hamilton	225 00		225 00	47 00	272 00	Do.
May 10, 1871	James A. McCrae	3,540 00	540 00	3,000 00	700 00	3,700 00	Bond and mortgage on 450 acres of land.
Dec. 11, 1872	M. M. Kingman & Co.	14,000 00		14,000 00	2,660 00	16,660 00	Bond and mortgage on hotel in Beaufort.
Dec. 11, 1872	do	6,000 00		6,000 00	1,140 00	7,140 00	Chattel mortgage on hotel effects.
Dec. 24, 1872	R. G. Holmes	14,200 00		14,200 00	2,719 15	16,919 15	Bond and mortgage on 8,000 acres of land, more or less, and steam saw-mill.
Mar. 27, 1873	M. Pallitzer	10,000 00	2,000 00	8,000 00		8,000 00	Bond and mortgage on house and lot, wharf property, and steam cotton-mill.
Mar. 21, 1873	G. F. Lincoln	2,200 00	1,000 00	1,000 00		1,000 00	Bond and mortgage on plantation of 500 acres.
May 2, 1873	John Rich	2,000 00		2,200 00	314 58	2,514 58	Bond and mortgage on house and lot in Beaufort.
May 11, 1871	Toby Watson	90 00		90 00	37 80	127 80	Do.
Feb. 10, 1871	Sarah J. Barton	75 00		75 00	17 93	92 73	Do.
July 12, 1873	Franklin Tolbird	463 59		463 59	55 60	519 19	\$1,000 county certificates.
Nov. 29, 1873	M. M. Kingman	712 22		712 22	43 90	756 12	First mortgage, note of R. Saxton.
Feb. 4, 1873	do	680 00		680 00		680 00	Do.
Mar. 19, 1873	do	247 50		247 50		247 50	Taxes.
June 1, 1873	M. Pallitzer	300 00		300 00		300 00	Note given in payment of interest.
Mar. 29, 1873	M. M. Kingman	1,421 64		1,421 64	127 70	1,549 34	No security.
Mar. 29, 1873	do	109 30		109 30		109 30	Taxes.
		127,864 02	4,540 00	123,324 02	16,349 07	139,673 09	

LOANS AT JACKSONVILLE, FLA.

No.	Date of note.	Name.	Amount of loan.	Amount paid.	Balance due.	Accrued interest.	Advertising, ins'ce, &c., charged to loans.	Total amount due.	When due.	Remarks.
	Apr. 10, 1871	O. B. Hart.....	\$5,400 00							
	Mar. 4, 1874	W. Kendrick.....	4,800 00					\$5,400 00		20 city lots, unimproved.
	Jan. 28, 1871	E. H. Reed.....	1,042 18					4,800 00		House and lot.
	July 9, 1872	C. L. Mather.....	560 00					1,042 18		1 city lot.
	Sept. 7, 1872	Ann Coleman.....	30 00					560 00		6 lots, unimproved.
	Feb. 1, 1872	S. B. Little.....	2,000 00					30 00		House and lot.
		F. A. Dockray.....	6,514 88					2,000 00		40 acres of land, with house, 1½ miles from city.
		M. S. Littlefield.....	6,415 24					6,514 88		\$10,000 Memphis and El Paso Railroad bonds.
	Nov. 18, 1871	Blakeley & Gibbs.....	5,007 80					6,415 24		\$4,000 chattel-mortgage, &c.
								5,007 80		\$16,000 railroad-bonds, good for 1 acre per dollar.
	Aug. 1, 1872	E. M. Cheney.....	2,000 00					2,000 00		Certificate of 41,166 railroad-shares, and county scrip, \$400.
	June 26, 1873	do.....	290 00					290 00		Secured by above.
		J. J. Holland.....	2,185 00					2,185 00		Chattel-mortgage on stock, jewelry, \$8,000.
	June 1, 1873	J. J. Rohr.....	6,153 00					6,153 00		Indorsed note.
	July 18, 1873	F. E. Little.....	7,653 54					7,653 54		No security.
	Sept. —, 1873	L. Warrock.....	4,830 87					4,830 87		Chattel-mortgage on bill of sale, grocery stock.
		C. L. Mather & Co.....	7,933 70					7,933 70		Chattel-mortgage on stock books and stationery.
		W. L. Coan.....	1,049 90					1,049 90		Overdraft while employed as cashier.
	Oct. 31, 1873	J. W. Swaine.....	300 00					300 00		Do.
	Mar. 1, 1874	M. F. Swaine.....	216 01					216 01		Indorsed note.
	June 16, 1874	J. J. Comfort.....	182 34					182 34		Overdraft.
		County scrip.....	924 76					924 76		Amount at par, \$1,267; market value, 75 per cent.
		Allen & Farrar.....	21,343 46					21,343 46		Judgment rendered by court, \$23,941.86.
		C. L. Mather, receiver.....	34,002 79					34,002 79		Manufacturing; lumber, 13 cargoes.
		Accrued interest.....	2,483 44					2,483 44		Items carried to credit of exchange-account.
			123,318 91					123,318 91		

LOANS AT MEMPHIS, TENN.

Oct. 8, 1872	E. R. Knight.....	\$10,000 00		\$10,000 00							
Jan. 22, 1873	.....do.....	1,000 30		1,000 00							Trust-deed on property at Forest City, Ark.
Mar. 3, 1873	.....do.....	10,000 00		10,000 00							Notes secured; trust-deed left as collateral.
Mar. 20, 1873	.....do.....	4,000 00		4,000 00							Trust-deeds, \$6,000 and \$3,500, and notes as collateral, \$3,000.
Feb. 2, 1874	.....do.....	13,000 00	\$870 30	12,129 70	\$5,299 22						Trust-deeds on real estate in Crittenden County, Arkansas.
Feb. 19, 1873	W. L. Marsh.....	3,500 00		3,500 00	488 04					\$42,428 92	Staves shipped to Europe by Star-tavant.
Apr. 1, 1873	.....do.....	6,500 00		6,500 00							Trust-deed on real estate in Crit-tenden County, Arkansas, and \$1,400 in bank.
Apr. 1, 1874	.....do.....	632 82		632 82	808 33					7,308 33	Notes secured; real estate,
Feb. 1, 1873	J. H. Willett.....	2,728 47	871 87	1,856 60	61 88					1,075 02	Acceptance good.
Dec. 22, 1873	C. A. Edwards.....	500 00		500 00	26 34					1,918 48	Notes left as collateral.
Feb. 24, 1874	Frank Tally.....	300 00		300 00	10 58					526 34	Trust-deed.
Mar. —, 1873	James L. Caldwell.....	2,000 00		2,000 00	523 33					310 58	Chattel-mortgage.
June 3, 1873	Peter Kelly.....	180 00		180 00	20 00					2,583 33	Trust-deed.
Jan. 1, 1874	.....do.....	193 50		193 50	10 20					200 00	Trust-deed on property near Mem-phis.
Jan. 1, 1874	Joseph Petty.....	215 46	50 00	165 46	9 21					203 70	Do.
Jan. 1, 1874	Sarah Nolan.....	102 21		102 21	5 22					174 67	Do.
Jan. 1, 1874	Sim Chapman.....	90 26		59 26	3 12					107 49	Do.
Jan. 1, 1874	Richard Williams.....	117 00	31 00	86 00	5 95					62 38	Do.
Jan. 1, 1874	Richard Epps.....	43 00	25 00	18 00	2 27					97 93	Do.
Jan. 1, 1874	Robert Green.....	360 00		360 00	19 00					45 27	Do.
Jan. 1, 1874	Simon Turner.....	200 00		200 00	10 55					379 00	Do.
Jan. 1, 1874	Robert Fields.....	210 00		210 00	11 08					210 55	Do.
June 3, 1873	Wm. and Lucy Overton.....	70 00		70 00	7 70					221 08	Do.
Jan. 1, 1874	.....do.....	140 21	55 00	85 21	6 29					77 70	Do.
Sept. 28, 1873	A. J. Kellar.....	250 00	199 00	51 00						91 50	Do.
Apr. 1, 1874	E. R. Knight.....	200 00		200 00	5 27					51 00	Do.
	George F. Barrows.....	8 86		8 86						205 27	Bill for advertising.
										8 86	Trust-deed.
		56,541 79	2,102 17	54,439 62	7,335 84					61,875 46	Balance due on loan; not secured.

LOANS AT VICKSBURG, MISS., AND MONTGOMERY, ALA.

Apr. 15, 1874	Eugene Platt.....	\$937 00		\$937 00	\$22 35			\$959 35	8 months.....
Mar. 3, 1874	.....do.....	197 00		197 00	7 00			204 35	30 days.....
May 1, 1874	.....do.....	2 00		2 00				2 00	
Mar. 2, 1874	B. McNamara.....	25 00		25 00				25 00	30 days.....
Feb. 27, 1874	John D. Beard.....	130 00		130 00	4 84			134 84	60 days.....
Feb. 27, 1874	.....do.....	130 00		130 00	4 84			134 84	30 days.....

LOANS AT VICKSBURGH, MISS., AND MONTGOMERY, ALA.—Continued.

No.	Date of note.	Name.	Amount of loan.	Amount paid.	Balance due.	Accrued interest.	Advertising, ins'ce, &c., charged to loans.	Total amount due.	When due.	Remarks.
	Feb. 14, 1874	William Finnie.....	\$100 00		\$100 00	\$4 08		\$104 08	30 days.....	
	Jan. 1, 1874	J. W. Cardozo.....	175 39		175 39			175 39	90 days.....	
	Apr. 13, 1874	J. Reinhardt.....	200 00		200 00			200 00	4 months.....	
	Apr. 15, 1874	do.....	200 00		200 00			200 00	5 months.....	
	Apr. 15, 1874	do.....	200 00		200 00			200 00	6 months.....	
	Apr. 25, 1874	do.....	1,200 00		1,200 00	25 33		1,225 33	1 year.....	
	Apr. 25, 1874	do.....	1,200 00		1,200 00	25 33		1,225 33	2 years.....	
	Feb. 14, 1874	A. B. Reading.....	714 89		714 89	29 15		744 04	40 days.....	
	Jan. 1, 1874	G. M. Barber.....	1,000 00		1,000 00	53 05		1,053 05	11 months.....	
	Jan. 1, 1874	do.....	1,000 00		1,000 00	53 05		1,053 05	1 year.....	
	Dec. 2, 1873	Virginia Williams.....	60 00		60 00			62 92		Insurance policy.
	Mar. 29, 1873	A. S. Butcher.....	550 00	\$245 00	305 00	2 92		305 00	30 days.....	
	Sept. 1, 1873	Milton Coates.....	200 00		200 00	17 27		217 27	45 days.....	
	Oct. 18, 1873	do.....	3 50		3 50			3 50		Protest-fees.
	Mar. 7, 1874	J. L. Lake, jr.....	77 40		77 40			77 40		
	Apr. 16, 1874	do.....	4 85		4 85			4 85		
	Apr. 9, 1874	do.....	129 13		129 13			129 13		
	July 15, 1873	J. M. Broadwater.....	250 00		250 00	24 72		274 72	60 days.....	Trust-deed.
	July 15, 1873	do.....	250 00		250 00	24 72		274 72	3 months.....	Do.
	July 1, 1874	do.....	34 00		34 00	10		34 10	1 month.....	Do.
	July 4, 1874	do.....	155 00		155 00	30		155 00	3 months.....	Depositor's check.
	Jan. 25, 1873	J. W. Cardozo and V. Williams.....	1,000 00		1,000 00	36 89		1,036 89	3 years.....	Trust-deed.
	Jan. 25, 1873	do.....	500 00		500 00	18 44		518 44	2 years.....	Do.
	Aug. 1, 1872	City bonds of Vicksburg.....	887 00		887 00			887 00		
	July 1, 1874	Robert Brown.....	263 20		263 20			263 20		Sight-draft.
			11,775 36	245 00	11,530 36	354 38		11,884 74		
		Edwin Beccher.....	17,607 54		17,607 54	2,063 30		19,670 84	Jan. 1876	Montgomery, Ala., secured by bond for \$60,000.
	Aug. 2, 1873	Marshall Adams.....						81 00	July —, 1873	Order on board of health for services rendered.
	Oct. 2, 1873	do.....						78 00	Sept. —, 1873	Do.
	Dec. 5, 1873	do.....						75 00	Nov. —, 1873	Do.
	Nov. 8, 1873	Essex Banks.....						81 00	Oct. —, 1873	Do.
	Nov. 29, 1873	William Bowen.....						75 00	Nov. —, 1873	Do.
	Aug. 1, 1873	do.....						78 00	July —, 1873	Do.
	Aug. 30, 1873	do.....						78 00	Aug. —, 1873	Do.
	Aug. 1, 1873	Alfred Barry.....						81 00	July —, 1873	Do.
	Nov. 29, 1873	do.....						75 00	Nov. —, 1873	Do.
	Nov. 1, 1873	Robert Cole.....						81 00	Oct. —, 1873	Do.

LOANS AT WICKSBURGH MISS., AND MONTGOMERY, ALA.—Continued.

No.	Date of note.	Name.	Amount of loan.	Amount paid.	Balance due.	Accrued interest.	Advertising, ins'ce, &c., charged to loans.	Total amount due.	When due.	Remarks.
	July 17, 1873	Annie M. Boston.....	.....	.....	.....	.....	.....	855 00	.....	Order on colored schools.
	July 24, 1873	Adolph Cluss.....	.....	.....	.....	.....	.....	2,155 00	.....	Order on co' or sd'schools, (archit'et.)
	Oct. 23, 1873	R. I. Fleming.....	.....	.....	.....	.....	.....	1,852 37	.....	Order on colored schools, (builder.)
	May 23, 1874	Carter A. Stewart.....	.....	.....	.....	.....	.....	913 96	.....	Order on colored schools.
	Jan. 9, 1874	Dora N. Brown.....	.....	.....	.....	.....	.....	66 67	.....	Order on public schools.
	Apr. 3, 1872	George D. Ramsay.....	.....	.....	.....	.....	.....	54 52	.....	Audited account.
		David Messer.....	.....	.....	.....	.....	.....	161 65	.....	Filed with auditing committee.
		do.....	.....	.....	.....	.....	.....	200 00	.....	Do.
		E. Whallen.....	.....	.....	.....	.....	.....	81 65	.....	Do.
		New National Era and Citizen.....	.....	.....	.....	.....	.....	926 45	.....	Do.
		David E. Chase.....	.....	.....	.....	.....	.....	40 00	.....	Comptroller's office.
		John T. S. Lane.....	.....	.....	.....	.....	.....	40 00	.....	Do.
								17,632 85		
2	Aug. 1, 1871	Paving and curb-stone tax.	.....	.....	\$151 96	\$28 38	.....	\$180 34	.....	Nuisance.
4	Aug. 1, 1871	do.....	.....	.....	252 79	47 22	.....	300 01	.....	Do.
5	Aug. 1, 1871	do.....	.....	.....	253 11	47 22	.....	300 39	.....	Do.
6	Aug. 1, 1871	do.....	.....	.....	133 19	24 57	.....	158 06	.....	Do.
7	Aug. 1, 1871	do.....	.....	.....	44 66	8 31	.....	52 97	.....	Do.
8	Aug. 1, 1871	do.....	.....	.....	51 81	9 67	.....	61 48	.....	Do.
9	Aug. 1, 1871	do.....	.....	.....	77 02	14 34	.....	91 40	.....	Do.
16	Oct. 31, 1871	do.....	.....	.....	50 00	8 66	.....	58 66	.....	Do.
2130	Sept. 5, 1870	do.....	.....	.....	11 57	4 54	.....	16 11	.....	Footway.
2152	Sept. 5, 1870	do.....	.....	.....	11 57	4 54	.....	16 11	.....	Do.
2159	Sept. 5, 1870	do.....	.....	.....	15 21	5 22	.....	21 19	.....	Do.
1558	Sept. 5, 1870	do.....	.....	.....	33 25	13 12	.....	46 47	.....	Do.
2097	Sept. 5, 1870	do.....	.....	.....	33 33	13 12	.....	46 45	.....	Do.
2138	Sept. 5, 1870	do.....	.....	.....	33 33	13 12	.....	46 45	.....	Do.
2160	Sept. 5, 1870	do.....	.....	.....	33 33	13 12	.....	46 45	.....	Do.
1559	Sept. 5, 1870	do.....	.....	.....	16 18	6 35	.....	22 53	.....	Do.
2098	Sept. 5, 1870	do.....	.....	.....	16 15	6 35	.....	22 50	.....	Do.
2139	Sept. 5, 1870	do.....	.....	.....	16 15	6 35	.....	22 50	.....	Do.
2161	Sept. 5, 1870	do.....	.....	.....	16 15	6 35	.....	22 50	.....	Do.
2131	Sept. 5, 1870	do.....	.....	.....	14 53	5 70	.....	20 23	.....	Do.
2153	Sept. 5, 1870	do.....	.....	.....	14 53	5 70	.....	20 23	.....	Do.
2132	Sept. 5, 1870	do.....	.....	.....	10 18	4 00	.....	14 18	.....	Do.
2154	Sept. 5, 1870	do.....	.....	.....	10 18	4 00	.....	14 18	.....	Do.
2155	Sept. 5, 1870	do.....	.....	.....	10 18	4 00	.....	14 18	.....	Do.
1582	Sept. 5, 1870	do.....	.....	.....	82 63	32 51	.....	115 14	.....	Do.

LOANS AT VICKSBURGH, MISS., AND MONTGOMERY, ALA.—Continued.

No.	Date of note.	Name.	Amount of loan.	Amount paid.	Balance due.	Accrued interest.	Advertising, ins'ce, &c., charged to loans.	Total amount due.	When due.	Remarks.
2166	Sept. 5, 1870	Paving and curb-stone tax.			\$29 30	\$11 52		\$40 82		Footway.
2189	Sept. 5, 1870	do			29 30	11 52		40 82		Do.
					2,993 58	966 89		3,960 47		
3420	Aug. 23, 1873	Tax-lien certificates			2 98	30		3 98		
3419	Aug. 23, 1873	do			11 14	1 14		12 28		
3418	Aug. 23, 1873	do			10 20	1 05		11 25		
3417	Aug. 23, 1873	do			10 20	1 05		11 25		
3416	Aug. 23, 1873	do			10 20	1 05		11 25		
3415	Aug. 23, 1873	do			10 20	1 05		11 25		
3414	Aug. 23, 1873	do			10 20	1 05		11 25		
3413	Aug. 23, 1873	do			10 20	1 05		11 25		
3412	Aug. 23, 1873	do			10 20	1 05		11 25		
3411	Aug. 23, 1873	do			10 20	1 05		11 25		
3409	Aug. 23, 1873	do			10 20	1 05		11 25		
3408	Aug. 23, 1873	do			13 26	1 42		15 28		
3405	Aug. 23, 1873	do			115 80	11 93		127 73		
3404	Aug. 23, 1873	do			41 68	4 29		45 97		
3403	Aug. 23, 1873	do			2 16	22		2 38		
3402	Aug. 23, 1873	do			1 46	15		1 61		
3401	Aug. 23, 1873	do			1 70	17		1 87		
3365	Aug. 22, 1873	do			16 52	1 08		17 60		
2586	Oct. 25, 1873	do			4 25	43		4 68		
2588	Oct. 25, 1873	do			4 25	43		4 68		
2589	Oct. 25, 1873	do			4 25	43		4 68		
2590	Oct. 25, 1873	do			3 40	35		3 75		
2592	Oct. 25, 1873	do			4 25	43		4 68		
2593	Oct. 25, 1873	do			2 55	26		2 81		
2594	Oct. 25, 1873	do			2 55	26		2 81		
2595	Oct. 25, 1873	do			2 55	26		2 81		
3421	Aug. 23, 1873	do			8 35	85		9 20		
110	July 17, 1873	do			179 88	18 54		198 42		
119	July 17, 1873	do			5 90	60		6 50		
128	July 17, 1873	do			94 47	9 73		104 20		
1406	Aug. 15, 1873	do			10 76	1 10		11 86		
1434	Aug. 15, 1873	do			4 74	48		5 22		
5096	Sept. 2, 1873	do			20 03	2 06		22 09		
5097	Sept. 2, 1873	do			3 03	31		3 34		
8575	Oct. 7, 1873	do			91 88	9 46		101 34		
4427	Sept. 8, 1873	do			267 84	27 60		295 44		
4428	Sept. 8, 1873	do			210 60	21 70		232 30		
4429	Sept. 8, 1873	do			210 60	21 70		232 30		

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4430	Sept. 8, 1873	do	210 60	21 70	232 30
4431	Sept. 8, 1873	do	210 60	21 70	232 30
4432	Sept. 8, 1873	do	210 60	21 70	232 30
4433	Sept. 8, 1873	do	210 60	21 70	232 30
4434	Sept. 8, 1873	do	210 60	21 70	232 30
4435	Sept. 8, 1873	do	210 60	21 70	232 30
4436	Sept. 8, 1873	do	210 60	21 70	232 30
4437	Sept. 8, 1873	do	210 60	21 70	232 30
4438	Sept. 8, 1873	do	210 60	21 70	232 30
4439	Sept. 8, 1873	do	264 72	27 27	291 99
4503	Sept. 8, 1873	do	104 24	10 73	114 97
3049	Aug. 20, 1873	do	552 82	58 00	620 82
			354 67	36 54	391 21
			4,390 28	452 22	4,842 50
21		Ten-year certificates	100 00	18	100 18
75		do	50 00	09	50 09
123		do	100 00	18	100 18
189		do	500 00	90	500 90
205		do	50 00	09	40 09
207		do	50 00	09	50 09
208		do	100 00	18	100 18
211		do	100 00	18	100 18
212		do	100 00	18	100 18
213		do	100 00	18	100 18
214		do	100 00	18	100 18
215		do	100 00	18	100 18
319		do	100 00	18	100 18
336		do	100 00	18	100 18
674		do	100 00	18	100 18
677		do	100 00	18	100 18
678		do	100 00	18	100 18
680		do	50 00	09	50 09
682		do	50 00	09	50 09
683		do	50 00	09	50 09
685		do	50 00	09	50 09
780		do	50 00	09	50 09
889		do	100 00	18	100 18
951		do	100 00	18	100 18
964		do	100 00	18	100 18
			2,500 00	4 50	2,504 50
8614		Chesapeake and Ohio Railroad bonds.	500 00	37 50	537 50
1871		Northern Pacific Railroad bonds.	100 00		100 00
1873		do	100 00		100 00
1874		do	100 00		100 00
1879		do	100 00		100 00
8650		do	100 00		100 00

LOANS AT VICKSBURG, MISS., AND MONTGOMERY, ALA.—Continued.

No.	Date of note.	Name.	Amount of loan.	Amount paid.	Balance due.	Accrued interest.	Advertising, ins'ce, &c., charged to loans.	Total amount due.	When due.	Remarks.
10241		Northern Pacific Rail- road bonds.			\$100 00			\$100 00		Land-warrants.
10242		do			100 00			100 00		
10244		do			100 00			100 00		
664		do			96 00			96 00		
					896 00			896 00		
3924		United States bond, N. and M., 5-20, 1864.			100 00	\$1 18		101 18		
12170		United States bond, J. and J., 5-20, 1865.			100 00	3 19		103 19		
29686		United States bond, 10-40, 1874.			100 00	1 81		101 81		
145053		United States bond, J. and J., 5-20, 1865.			100 00	3 19		103 19		
					400 00	9 37		409 37		
14295		Miscellaneous securi- ties.			50	4 16		54 16		
		Do			100 00	4 16		104 16		
		Do			100 00	7 21		107 21		
		Do			100 00	5 17		105 17		
					350 00	20 72		370 72		
		Maryland Mining and Manuf'g Co. bonds.			75,000 00			75,000 00		Secured by 150 Maryland Free- stone Mining and Manufacturing Company's bonds, \$500 each, \$75,000.
		National Metropolitan Bank, Washington.			110 18			110 18		Paid.
		Second National Bank, Washington.			274 82			274 82		Do.
		Jay Cooke & Co.			1,094 57			1,094 57		
		Charles L. Mather, re- ceiver.			4,715 52			4,715 52		

Nickel at principal office.		45 20		45 20	
Property at branches..		40,287 40		40,287 40	Chattels, furniture, safes, &c.
Collections at branches		9,627 65		9,627 65	Sundries.
Cash and cash items at branches.		49,131 41		49,131 41	
Sundry collections at principal office.		10,373 30		10,373 30	

Schedule of assets of the Freedman's Savings and Trust Company, &c.—Continued.

REAL ESTATE HELD IN FEE.

Property in—	Amount of cost.	Added for increased value since purchase.	Total amount.
Baltimore, Md.....	\$10,642 04		\$10,642 04
Beaufort, S. C.....	1,730 00	\$4,270 00	6,000 00
Charleston, S. C.....	6,985 53	3,014 47	10,000 00
Chattanooga, Tenn.....	1,000 00	200 00	1,200 00
Jacksonville, Fla.....	35,257 76	3,742 24	39,000 00
Memphis, Tenn.....	6,517 25		6,517 25
Nashville, Tenn.....	27,479 70		27,479 70
Tallahassee, Fla.....	4,578 08		4,578 08
Vicksburg, Miss.....	16,246 46	3,753 54	20,000 00
Washington, D. C., corner Fifteenth and a-half st. and Pa. avenue.	258,315 66	54,902 60	313,218 26
Washington, D. C., S street, bet. Fourteenth and Fifteenth sts., n.w.	4,451 75		4,451 75
Total.....	370,204 23	69,882 85	449,087 08

RECAPITULATION.

Real-estate loans at principal office.....	\$1,208,857 15	
Available-fund loans at principal office.....	312,968 53	
Accrued interest charged to loans.....	24,486 50	
Advertising, insurance, &c.....	9,914 02	
		\$1,556,226 20
Loans at branches.....		330,220 45
District securities.....		27,516 71
Chesapeake and Ohio Railroad bonds.....		500 00
Northern Pacific Railroad bonds.....		500 00
United States bonds.....		400 00
Miscellaneous securities.....		350 00
Maryland Mining and Manufacturing Company bonds.....		75,000 00
Accrued interest on loans and other securities.....	\$161,725 21	
Less amount charged to loans as above.....	24,486 50	
		137,238 71
National Metropolitan Bank, Washington, D. C.....		110 18
Second National Bank, Washington, D. C.....		274 82
Jay Cooke & Company.....		1,094 57
Charles L. Mather, receiver.....		4,715 22
Nickel at principal office.....		45 20
Property at branches, (furniture, safes, &c.).....		40,227 40
Collections at branches.....		9,627 65
Cash and cash items at branches.....		49,131 41
Sundries.....		10,373 30
Real estate held in fee.....		449,087 08
Total.....		2,693,095 20

EXHIBIT No. 2.

Ledger-balances of assets and liabilities of the Freedman's Savings and Trust Company as shown by the books of the company at close of business July 11, 1874, together with a statement of assets as by actual examination.

	Assets as per actual examination.	Assets as per ledger-balances.	Liabilities.
Loans, real estate and available, at principal office.....	\$1,556,226 20	\$1,556,226 20	.....
Loans at Beaufort, S. C.....	123,324 09	123,324 09	.....
Loans at Jacksonville, Fla.....	123,318 91	123,318 91	.....
Loans at Memphis, Tenn.....	54,439 62	54,439 62	.....
Loans at Vicksburgh, Miss.....	11,530 36	11,530 36	.....
Loans, E. Beecher, Montgomery, Ala.....	17,607 54	17,607 54	.....
District of Columbia bills.....	17,632 85	17,632 85	.....
District of Columbia paving and curb-stone tax.....	2,993 58	2,993 58	.....
District of Columbia tax-lien certificates.....	4,390 28	4,390 28	.....
District of Columbia ten years' certificates.....	2,500 00	2,453 00	.....
Chesapeake and Ohio Railroad bonds.....	500 00	500 00	.....
Northern Pacific Railroad bonds.....	896 00	955 19	.....
United States' bonds.....	400 00	452 00	.....
Miscellaneous securities.....	350 00	384 00	.....
Maryland Mining and Manufacturing Company's bonds.....	75,000 00	57,500 00	.....
Accrued interest on loans and other securities.....	137,238 71	137,238 71	.....
National Metropolitan Bank, Washington, D. C.....	110 18	110 18	.....
Second National Bank, Washington, D. C.....	274 82	274 82	.....
Jay Cooke & Co.....	1,094 57	1,094 57	.....
Charles L. Mather, receiver.....	4,715 52	4,715 52	.....
Nickel at principal office.....	45 20	45 20	.....
Revenue-stamps.....	.....	114 77	.....
Property at branches, furniture, safes, &c.....	40,287 40	40,287 40	.....
Collections at branches.....	9,627 65	9,627 65	.....
Cash and cash items at branches.....	49,131 41	49,131 41	.....
Sundries.....	10,373 30	10,373 30	.....
Real estate, Fifteenth-and-a-half street and Pennsylvania avenue.....	313,218 26	313,218 26	.....
Real estate, Charleston, S. C.....	10,000 00	10,000 00	.....
Real estate, Tallahassee, Fla.....	4,578 08	4,578 08	.....
Real estate, Vicksburgh, Miss.....	20,000 00	20,000 00	.....
Real estate, Jacksonville, Fla.....	39,000 00	39,000 00	.....
Real estate, Nashville, Tenn.....	27,479 70	27,479 70	.....
Real estate, Chattanooga, Tenn.....	1,200 00	1,200 00	.....
Real estate, Memphis, Tenn.....	6,517 25	6,517 25	.....
Real estate, Baltimore, Md.....	16,842 04	16,842 04	.....
Real estate, Beaufort, S. C.....	6,000 00	6,000 00	.....
Real estate, S-street property, Washington, D. C.....	4,451 75	4,451 75	.....
Due depositors.....	.....	.....	\$2,833,251 23
Branch-drafts outstanding.....	.....	.....	7,293 17
Loan from National Metropolitan Bank, Washington, D. C.....	.....	.....	22,300 00
Loan from National Hide and Leather Bank, Boston, Mass.....	.....	.....	15,000 00
Profit and loss, Washington branch.....	.....	.....	1,187 38
Deficit.....	.....	203,221 62	.....
	2,693,095 20	2,879,031 78	2,879,031 78

EXHIBIT No. 3.

Statement of receipts and expenditures of the commissioners of the Freedman's Savings and Trust Company from July 13 to November 30, 1874, both inclusive.

Dr.		Cr.	
To cash from branches.....	\$31,689 35	By special deposits	\$27,002 20
To loans	168,276 38	By property purchased under deed of trust sales to protect interest of depositors	45,872 71
To sundry collections	2,081 58	By taxes and insurance paid on property owned by the company.....	13,818 70
To United States bonds	340 00	By branch-drafts issued and paid after June 20, 1874.....	1,473 98
To District of Columbia securities and interest	4,421 69	By branch-drafts remitted as cash from branches	1,615 12
To sale of furniture, &c., at branches..	4,965 05	By January dividends, 1874, paid at branches	101 04
To rents from property owned by the company.....	7,746 34	By salaries	28,029 57
To rents from office at Savannah, Ga..	143 58	By sundry expenses.....	10,161 70
To rents from property purchased under deed of trust sales	553 74	By deposits paid in offset to loans of depositors	2,927 65
To sale of property	50 00	By compromise account.....	3,153 46
To interest on loans, &c.	41,762 47	By loan from National Hide and Leather Bank, Boston	15,879 39
To overdrafts, Washington branch.....	909 59	By loan from National Metropolitan Bank, Washington, D. C.	22,359 68
To W. F. Mattingly, assignee.....	2,300 00	By internal-revenue tax on deposits..	834 72
To Second National Bank, Washington, D. C.	110 18	By currency in United States Treasury.....	\$88,785 19
To National Metropolitan Bank, Washington, D. C.	274 82	By gold coin in United States Treasury	1,186 16
To sale of internal-revenue stamps....	902 71	By silver coin in United States Treasury.....	1,737 91
To exchange	2 73	By cash items in process of collection	1,237 86
To profit and loss	52 47	By cash in vault.....	405 62
	266,582 66		93,352 74
			266,582 66

[Inclosure A.]

Instructions calling in pass-books for verification, and copy of advertisement for this purpose, July 14, 1874.

OFFICE OF THE COMMISSIONERS OF THE
FREEDMAN'S SAVINGS AND TRUST COMPANY,
Washington, D. C., July 14, 1874.

SIR: Upon the receipt of this letter, you will please proceed to balance all the accounts on the books of your branch of this company, and to call in by advertisement, or otherwise, all the pass-books issued to depositors, that they may be verified and balanced. A copy of the form of the advertisement adopted for this purpose at this office is inclosed; so, also, is a copy of the receipt to be given to each depositor who brings his pass-book. Of the latter, a proper supply will be furnished to you.

As soon as you shall have complied with these directions, and balanced all the accounts and pass-books satisfactorily, you will please embody your labors in a carefully-prepared schedule, and forward it to this office. No interest will be allowed to depositors after January 1, 1874.

Very respectfully, &c.,

R. H. T. LEIPOLD,
Of the Commissioners.

A true copy. Attest:
A. M. SPERRY.

Advertisement.

OFFICE OF THE FREEDMAN'S SAVINGS AND TRUST COMPANY,
Washington, D. C., July 13, 1874.

Depositors in the above company are respectfully requested to bring or send their pass-books to the office of the company, 1507 Pennsylvania avenue, at the earliest practicable moment, that they may be verified and properly balanced.

By order of the commissioners.

[Inclosure B.]

Instructions directing the preparation of schedules of deposit ledger-balances, September 1, 1874.

OFFICE OF THE COMMISSIONERS OF THE
FREEDMAN'S SAVINGS AND TRUST COMPANY,
Washington, D. C., September 1, 1874.

SIR: In view of the slowness with which the books of the company come in for verification, the commissioners have decided not to wait for them to be presented before preparing the schedule of balances. You will, therefore, upon the receipt of this letter, please prepare the schedule for your branch, with as much dispatch as a due regard for care in its preparation will permit, and send it to this office. Those accounts which have been verified by the pass-books should be noted in the "column for remarks." The accounts not thus verified should be carefully reviewed and checked by the original entries upon the deposit and draft journals of the branch.

The order in which the balances are entered upon the schedule is not important, but it would be well to follow the order of the ledgers. The "running numbers" are the numbers 1, 2, 3, 4, &c., and are for our use at this office as designating numbers merely. You will perceive the difficulty we have in giving specific instructions which shall cover all the points likely to be raised, and the necessity we are under of getting a statement of liabilities at the earliest moment possible; we shall, therefore, expect from you all the assistance that you can give. Your schedule is to show the liabilities of the company at your branch, at the close of business July 11, 1874; and upon the aggregate of these liabilities at all the branches, dividends must be declared.

If accurate schedules are furnished, no difficulties will arise; if these are not accurate, there will be many complications. That the utmost accuracy possible may be attained, we will hold the schedules open for correction as long as possible after their reception here, and any errors discovered by you after that time should be promptly reported to us.

You will verify pass-books as they come in up to the latest moment before sending your schedules, this being the most important work you have on hand, and you will use all possible endeavors not involving additional expense to the bank to get the pass-books in.

Very respectfully, &c.,

R. H. T. LEIPOLD,
Of the Commissioners.

A true copy. Attest:

A. M. SPERRY, *Agent.*

[Inclosure C.]

IN THE MATTER OF THE "ROST HOME COLONY."

Copies of the order of Maj. Gen. O. O. Howard, Commissioner Bureau Refugees, Freedmen and Abandoned Lands, directing the funds to be deposited with the Freedman's Savings and Trust Company at New Orleans, La., and the receipt therefor given by the acting cashier of said company at New Orleans.

BUREAU REFUGEES, FREEDMEN AND ABANDONED LANDS,
New Orleans, December 29, 1866.

GENERAL: After all the expenses of raising and disposing of the crop made on the Destrehan Plantation (Rost Home Colony) have been paid, the balance of the proceeds of said crop will be deposited with the branch of the Freedman's Bank in the city of New Orleans, which has agreed to invest it in United States bonds, and pay full interest on the same; the balance of proceeds being subject to the order of the Commissioner of this Bureau. The interest accruing on this amount will be held subject to your order, or to the order of the assistant commissioner of your district, for the time being, to be expended in the support of the educational establishment for freedmen in your district.

O. O. HOWARD,
Major-General United States Army, Commissioner.

Bvt. Maj. Gen. J. A. MOWER,
Asst. Com. B. R., F. and A. L., State of Louisiana.

Official:

WM. H. STERLING,
Captain First United States Infantry and A. A. A. General.

I certify the above to be a true copy of the official copy now on file in this office.

C. S. SAUVINET,
Acting Cashier.

A true copy. Attest:

A. M. SPERRY, *Agent.*

Received at New Orleans, La., this the 1st day of February, A. D. 1867, of Capt. W. B. Armstrong, A. Q. M., Bureau Refugees, Freedmen and Abandoned Lands, the sum of \$15,000, the same being a portion of the proceeds of the crop made during the year ending December 31, 1866, upon the Destrehan plantation (Rost Home Colony) pursuant to the order of Maj. Gen. O. O. Howard, Commissioner of the Bureau Refugees, Freedmen and Abandoned Lands, dated New Orleans, December 29, 1866, official copy of which order is hereunto attached, and all the conditions and requirements of which order, to their full intents and purposes as therein set forth, I hereby agree to fulfill.

(\$15,000.)

C. S. SAUVINET,

Acting Cashier Freedman's Savings and Trust Company's Branch at New Orleans, La.

Triplicates.

A true copy:

C. S. SAUVINET,
Acting Cashier.

A true copy.—Attest:

A. M. SPERRY,
Agent.

[Inclosure D.]

Order appointing agents at branches at nominal salaries, October, 1874.

OFFICE OF THE COMMISSIONERS OF THE FREEDMAN'S
SAVINGS AND TRUST COMPANY,
Washington, D. C., October, 1874.

SIR: When you shall have complied with our directions of ultimo, to close your branch on the 31st instant, &c., we shall be glad to have you continue in our service for the purpose of looking after the general interests of the depositors at , and to perform such duties as may enable them, especially the more illiterate among them, to keep up their necessary communication with us.

Your duties would be principally to answer their questions, to give advice as needed, to assist in forwarding any pass-books for verification, they being duly informed that you will do so, and to attend to any minor matters we may find it necessary to refer to you. This arrangement is proposed that we may be able to allay, if possible, the unnecessary fears and anxieties of depositors, and thereby prevent them sacrificing their interests through lack of proper information.

For this service, however, we can allow you only a nominal compensation, say \$10 per month and your expenses for writing-material, postage, &c., used in connection with these duties.

If you cannot accept this position perhaps some member of your advisory committee, whom you could recommend to us, would be willing to.

Please advise us at once of your decision, and oblige, very respectfully, &c.,

R. H. T. LEIPOLD,
Of the Commissioners.

A true copy.—Attest:

A. M. SPERRY, *Agent.*

[Inclosure E.]

IN THE MATTER OF THE "SENECA STONE" COMPANY.

Agreement between Hallet Kilbourn and John O. Evans and the finance committee of the Freedman's Savings and Trust Company.

OFFICE OF THE COMMISSIONERS OF THE FREEDMAN'S
SAVINGS AND TRUST COMPANY,
Washington, D. C., December 30, 1873.

The Freedman's Savings and Trust Company has this day made a loan to John O. Evans and Hallet Kilbourn of \$50,000 upon the following-described securities as collateral to their note: \$2,400 stock American Dredging Company, Philadelphia; \$2,000 Metropolitan Insurance Company stock, Washington, D. C.; \$75,000 Maryland Freestone Manufacturing and Mining Company 6 per cent. gold bonds, Montgomery County, Maryland; \$7,500 Metropolitan Paving Company stock, Washington, D. C.; \$50,000 Washington Market-House stock, Washington, D. C. Said note is payable six months after date, with 10 per cent. interest; and in case said Evans and Kilbourn's note shall not be paid as it becomes due, then it is fully agreed that the Freedman's Savings and Trust Company shall keep the \$75,000 bonds of the Maryland Freestone Manufacturing and Mining Company as full payment of said note and interest, and surrender

to said Evans and Kilbourn the other securities above enumerated, (save and except the \$75,000 bonds of the Maryland Freestone Manufacturing and Mining Company,) together with their note.

D. L. EATON,
Actuary.

Approved:

L. CLEPHANE,
WM. S. HUNTINGTON,
L. R. TUTTLE,
Finance Committee.

A true copy of the agreement and indorsements.

GEO. W. STICKNEY.

Received, Washington, D. C., November 15, 1873, of the actuary of the Freedman's Savings and Trust Company the within-mentioned securities, with the exception of the \$75,000 bonds of the Maryland Freestone Manufacturing and Mining Company, with the understanding that our note for \$50,000 is to be returned to us on or before the 18th instant.

HALLET KILBOURN.
JOHN O. EVANS.

Received note as agreed above.

JOHN O. EVANS.

[Inclosure F.]

AS TO THE MATTER OF THE "SENECA STONE COMPANY."

Statement of the Actuary of the Freedman's Savings and Trust Company in regard to the transactions had with the Maryland Freestone Mining and Manufacturing Company, and with Messrs. Kilbourn & Evans.

WASHINGTON, D. C., November 6, 1873.

J. M. LANGSTON, Esq.,
Chairman Special Committee:

At your request I would make the following statement as to transactions had by this company with the Maryland Mining and Manufacturing Company, and with Messrs. Kilbourn and Evans.

1st. As shown by the books of the company May 18, 1870, \$4,000 was loaned to said Maryland Freestone and Mining Company, secured by \$10,000 of their second-mortgage bonds.

2d. July 25, 1870, the Freedman's Savings and Trust Company bought of said Maryland Freestone and Mining Company \$20,000 of their first-mortgage bonds at 90, with the verbal understanding that the company would take said bonds back from the bank at par after two years.

3d. July 17, 1871, a further loan was made of the Freedman's Savings and Trust Company by said Mining Company of \$27,000, secured by \$49,000 second-mortgage bonds of the same as collateral. This statement shows that up to January 2, 1872, the bank held second-mortgage bonds of the Maryland Mining and Manufacturing Company \$59,000, and \$20,000 of the first mortgage.

4th. On January 2, 1872, as shown by the books, the transactions as between the bank and said company were settled, said company at that date being in debt to the Freedman's Savings and Trust Company for cash loaned:

1st. Loan of May 18, 1870.....	\$4,000 00
2d. Loan of July 25, 1870, being amount paid for 20 first-mortgage bonds..	18,000 00
3d. Loan of July 17, 1871.....	27,000 00
4th. Interest due on above loans December 30, 1871.....	2,785 73
Total due Freedman's Savings and Trust Company.....	51,785 73

At this date, according to the books of this company, a transaction covering this whole matter was had with Messrs. Kilbourn & Evans, whereby their note was given for \$50,000, payable six months after date and secured as follows, viz: 24 shares American Dredging Company, Philadelphia, Pa., \$2,400; 75 shares Metropolitan Paving Company stock, 100, par value, \$7,500; 1,000 shares Market-House stock, 50, par value, \$50,000; 40 shares National Metropolitan Life Insurance Company, \$2,000; 150 bonds Maryland Mining and Manufacturing Company, \$500 each, \$75,000; and payment by

the Maryland Freestone Mining and Manufacturing Company of \$1,785.73 on account of interest. This payment was made by check on the First National Bank, signed by C. W. Hayden, Treasurer.

Very respectfully,

G. W. STICKNEY,
Actuary.

A true copy. Attest:
A. M. SPERRY, *Agent*.

IN THE MATTER OF THE SENECA STONE COMPANY.

Statement of Messrs. Kilbourn and Erans.

WASHINGTON, D. C., November 6, 1873.

DEAR SIR: During the latter part of the month of December, 1871, Mr. D. L. Eaton, actuary of the Freedman's Savings and Trust Company, called upon us and stated that the Freedman's Bank had made a loan to the Seneca Stone Company upon the bonds of said stone company as security. That the newspapers had been pitching into the Seneca company, making its affairs appear in bad odor, and also stating that the Freedman's Bank had made a large loan to the stone company, secured on the company bonds. The actuary further stated that the bank's credit was being injured by these reports, and therefore the actuary requested us, as an accommodation to the bank, to put in our note and some collaterals, so the loan would not appear in the name of the Seneca company.

Being willing to do anything we could consistently to aid the bank's credit, we complied with the actuary's request upon the condition that we should be held entirely harmless in the matter, and when the paper of agreement to that effect was executed (a copy of which you have) we signed the note and placed in his possession our securities as enumerated therein. The \$75,000 of bonds of the Seneca Stone Company therein mentioned, the actuary informed us were in the possession of the bank. We never saw them and have no interest in them; not one cent of consideration either directly or indirectly passed to us.

Very respectfully, yours,

JOHN O. EVANS.
HALLET KILBOURN.

Hon. J. M. LANGSTON,
Of Trustees Freedman's Savings and Trust Company.

A true copy of the original letter now on the files of the Freedman's Savings and Trust Company.

A. M. SPERRY,
Agent.

DECEMBER 11, 1874.

[Inclosure G

AS TO THE MATTER OF THE SENECA STONE COMPANY.

Copy of commissioners' letter to Joseph T. Brown, the surviving trustee of the Maryland Freestone Mining and Manufacturing Company, requiring him to close the mortgage securing the bonds held by the Freedman's Savings and Trust Company.

WASHINGTON, D. C., October 12, 1874.

SIR: The commissioners of the Freedman's Savings and Trust Company, bona-fide owners and holders of more than \$50,000 of the bonds of the Maryland Freestone Mining and Manufacturing Company, of Montgomery County, in the State of Maryland, secured by deed of trust of January 1, 1870, in which you are surviving trustee, hereby require you to proceed to close the said trust or mortgage; the said company having failed to pay the coupons on the said bonds issued under the deed to you since July, 1870.

JNO. A. J. CRESWELL,
ROBT. PURVIS,
R. H. T. LEIPOLD,

Commissioners Freedman's Savings and Trust Company.

JOSEPH T. BROWN, Esq.,
Surviving Trustee First National Bank, New York City.

A true copy. Attest:

R. H. T. LEIPOLD,
Of the Commissioners.

FIRST NATIONAL BANK,
New York, October 21, 1874.

DEAR SIR: I am in due receipt of your notice of the 12th instant, requiring me, as surviving trustee under the second mortgage of the Maryland Freestone Mining and Manufacturing Company, to institute proceedings for the foreclosure of the same.

This reached me on the 16th instant, and I have delayed reply in order to have an opportunity to confer with counsel, and, under his advice, I have now to inform you that proceedings will be duly inaugurated for the foreclosure of said mortgage.

I am, gentlemen, very respectfully,

JOS. T. BROWN.

HON. J. A. J. CRESWELL and others,
Commissioners Freedman's Savings and Trust Company, Washington, D. C.

A true copy:
A. M. SPERRY,
Agent.

LETTER FROM THE SECRETARY OF THE TREASURY, RELATIVE TO THE FREEDMAN'S SAVINGS AND TRUST COMPANY OF THIS CITY AND ITS BRANCHES AT NEW YORK, BALTIMORE, AND OTHER PLACES.

TREASURY DEPARTMENT,
Washington, D. C., April 23, 1874.

SIR: In reply to the resolution of the House of Representatives, dated the 18th instant, I have the honor to transmit herewith copies of the reports of examiners of the Freedman's Savings and Trust Company of this city, and its branches at New York, Baltimore, Norfolk, Richmond, Louisville, Lexington, Little Rock, Memphis, Saint Louis, Wilmington, N. C., Beaufort, Jacksonville, Charleston, Savannah, Augusta, Atlanta, and Macon, now on file in the office of the Comptroller of the Currency. I also transmit a copy of the constitution and by-laws of this institution.

Very respectfully,

WM. A. RICHARDSON,
Secretary.

HON. JAMES G. BLAINE,
Speaker of the House of Representatives.

Report of the Washington branch of the Freedman's Savings and Trust Company, by Charles A. Meigs, bank-examiner, February 14, 1874.

WASHINGTON, D. C., March 10, 1874.

SIR: In accordance with your instructions, I have just completed an examination of the affairs of the Freedman's Savings and Trust Company, Washington City, and respectfully report as follows:

The figures are as of January 24, 1874. Referring to my report upon this institution of February 5, 1873, I would remark that I find no material change in the general character of the loans and investments, as the financial disturbances of the past year have resulted in a reduction of the deposits and other liabilities of more than \$1,100,000, and, as a natural consequence, the work of the year has been mainly in the direction of liquidating liabilities, and but few new loans have been made.

The panic which has just passed over the land has had much to do with this large reduction of deposits, and has occasioned sacrifices and losses in the effort to sustain the institution under such an extraordinary drain upon its resources. At a late day of the recent panic they availed themselves of the usual custom of savings-banks—to demand sixty days' notice previous to payment of any considerable sum; and all such notices have been either paid in full, or the notice withdrawn.

The liabilities of the institution, as shown by the records, are as follows :

Amount due depositors	\$3, 298, 569 21
For checks outstanding.....	31, 026 94
Cash borrowed upon collateral.....	9, 300 00
Total liabilities	3, 338, 896 15

The resources are :

Cash loans and investments, as per schedules herewith.....	3, 227 510 00
Less bad and doubtful debts	106, 500 00
Net resources.....	3, 121, 010 00

Showing a deficiency of \$217,886.15, or, in other words, the depositors are secured to the extent of about 93 cents on the dollar.

The causes which have led to this deficiency appear to be as follows :

1st. The large expenses attendant upon the erection and maintenance of branches, which have been established upon the basis of a business beyond what has resulted in the way of deposits received at said branches.

2d. Losses arising from the authority originally given to the cashiers of branches to make loans and to enter into mercantile transactions foreign to the business of a legitimate savings-bank. This authority was withdrawn some two years since, and no loans are now made except under the sanction of the trustees of the home office.

3d. The effort to follow the example of other savings-banks, who were not liable to such heavy expenses, in allowing 6 per cent. interest on deposits, has induced the managers, in the hope of realizing large rates of interest, to make loans looking more to profit than to safety of the principal sum.

I consider this practice of allowing high rates of interest upon savings-deposits as wholly and entirely wrong, as attention is thereby diverted from the safety of the deposit, which should be the governing motive in handling the savings of the poor.

4th. Sacrifices made to raise money during the late panic, and shrinkage in investments.

There is a discrepancy in the amount due depositors, as between the deposit-ledgers and the general ledger, of about \$40,000, but from a careful examination of these ledgers I am inclined to the opinion that this is mainly the result of carelessness in carrying accounts forward, and in opening duplicate accounts; and, as the general-ledger amount is made up from the aggregate amount of the daily receipts and disbursements, I incline to the opinion that the general ledger is the most likely to be correct.

I find it to be the opinion of the officers that there is an amount of deposits which are not likely ever to be claimed of from \$100,000 to \$200,000, and measures are being taken to get a clear idea of what amount is so situated, as this is a very material question in getting at the liabilities of the institution.

I would respectfully suggest that the managers be required to adhere more strictly in the future to the requirements of the act of incorporation, and particularly to sections 3 and 5, which refer to the manner of making and character of investments, which will result in greater security to the depositors.

The by-laws were so amended in June, 1873, as to read that "after January 1, 1874, such interest only shall be allowed to depositors in the future as shall be warranted by the profits of the institution," and notice given to the depositors. If the depositors will exercise reasonable forbearance for six to twelve months, under this regulation, it will give the institution time to recuperate from the misfortunes of the past, and add largely to the safety of the depositors.

I would suggest that all of the unprofitable branches be closed up as soon as possible in order to reduce expenses, and in fact, measures are now in progress to this end.

In conclusion, I beg to repeat the recommendation contained in my last report,* and to ask the fostering care and forbearance of Congress for an institution that has done and may continue to do great good to the freedmen in inducing habits of industry and frugality in the care of their earnings.

All of which is respectfully submitted.

CHAS. A. MEIGS,
National-Bank Examiner.

Hon. JOHN J. KNOX,
Comptroller of the Currency.

* Report of the Comptroller of the Currency upon the condition of the savings-banks of the District of Columbia. (Senate Mis. Doc., No. 88, 42d Congress, 3d session.)

Amount of deposits at the various branches of the Freedman's Savings and Trust Company.

Branches.	Deposits.	Branches.	Deposits.
Alexandria, Va.....	\$21,584	Montgomery, Ala.....	\$29,743
Atlanta, Ga.....	28,404	Natchez, Miss.....	22,195
Augusta, Ga.....	96,882	Nashville, Tenn.....	78,525
Baltimore, Md.....	303,947	New Berne, N. C.....	40,621
Beaufort, S. C.....	65,592	New Orleans, La.....	240,006
Charleston, S. C.....	255,345	New York, N. Y.....	344,071
Columbus, Miss.....	18,857	Norfolk, Va.....	126,337
Columbia, Tenn.....	19,823	Philadelphia, Pa.....	84,657
Huntsville, Ala.....	35,963	Raleigh, N. C.....	26,703
Jacksonville, Fla.....	22,022	Richmond, Va.....	166,000
Lexington, Ky.....	34,193	Savannah, Ga.....	153,425
Little Rock, Ark.....	17,728	Shreveport, La.....	30,312
Louisville, Ky.....	137,094	Saint Louis, Mo.....	58,397
Lynchburgh, Va.....	19,967	Tallahassee, Fla.....	40,207
Macon, Ga.....	54,342	Vicksburgh, Miss.....	104,348
Memphis, Tenn.....	96,755	Washington, D. C.....	384,789
Mobile, Ala.....	95,144	Wilmington, N. C.....	45,223
			3,299,201

WASHINGTON, D. C., February 14, 1874.

DEAR SIR: A careful examination of the Washington branch of the Freedman's Savings and Trust Company has developed the following results:

The amount due depositors at this branch on the a. m. of January 29, 1874,		
as per the general ledger, was.....		\$384,099 00
My trial-balance of the deposit-ledgers shows the amount		
due depositors to be.....	\$450,753 97	
Less overdrafts.....	20,859 29	
		429,894 68
Excess of balances over general ledger.....		45,795 68

The above discrepancy I believe to be entirely the result of gross carelessness in the keeping of the ledgers. Many of the accounts are undoubtedly duplicated, having been transferred to other ledgers without being closed out in the original account; thus in taking off balances two or more accounts would appear to be open, and one depositor would be represented by two or three balances on the balance-sheet. There has been an entire omission to secure the correctness of debit and credit entries by checking off with the respective books when posting, and I find that deposits and drafts have been made by dealers, and the amounts not posted to their accounts in the ledgers until several months afterward, and the errors were only discovered on the presentation of pass-books. Under such a system it is impossible to prove the books, save by checking back all the entries to the opening of the branch or calling in the pass-books. Either would be a labor of months, but one or the other should be done. In some instances debits have been posted as credits, and credits as debits. With the assistance of the clerk who was deemed most competent to discover and reject duplicated accounts, I very carefully revised the balance-sheet, and was thus enabled to reduce the difference about \$7,000. There appear to be nearly six thousand accounts, running through eleven ledgers, and no ordinary memory could pick out more than a few of the duplicates. The overdrafts were mostly temporary, excepting some old ones dating back for several years. Mr. Stickney says that the actual loss on the overdrafts will not exceed \$5,000.

I would repeat, most emphatically, my suggestion of last year, that all the accounts be transferred from the old ledgers and properly indexed, which, with a proper system of checking the ledger-entries, rigidly enforced, and trial-balances taken off at least quarterly, would enable them to steer clear of such discrepancies in the future, and make a less discreditable showing. I cannot find any improvement as far as the branch book-keeping is concerned, the result showing a difference in balances twice that of one year ago.

I append a statement of the condition of the branch on the a. m. of January 29. The

Item "principal office" stands to the credit of the branch on the books of that office. Also a statement of the cash on hand, same date, which appears to be over \$27.55.

Very respectfully, yours,

A. M. SCRIBA,
Assistant Bank-Examiner.

CHAS. A. MEIGS, Esq.,
National-Bank Examiner, Washington, D. C.

Statement.

Resources :	
Principal office*	\$361,066 58
Cash	23,032 42
Total	384,099 00
Liabilities :	
To depositors	384,099 00

Statement of cash on hand.

Legal-tender and national-bank notes	\$13,217 00
Gold certificates	300 00
Gold coin	107 00
Silver coin	41 95
Nickels	12 84
Fractional currency	76 80
Checks on other banks	6,540 09
Cash items consisting of temporary loans, checks against salaries, and items to be charged to expense account	2,764 29
All good, Mr. Stokney says, except note of P. M. Brown, date July 1, 1873, for \$300, and two small loans \$10 each, \$20—\$320.	
	<hr/> 23,059 97
Cash over in comparison with general ledger	27 55
Total	23,032 42

Report upon the branch at New York City, April 4, 1874. Charles A. Meigs, examiner.

NEW YORK, April 4, 1874.

SIR: In accordance with your instructions, I have this day examined the affairs of the New York branch of the Freedman's Savings and Trust Company, and respectfully report as follows:

RESOURCES.

Cash on deposit in the American Exchange National Bank, New York	\$12,084 05
Legal-tender and national-bank bills and fractional currency in tills	4,646 25
Gold coin and notes in tills	1,048 00
Silver coin in tills	296 70
Total cash	18,075 00
Checks on country banks and short-sight drafts received from other branches, deposited in American Exchange National Bank for collection ...	6,764 50
Ditto, with out-of-town agents	2,674 84
Loan on bond and mortgage on improved property in Orange, N. J., valued at \$6,000 or more	3,000 00
Loan on \$500 railroad bond	275 00
\$500 first-mortgage bond Chesapeake and Ohio Railroad, at 60	300 00
Total resources	31,089 34

LIABILITIES.

Amount due depositors	\$322,316 26
Of which amount about \$50,000 is what may be called business-deposits, and balance savings-deposits.	

* There is a discrepancy here; the principal office has \$672.58 less to the credit of the branch. The explanation is, that the difference is previous short cash, not yet charged to profit and loss.

Number of open accounts on books, 3,556. About three-fourths of the depositors are colored people.

Amount deposited since 1866, \$3,559,298.02; amount drawn out since 1866, \$3,236,981.76. The force employed consists of manager, Saml. L. Harris, white, salary, \$2,500; assistant, white, salary, \$1,200; cashier or teller, colored, salary, \$1,200; book-keeper, white, salary, \$1,200; messenger, colored, salary, \$720; assistant clerk, colored, salary, \$156; total expenses for 1873, \$12,721.

The bank is located at No. 185 Bleeker street, near Sixth avenue, at an annual rent of \$2,000, and is plainly and neatly fitted up, and everything appears to be economically arranged.

This branch serves the purposes of a clearing-house for all the southern branches, as they constantly receive checks and drafts on New York on deposit, which all go to this branch, creating the necessity for more clerks than would otherwise be required to receive and pay deposits only.

The business is confined to the receipt and disbursement of deposits, and the collection of remittances on the North above alluded to, and the books and accounts are well and neatly kept, the material portions by whites.

The manager, Mr. Saml. L. Harris, has been in the employ of the bank from its commencement, 1864, and bears the character of a very faithful, intelligent officer.

The habit of this branch, as well as all the others, has been to remit all surplus deposits, beyond a working cash balance, to the parent bank, Washington, and the loans on hand were authorized there.

A steady diminution of their deposits has been going on for some time past in this, as well as at many other of the branches, and manager Harris manifests considerable anxiety as to the working of things at the parent office and in Congress, as all the late agitation relative to the institution has been damaging to the business and credit of all the branches.

All of which is respectfully submitted.

CHAS. A. MEIGS,
National-Bank Examiner.

Hon. JOHN JAY KNOX,
Comptroller of the Currency.

Report on the Baltimore branch of the Freedman's Savings and Trust Company, February 18, 1874. Charles A. Meigs, national-bank examiner.

WASHINGTON CITY, February 18, 1874.

SIR: In accordance with your instructions, I have made an examination of the affairs of the Baltimore, Md., branch of the Freedman's Savings and Trust Company, and have respectfully to report as follows:

The business of this branch appears to be confined entirely to the receipt of deposits, the payment of drafts against the same, and the remittance to the parent institution at Washington of all sums deposited over and above a working balance of cash of \$5,000 to \$10,000.

The total amount due depositors this day appears to be \$303,716.27. Total cash on hand, \$4,488.22; amount loaned on good security, \$1,423.61. The total number of open accounts is 3,500, and the great majority of the depositors are colored people.

The force employed consists of a cashier, (a white man,) 1 assistant cashier and 1 book-keeper, (both colored men;) and compensations are—cashier, \$1,800; assistant, \$900; book-keeper, \$900—say \$3,600 per annum, and other current expenses about \$1,100, or about \$4,700 per annum in all.

The books and accounts are well and clearly kept, and the last trial-balance of liabilities showing a discrepancy of \$14 only.

The banking-house owned by the bank consists of a plain three-story brick building, No. 80 West Baltimore street, right in the heart of the banking and commercial quarter of the city, and I should think worth considerably more than the cost, \$16,600, at which it appears on the books of the bank.

The deposits are mainly of a savings character, and the receipts and disbursements vary from \$500 to \$2,000 per day each way.

The cashier, Mr. W. L. Vanderlip, appears to be an active, energetic business man, and the general appearance of things about him partakes of these characteristics.

From what I observe, I should think the affairs of this branch were well and judiciously administered.

All of which is respectfully submitted.

CHAS. A. MEIGS,
National-Bank Examiner.

Hon. JOHN JAY KNOX,
Comptroller of the Currency.

Report upon the Richmond, Va., branch of the Freedman's Savings and Trust Company, February 21, 1874. Chas. A. Meigs, national-bank examiner.

RICHMOND, VA., February 21, 1874.

SIR: In accordance with your instructions, I have made an examination of the affairs of the "Richmond branch" of the Freedman's Savings and Trust Company, and respectfully report as follows:

The business of this branch is confined to the receipt of deposits, payments on the same, and the remittance to the parent bank of all moneys on hand over and above a moderate working-balance of cash to meet the daily demands of depositors.

Amount on deposit at this date, \$168,331; amount of cash on hand, \$800.17. This last item is much smaller than usual, and arises from the withdrawal of some considerable sums within the last few days, and the unwillingness of the cashier to draw upon the parent bank until compelled to do so.

Number of open accounts of depositors is 3,850; amount of overdrafts is \$51.15, mostly considered good; amount of interest credited to depositors from the beginning up to December 31, 1873, \$26,561.

The books and accounts are very well kept, and the force employed consists of cashier, white man, salary \$1,200; clerk, colored man, salary \$500. Rent of banking-house, \$500. This last consists of the first floor of a neat brick building, quite near the business center of the city, plainly and economically furnished to meet the requirements of the business.

The great majority of the depositors are colored people, and the average amount due each depositor is less than \$45.

The amount of business varies from \$100 to \$500 per day, made up of very small sums.

The business of this branch appears to be well and faithfully managed, and is of a legitimate savings-bank character, so far as I could learn.

They have what is called an advisory board of colored men of the better classes, to whom all questions of interest are submitted, and these men evidently take a deep interest in the welfare of the institution, and promote, in every way, the habits of saving on the part of their people.

The utmost economy prevails in the expenses of this branch, and its influence upon the masses of freedmen who have to deal with it are conservative every way.

All of which is respectfully submitted.

CHAS. A. MEIGS,
National-Bank Examiner.

HON. JOHN JAY KNOX,
Comptroller of the Currency.

Report upon the Norfolk (Va.) Branch of the Freedman's Savings and Trust Company, February 24, 1874, Charles A. Meigs, examiner.

NORFOLK, VA., February 24, 1874.

SIR: In accordance with your instructions, I have examined the Norfolk Branch of the Freedman's Savings and Trust Company, and respectfully report as follows:

The only business transacted at this branch consists of receiving deposits and making payments upon the same, and remitting to the parent bank all moneys on hand over and above a cash balance of \$5,000 to \$8,000 retained to meet drafts.

The cashier's assistant has been sick for some time, and the books are only written up to February 1, 1874. Amount due depositors, \$128,631.08; amount of cash on hand, \$7,738.97; number of open accounts, 2,577; total amount deposited in this branch since its formation in April, 1865, \$1,325,920; total amount of interest paid to depositors in the same period, \$27,788. The cashier's salary is \$1,650; 1 clerk, at \$420; 1 watchman, at \$240, and the rent of the bank building, \$500—say, \$2,810 per annum in all—constitute the force and expenses of the bank. Total expenses since 1865, \$15,678.

The books and accounts are all very well and clearly kept, and the whole thing looks business-like and in excellent order.

The cashier, Mr. H. C. Percy, white, from New England, seems to be eminently well fitted for his position, and in his intercourse with the freedmen evidently exercises an influence over them every way greatly to their advantage, and he is backed up by a "board of advisers," colored, twenty-six in number, consisting of the most respectable colored men of the community, who are evidently very proud of the position they occupy. I should say that this is in every way a well-managed and successful branch.

CHAS. A. MEIGS,
National-Bank Examiner.

HON. JOHN JAY KNOX,
Comptroller of the Currency.

Examiner's report of the condition of the Freedman's Savings and Trust Company Branch located at Saint Louis, in the county of Saint Louis, State of Missouri, at 9 o'clock a. m. March 13, 1874.

_____, President.

W. N. BRENT, Cashier.

RESOURCES.	LIABILITIES.
1. Notes and bills discounted	1. Capital stock paid in
2. Overdrafts	2. Surplus fund
3. United States bonds to secure circulation	3. Discount
4. United States bonds to secure deposits	4. Exchange
5. United States bonds and securities on hand	5. Interest
6. Other stocks, bonds, and mortgages	6. Premiums
7. Due from approved associations in New York, viz:	7. Profit and loss
8. Due from other national banks	8. Circulation received from Comptroller
9. Due from other banks and bankers	Amount on hand
10. Banking-house	Amount returned for burning
11. Other real estate	Amount outstanding
12. Furniture and fixtures	9. State-bank circulation outstanding
13. Expense account	10. Dividends unpaid
14. Premiums	11. Individual deposits:
15. Cash items	Subject to check
16. Exchanges for clearing-house	Demand certificates
17. Stamps	Time certificates
18. Bills of other national banks	12. Certified checks
19. Bills of State banks	13. Cashier's checks outstanding
20. Fractional currency	14. United States deposits
21. Specie, viz:	15. Deposits of United States disbursing officers
Coin	16. Due to national banks
Gold treasury notes	17. Due to other banks and bankers
Gold checks on other banks	18. Notes and bills rediscounted
22. Legal-tender notes	19. Bills payable
23. Clearing-house certificates	Sundry resources
24. Three-per-cent. certificates	Cash over
Loans to principal office	
Cash short	
Total	Total

Records:
 Other books: Up and well kept.
 President:
 Cashier: Competent.
 Directors:
 Stockholders:
 Office: Brick.
 Safe: Hall's.

Dividends and surplus. (Section 33.)

Date of last dividend, _____; amount, \$ _____; carried to surplus, \$ _____.

Classification of loans and discounts.

Commercial or business paper

Bona-fide bills of exchange

Accommodation paper

Bad debts (as defined by section 38)

Past-due paper (exclusive of bad debts)

Unsecured loans

Loans secured by real estate

Loans payable on demand

Indebtedness of directors as principals

Indebtedness of directors as indorsers

Loans exceeding the limit prescribed by section 29, viz:

GENERAL REMARKS.

Officers.—Competent.

Business.—This branch has received deposits from 10 cents up—total, \$861,736.42 since existence—and had charter or regulations permitted portion of funds being used

here, the bank would have been a success, as the colored population took pride in it, and among them is considerable enterprise, frugality, and wealth. But when needing money, and finding that the bank where they deposited could not loan, they had to withdraw their business, and it is now regarded by the more intelligent as a "drag-net" for the purpose of accumulating and sending off funds much needed at home.

Any legislation which would authorize the investment of deposits here would at once largely increase business. As competent a directory could be selected among their class as in any city, and give evidence of their judgment and ability to advance the interest of the institution and their race. Such legislation is needed. If granted, a large and creditable institution would be built up and do good service.

W. D. W. BARNARD, *Examiner.*

THE COMPTROLLER OF THE CURRENCY,
Washington, D. C.

Examiner's report of the condition of the Freedman's Savings and Trust Company, located at Memphis, in the county of Shelby, State of Tennessee, at 9 o'clock a. m. March 26, 187-

_____, *President.*

N. D. SMITH, *Cashier.*

RESOURCES.		LIABILITIES.	
1. Notes and bills discounted.....	\$55,723 51	1. Capital stock paid in.....	
2. Overdrafts.....	12,211 48	2. Surplus fund.....	
3. United States bonds to secure circulation.....		3. Discount.....	
4. United States bonds to secure deposits.....		4. Exchange.....	\$4,918 91
5. United States bonds on hand.....		5. Interest.....	
6. Other stocks, bonds, and mortgages.....		6. Premiums.....	
7. Due from approved redeeming agents, viz:		7. Profit and loss.....	\$4,918 91
Principal office, Washington, D. C.....	17,698 55	8. Circulation received....	
Due from branches of same.....	5,308 00	On hand and returned.....	
8. Due from other national banks.....	17 28	9. State bank circulation outstanding.....	
9. Due from State banks and bankers.....		10. Dividends unpaid.....	
10. Banking-house.....		11. Individual deposits, viz:	
11. Other real estate.....		Subject to check.....	\$105,254 58
12. Furniture and fixtures.....		Demand certificates.....	
13. Current expenses from the commencement here... \$16,155 97		Time certificates.....	
14. Taxes paid.....	16,155 97	Certified checks.....	
15. Premiums paid.....		Cashier's checks.....	105,254 58
16. Checks and other cash items.....	385 45	12. United States deposits.....	
17. Exchanges for clearing-house, including gold checks.....		13. Deposits of United States disbursing officers.....	
18. Bills of other national banks.....	2,381 00	14. Due to national banks.....	
19. Bills of State banks.....		15. Due to State banks and bankers..	
20. Fractional currency, (including nickels).....	286 06	16. Notes and bills rediscounted.....	
21. Specie, viz:		17. Bills payable.....	222 88
Coin.....	\$229 07	Cash over.....	
Gold Treasury notes.....	229 07		
22. Legal-tender notes.....			
23. United States certificates of deposit for legal-tenders.....			
Cash short.....			
Total.....	110,396 37	Total.....	110,396 37

Records:
Other books: Very fair shape and condition.
President:
Cashier: N. D. Smith.
Directors:
Stockholders:
Office:
Safe: Good.

Dividends and Surplus. (Section 33.)

Date of last dividend,	Amount, \$	Carried to surplus, \$
------------------------	------------	------------------------

Loans and discounts.

On paper with two or more individual or firm names	\$
On single-name paper (one person or firm) without other security	
On mortgages and other real-estate security	
On United States bonds payable on demand	
On other stocks, bonds, &c., payable on demand	
All other loans	

Included in the above are--

Bad debts, as defined in section 38	\$
Other suspended and overdue paper	
Liabilities of directors (individual and firm) as payers	

Loans exceeding the limit prescribed by section 29, viz :

GENERAL REMARKS.

This is one of the few branches of the Freedman's Savings and Trust Company where the cashier is allowed to loan the deposits on such securities as he deems safe. He has loaned to E. R. Knight, of Forest City, Saint Francis County, Arkansas, a large landholder, \$38,257.09, and holds as collateral, first, 100,000 staves at New Orleans, held by the cashier of their branch there, and worth \$100 per 1,000, or \$10,000 at forced sale there. Second, a mortgage on Knight's homestead, at Forest City, (worth, he estimates, \$30,000,) mortgage, \$10,000. Third, two trust-deeds for \$10,000 and \$5,000; and fourth, notes which I listed amounting to \$14,436.07. Total, \$49,436.09. He assures me these sureties are ample.

Another loan of \$10,000, to W. L. Marsh, secured by two trust-deeds on property estimated at \$14,000. He thinks \$10,000 could be realized if payment were pressed; while he holds besides good land notes amounting to \$5,150 as further collateral on Marsh's loan of \$10,000. The remainder of the \$55,723 loaned is in sums from \$2,000, secured by trust-deeds, down to \$25 with various collaterals, and he assures me every dollar is good.

The \$12,211.48 of overdrafts are also loans on collaterals, except a few small ones allowed on the credit of the drawer; all, he says, good, except \$841.41 which was abstracted by a dishonest colored clerk, some one or two years ago, or more. Of this the principal office is cognizant.

Respectfully,

THOMAS WILLIAMS, *Examiner.*

The COMPTROLLER OF THE CURRENCY,
Washington, D. C.

Examiner's report of the condition of the National Savings Bank or Freedman's Savings and Trust Company, located at Louisville, in the County of Jefferson, State of Kentucky, at 5 o'clock p. m., March 9, 1874.

_____, President.

HORACE MORRIS, Cashier.

RESOURCES.		LIABILITIES.	
1. Notes and bills discounted.....		1. Capital stock paid in.....	
2. Overdraft.....		2. Surplus fund.....	
3. United States bonds to secure circulation.....		3. Discount.....	
4. United States bonds to secure deposits.....		4. Exchange.....	\$578 30
5. United States bonds on hand.....		5. Interest.....	
6. Other stocks, bonds, and mortgages.....		6. Premiums.....	
7. Due from app'd redeeming agents: The principal office at Washington, D. C.....	\$110,552 85	7. Profit and loss.....	
8. Due from other national banks.....		8. Circulation received.....	\$578 30
9. Due from State banks and bankers: Citizens' Bank of Louisville....	2,186 88	On hand and returned.....	
10. Banking house.....		9. State bank circulation outstanding.....	
11. Other real estate.....		10. Dividends unpaid.....	
12. Furniture and fixtures.....		11. Individual deposits:	
13. Current expenses.....	12,882 74	Subject to check.....	
14. Taxes paid.....		Demand certificates....	
15. Premiums paid.....		Time certificates.....	
16. Checks and other cash items.....	80 45	Certified checks.....	
17. Exchanges for clearing-house, including gold checks.....		Cashier's checks.....	136,096 68
18. Bills of other national banks.....	2,571 00	12. United States deposits.....	
19. Bills of State banks.....		13. Deposits of United States disbursing officers.....	
20. Fractional currency, includ'g nickels.....	70 07	14. Due to national banks.....	
21. Specie:		15. Due to State banks and bankers..	
Coin.....	530 99	16. Notes and bills rediscounted.....	
Gold Treasury notes....		17. Bills payable.....	
22. Legal-tender notes.....			
23. United States certificates of deposit for legal-tenders.....			
Cash short.....		Cash over.....	
Total.....	137,874 98	Total.....	137,874 98

- Records :
- Other books :
- President :
- Cashier :
- Directors :
- Stockholders :
- Office :
- Safe :

Dividends and surplus. (Section 33.)

Date of last dividend, Amount, \$ Carried to surplus, \$

Loans and discounts.

- On paper with two or more individual or firm names..... \$
- On single name paper (one person or firm) without other security.....
- On mortgages and other real-estate security.....
- On U. S. bonds payable on demand.....
- On other stocks, bonds, &c., payable on demand.....
- All other loans.....

Included in the above are—

- Bad debts, as defined in section 38..... \$
- Other suspended and overdue paper.....
- Liabilities of directors (individual and firm) as payers.....

Loans exceeding the limit prescribed by section 29, viz:

GENERAL REMARKS.

The cashier, Horace Morris, is by birth slightly mixed with African blood, but I should not have known it if I had not been informed; he is as white as I am, with a head of good, brown hair, without a kink. He is intelligent, a good penman, and correct accountant. His books are in good shape and apparent good condition. The system adopted by the home institution is simple, and it is easy, with proper care, to keep balances straight. Morris has been cashier since 1868, and says he has never made but two or three cash errors, and these he paid at once from his own funds. The first was \$100.

I have spent full thirty-six hours of close labor in this examination, because never having before examined one of those banks, I concluded to make it thorough, and commenced by making a full list of depositors. They are in amounts from 1 cent to \$2,194.62, and cover ninety-six pages of legal-cap paper, amounting to \$138,697.90, being \$1,701.22 more than the general ledger balance shows. Of these \$3,973.97 have stood over five years without change; they are fifty-eight in number, and the cashier has little or no knowledge of the parties.

I inclose herewith the form of report they make to the general office monthly. A similar one is made at the close of each day's business. I also inclose a copy in cashier's own hand. Of the board of advice of fifteen, all but three are colored.

I conversed with Hon. Bland Ballard, United States judge in bankrupt court, and president of the Kentucky National Bank here. He has confidence in all the members of the board, and speaks of some of them as particularly good business men; he thinks well of the cashier.

The home office do not allow of any loans being made here, nor do they leave the funds here beyond about the amount reported at this time; so that when depositors draw their cash (except in small sums) they are paid by draft on the home office or one of its branches.

Respectfully,

THOMAS WILLIAMS,
Examiner.

The COMPTROLLER OF THE CURRENCY,
Washington, D. C.

The Freedman's Savings and Trust Company, branch at Louisville, Ky.

MONTHLY REPORT.

DR. I.—Month ending 9 February evening, 1874. CR.

	Deposits	
	Expenses	
	Exchange	
	Principal office	
	Cash	

DR. II.—Total footings. CR.

\$1,253,930 67	Deposits	\$1,390,927 35
12,882 74	Expenses	
82 68	Exchange	960 98
536,474 64	Principal office	416,921 79
1,808,810 12	Cash	1,803,370 73
3,612,180 85		3,612,180 85

I hereby certify that the above is a correct and complete report of the business done at this branch for the month of _____ 187-, and that the total footings reported are correct by the original books.

Cashier.

Advisory board.

LOUISVILLE BRANCH FREEDMAN'S SAVINGS AND TRUST COMPANY,
Louisville, Ky., ———, 187—.

Brown, George W.
Bibb, A. J.
Bazil, Cain.
Fowles, John C. N.
Fix, Robert C.
Gibson, William H., assistant cashier.
Heywood, Rev. John H., Unitarian clergyman, white.
Hubbard, Austin.
Jones, Q. B.
Kelly, Col. R. M., white.
Lewis, Peter.
Meriwether, Hon. W. A., United States commissioner, white.
Meriwether, Jesse.
Talbert, Willis.
Taylor, George.
Horace Mims, cashier.

Examiner's report of the condition of the Freedman's Savings and Trust Company, located at Lexington, in the county of Fayette, State of Kentucky, at 9 o'clock a. m. March 12, 1874.

———, President.

J. G. HAMILTON, Cashier.

RESOURCES.	LIABILITIES.
1. Notes and bills discounted.....	1. Capital stock paid in.....
2. Overdrafts.....	2. Surplus fund.....
3. United States bonds to secure circulation.....	3. Discount.....
4. United States bonds to secure deposits.....	4. Exchange..... \$126 41
5. United States bonds on hand.....	5. Interest.....
6. Other stocks, bonds, and mortgages.....	6. Premiums.....
7. Due from approved redeeming ag'ts, viz:	7. Profit and loss..... \$126 41
Principal office, Washington, D. C. \$27, 790 49	8. Circulation received.....
8. Due from other national banks..... 65 67	On hand and returned.....
9. Due from State banks and bankers..... 1, 079 59	9. State bank circulation outstanding
10. Banking house.....	10. Dividends unpaid.....
11. Other real estate.....	11. Individual deposits, viz:
12. Furniture and fixtures.....	Subject to check..... 34,872 48
13. Current expenses..... \$4, 184 30	Demand-certificates.....
14. Taxes paid.....	Time-certificates.....
	Certified checks.....
	Cashier's checks.....
15. Premiums paid..... 4, 184 30	12. United States deposits..... 34, 872 48
16. Checks and other cash items.....	13. Deposits of United States disbursing officers.....
17. Exchanges for clearing-house, including gold-checks.....	14. Due to national banks.....
18. Bills of other national banks..... 1, 609 00	15. Due to State banks and bankers..
19. Bills of State banks.....	16. Notes and bills rediscounted.....
20. Fractional currency, including nickels..... 99 56	17. Bills payable.....
21. Specie, viz:	Cash over.....
Coin..... \$170 28	
Gold Treasury notes..... 170 28	
22. Legal-tender notes.....	
23. United States certificates of deposit for legal-tenders.....	
Cash short.....	
Total..... 34, 996 89	Total..... 34, 996 89

Records :
Other books :
President :
Cashier : J. G. Hamilton.
Directors :
Stockholders :
Office :
Safe :

Dividends and surplus. (Section 33.)

Date of last dividend, ; amount, \$; carried to surplus, \$.

Loans and discounts.

- On paper with two or more individual or firm names..... \$
- On single-name paper (one person or firm) without other security.....
- On mortgages and other real-estate security.....
- On United States bonds payable on demand.....
- On other stocks, bonds, &c., payable on demand.....
- All other loans.....
- Included in the above are—
- Bad debts, as defined in section 33..... \$
- Other suspended and overdue paper.....
- Liabilities of directors (individual and firm) as payers.....
- Loans exceeding the limit prescribed by section 29, viz:

GENERAL REMARKS.

Cashier Hamilton is a young man of twenty-seven; educated at Oberlin College, Ohio. He came here to Lexington directly at the close of the war as a missionary teacher to the freedmen; was very generally ostracised; told me that for two years he was not inside of the house of a white citizen, but has lived this feeling down. By his own personal efforts he raised about \$7,500 at the North with which to build a freedman's school-house, which I visited with him at his Sabbath-school of about three hundred. He, by his perseverance in this work, has made it a success, and has now engaged with him ladies and gentlemen of the first families from both the Northern and Southern Presbyterian churches of this city. I allude to this characteristic and success of the young man, as it gives me confidence in his integrity.

I cannot say as much of his success in banking, although I have no doubt of his integrity. I find he cannot make his individual-deposit ledger agree with the general ledger by \$1,305.84; it is so much short, and I think it must be that this sum is entered on the pass-books of depositors, while it has not been placed to their individual accounts.

It is the practice, I think, from the way the books are kept, to enter the deposit first on the daily cash-book, then on the depositor's pass-book, and then to the individual-deposit ledger. The total of this cash-book for each day is posted to the general ledger in the evening and the balance made up on a blank provided by principal office and mailed to them with notice of all drafts drawn on them or any branch office. This leaves a place for a leak, inasmuch as they do not rely on posting the deposits; thinking thereby to save work they lose a check against errors.

I think a sharp hint from the Comptroller, that his individual ledger should be made to prove by the general ledger, would do him good.

Respectfully,

THOMAS WILLIAMS, *Examiner.*

The COMPTROLLER OF THE CURRENCY,
Washington, D. C.

Examiner's report of the condition of the Freedman's Savings and Trust Company, located at Little Rock, in the county of Pulaski, State of Arkansas, at 4 o'clock p. m. 31st March, 1874.

_____, Cashier.

A. J. THOMPSON, President.

RESOURCES.		LIABILITIES.	
1. Notes and bills discounted.....		1. Capital stock paid in	
2. Overdrafts	\$1,022 58	2. Surplus fund	
3. United States bonds to secure circulation		3. Discount	
4. United States bonds to secure deposits		4. Exchange	\$931 08
5. United States bonds on hand		5. Interest	
6. Other stocks, bonds, and mortgages.		6. Premiums	
7. Due from approved redeeming agents, viz:		7. Profit and loss.....	
Principal office at Washington, D. C.	11,866 74	8. Circulation received....	\$931 08
Memphis branch office	1,100 00	On hand and returned.....	
8. Due from other national banks		9. State bank circulation outstanding,	
9. Due from State banks and bankers.		10. Dividends unpaid.....	
10. Banking-house.....	\$	11. Individual deposits, viz:	\$20,748 47
11. Other real estate.....		Subject to check....	\$
12. Furniture and fixtures....		Demand-certificates	
		Time-certificates	
13. Current expenses.....	3,744 08	Certified checks.....	
14. Taxes paid		Cashier's checks....	
	3,744 08	12. United States deposits.....	
15. Premiums paid		13. Deposits of United States disbursing officers.....	
16. Checks and other cash items.....		14. Due to national banks	
17. Exchanges for clearing-house, including gold checks.....		15. Due to State banks and bankers ..	
18. Bills of other national banks.....		16. Notes and bills rediscounted.....	
19. Bills of State banks		17. Bills payable	
20. Fractional currency, (including nickels).....		Cash over.....	
21. Specie, viz:			
Coin.....	\$		
Gold Treasury-notes.....	3,926 15		
22. Legal-tender notes			
23. United States certificates of deposit for legal-tenders.....			
Cash short.....			
Total.....	21,679 55	Total.....	21,679 55

Records:
 Other books:
 President:
 Cashier: A. J. Thompson.
 Directors:
 Stockholders:
 Office:
 Safe:

Dividends and surplus. (Section 33.)

Date of last dividend, _____; amount, \$ _____; carried to surplus, \$ _____

Loans and discounts.

On paper with two or more individual or firm names..... \$
 On single-name paper (one person or firm) without other security..... \$
 On mortgages and other real-estate security..... \$
 On United States bonds payable on demand..... \$
 On other stocks, bonds, &c., payable on demand..... \$
 All other loans..... \$
 Included in the above are—
 Bad debts, as defined in section 38..... \$
 Other suspended and overdue paper..... \$
 Liabilities of directors (individual and firm) as payers..... \$

Loans exceeding the limit prescribed by section 29, viz:

GENERAL REMARKS.

Cashier Thompson is a very correct business-man, has tendered his resignation to take effect 15th April.

Of the overdrafts, \$904.66 is by arrangement and is secured. Cashier holds himself responsible for the remainder, which is in three accounts.

The listing of individual ledger came out within \$15 of the general ledger on amount due depositors.

Respectfully,

THOMAS WILLIAMS,
Examiner.

The COMPTROLLER OF THE CURRENCY,
Washington, D. C.

Statement of the Wilmington branch of the Freedman's Savings and Trust Company, Wilmington, N. C., March 13, 9 a. m., 1874.

	Assets.	Liabilities.
Due from parent bank	\$33,087 51	
Expense-account	9,428 82	
Cash	2,176 11	
Overdrafts	2,850 40	
Short	2,923 77	
Due depositors		\$49,594 68
Exchange-account		871 93
	50,466 61	50,466 61

This branch was organized in October, 1868, and now has seventy-five hundred and forty-two accounts with depositors, five of the largest amounting to \$8,791. The system of book-keeping is very loose; much more so under the administration of the former cashier than the present one. Mr. John A. Smyth, the present cashier, entered upon his duties December 19, 1872, and no balance of the books was taken at that time, although some of the accounts were overdrawn, the largest one being the account of the retiring cashier; and that account now stands overdrawn \$2,016.99, and is included in overdrafts, \$2,850.40.

The cashier informs me that he attempted, at one time, to balance the books, but they varied two or three thousand dollars, and he had not found it, and since that time had made no attempt. I took off a trial-balance, and found \$2,923.77 short. This branch has made no loans, and owns no real estate. The advisory committee number nineteen names, and as the branch makes no loans but sends the money to the parent bank as fast as it is deposited, there is really nothing for them to do. The last minute on the records was in May, 1873, and was in reference to a change of office.

Yours, respectfully,

J. A. TALMADGE,
National-Bank Examiner.

Hon. JOHN J. KNOX,
Comptroller of the Currency, Washington, D. C.

Statement of the Charleston branch of the Freedman's Savings and Trust Company, Charleston, S. C., March 16, 9 a. m., 1874.

	Assets.	Liabilities.
Due from parent bank	\$231,210 35	
Expense-account	15,763 22	
Cash	9,531 17	
Due to depositors		\$253,168 56
Exchange		3,336 18
	256,504 74	256,504 74

This branch was organized in December, 1865, and now has fifty-two hundred and ninety-six depositors. Twenty-six largest depositors' accounts amount to \$46,557. Mr. Nathan Ritter is cashier, and has held the office since December, 1866; appears to be a very careful man, and all of his books and accounts are in good shape. The books of this branch balanced within \$88 after making allowance for an error which existed

previous to Mr. Ritter's administration, and is regularly entered on the records of the branch by the inspector for the parent bank, amount \$3,700. This branch has made no loans. The parent bank owns the banking-office, and it is valued at \$6,000, but could not be sold for that sum at present. The branches draw drafts on the parent bank, which are made payable at other branches. All the branches are required to send to the home bank daily statements. The amount of expenses and exchange are the totals since the branches were first organized.

Yours, respectfully,

J. A. TALMADGE,
National-Bank Examiner.

Hon. JOHN J. KNOX,
Comptroller of the Currency, Washington, D. C.

Statement of the Beaufort branch of the Freedman's Savings and Trust Company, Beaufort, S. C., March 21, 9 a. m., 1874.

	Assets.	Liabilities.
Loans	\$126,166 61	
Cash on hand	3,603 24	
Due from Charleston branch	2,368 98	
Profit and loss	10,963 10	
Overdrafts	4,924 11	
Expense-account	14,249 12	
Due to depositors		\$77,216 79
Exchange-account		15,485 23
Due parent bank		71,633 34
Short	2,065 25	
	<u>164,340 41</u>	<u>164,340 41</u>

Loans on real estate	\$58,402 13
Loans on collateral	37,000-00
Beaufort County, South Carolina, scrip, par	30,764 48
	<u>126,166 61</u>

The loans I have divided into classes, as they are all overdue :

Loans considered good	\$22,670 59
Loans of second class	48,968 31
Loans of third class	23,382 95
Taxes paid on real estate	380 28
Beaufort County scrip, par	30,764 48
	<u>126,166 61</u>

I am unable to arrive at any market-value of the real estate on which money has been loaned, but schedule is based upon statements made by the present cashier.

Profit and loss account, Dr., \$10,963.10 and overdrafts \$4,924.11, were made by the former cashier, Mr. Scovel, and the company have sent on his bond of \$6,000, and trial set for the 6th of April.

There is no other banking-house in this town, and this branch keeps some merchants' accounts, on which no interest is paid. The amount \$2,065.25 "short" has been accumulating since the branch first started. There are twelve hundred depositors with this branch. One account, called "Deserters' account," has a credit of \$11,564.58, which is money deposited by soldiers, and has never been called for.

The parent bank owns the building occupied by this branch, and it is valued at about \$6,000.

The cashier, Mr. William H. Lockwood, has his books and accounts in fair shape. This branch makes collections for merchants and others in various towns, and draws on the parent bank, payable at other branches.

Yours, respectfully,

J. A. TALMADGE,
National-Bank Examiner.

Hon. JOHN JAY KNOX,
Comptroller of the Currency, Washington, D. C.

Statement of the Macon branch of the Freedman's Savings and Trust Company, Macon, Ga., April 10, 3 p. m., 1874.

	Assets.	Liabilities.
Due depositors		\$52,837 33
Overdrafts	\$43 38	
Parent bank	42,812 32	
Due from city bank	181 98	
Expense-account	8,799 43	
Exchange-account	50 36	
National currency	613 00	
Fractional currency	154 14	
Coin	182 00	
Books do not balance	72	
	52,837 33	52,837 33

Every meeting of attending and advisory committee duly recorded. Books kept in fair shape. T. N. M. Sellers, cashier of the branch since July, 1871. Office in courthouse building, and the bank has a secure safe and vault. There are 1,549 accounts on the ledger. The two largest amount to \$5,336.

The last trial-balance of ledger varied \$18. No loans made at this branch.

Yours, respectfully,

J. A. TALMADGE,
National-Bank Examiner.

Hon. JOHN J. KNOX,
Comptroller of the Currency, Washington, D. C.

Statement of the Savannah branch of the Freedman's Savings and Trust Company, Savannah, Ga., March 24, 9 a. m., 1874.

	Assets.	Liabilities.
Due from parent bank	\$133,100 49	
Expenses	20,373 49	
Due depositors		\$156,696 09
Exchange		651 16
Cash	3,873 27	
	157,347 25	157,347 25

This branch was organized in January, 1866, and now numbers forty-two hundred and forty-four depositors; seven of the largest amounting to \$23,958.47. Mr. Isaac W. Brinckerhoff is cashier, and he has held the office from the time the branch first started. He keeps no general ledger, but the depositors' ledger is in very good order, and balances within \$22.27. No loans ever made at this branch. The building this bank occupies is not owned, but rented at an annual rent of \$1,200. This branch does very little collection business, and when they do, they make no charge, so as not to pay a city license of \$200 per year. This branch has a clean record from the start, and all the books are regular and in good order.

Yours, respectfully,

J. A. TALMADGE,
National-Bank Examiner.

Hon. JOHN J. KNOX,
Comptroller of Currency, Washington, D. C.

Statement of the Augusta branch of the Freedman's Savings and Trust Company, Augusta, Ga., April 3, at 9 a. m., 1874.

	Assets.	Liabilities.
Amount due depositors		\$107,432 92
Exchange		1,603 96
Due from parent bank	\$89,632 19	
Gold	342 09	
National Bank of Augusta	2,175 75	
Cash	4,689 66	
Expense account	12,066 13	
Profit and loss	19 07	
Sundry errors in cash	81 99	
	109,036 88	109,036 88

The books of this branch are well kept and in good order. The records are kept, and every meeting of advisory board recorded.

The bank owns no real estate, but rent a banking-office, and have a secure safe. This branch have made no loans. Number of depositors, 3,373; the two largest depositors are treasurers of Aiken County, S. C., \$10,209.98, and \$5,400; these are the only ones over \$2,000. Collection business is small; and all moneys sent to Washington for investment. The branch was organized in March, 1866. D. A. Ritter, cashier.

Yours, respectfully,

J. A. TALMADGE,
National-Bank Examiner.

Hon. JOHN J. KNOX,
Comptroller of Currency, Washington, D. C.

Statement of the Atlanta branch of the Freedman's Savings and Trust Company, Atlanta, Ga., April 8, 9 a. m., 1874.

	Assets.	Liabilities.
Amount due depositors.....		\$28,885 53
Exchange		663 40
Overdrafts	\$161 70	
Due from parent bank.....	11,084 87	
Due from National Bank.....	200 00	
Expense account.....	9,238 47	
Items.....	5,883 21	
National currency.....	655 00	
Fractional currency.....	86 79	
Coin.....	270 40	
Errors in cash.....	28 82	
Short.....	1,939 67	
	29,548 93	29,548 93

Cash items, \$5,883.21 are memoranda left by Philip Cory, the former cashier.

Overdrafts, \$161.90, considered not good.

Short, \$1,939.67, reported by Philip Cory as stolen February, 1873.

February 1, 1874, Philip Cory was arrested as a defaulter.

Mr. C. S. Johnson is now the acting cashier, and is examining the books and calling in the depositors' books, comparing them with the books of the bank, and issuing new ones instead. This work is not finished as yet, and full amount of defalcation by Cory is not known. The amount at present is \$8,000.

This branch has made some loans, and all the papers relating to them sent to the parent bank, and no record of them appears upon any books of the bank. All the loans were made without the advice or consent of the advisory committee, so I am informed, and no records of meetings of the committee are to be found.

The branch own no real estate, but rent an office at a monthly rent of \$25.

Philip Cory gave a bond in the sum of \$6,000.

Yours, respectfully,

J. A. TALMADGE,
National-Bank Examiner.

Hon. JOHN J. KNOX,
Comptroller of Currency, Washington, D. C.

Statement of the Jacksonville branch of the Freedman's Savings and Trust Company, Jacksonville, Fla., March 28, 9 a. m., 1874.

	Assets.	Liabilities.
Loans.....	\$91,824 34	
Overdrafts	37,067 50	
Collections.....	487 00	
Profit and loss	920 72	
Expense.....	16,841 22	
Cash.....	11,429 87	
Due depositors.....		\$60,399 41
Exchange.....		30,970 44
Due parent bank.....		67,200 80
	158,570 65	158,570 65

All loans are overdue, but interest is paid regularly on \$13,066.06.

Loans on real estate, \$13,032.18; single-name paper, \$38,278.06; largest loan to any one party, \$21,343.46. This loan was made to Allen & Farrar, and their affairs are in the hands of a receiver, and the bank have got judgment against them, and have allowed the receiver to overdraw his account \$34,567.98, and try and work out the indebtedness by running the saw-mill, and on this account allowed the overdraft.

Loans considered good.....	\$18,878 63
County and State scrip at market value.....	3,673 42
Interest on loans.....	2,699 39
Second-class paper.....	23,472 62
Third-class paper.....	43,882 66
Total amount of loans.....	92,606 72

These loans were made by the former cashier. The present cashier, Mr. J. W. Swain, informs me that he considers none of this worthless at the present time, but it will be a long time before it is all paid, and it is on his statements that I have made this classification. The books of this branch are kept in a very loose way, and it took nearly all day to get a balance. This bank kept a general ledger at one time, but it has not been posted since September 1, 1873, and the cash-book is not written up since the 13th of this month. The bank keeps some merchants' accounts and pay no interest on them; the amount of non-interest deposits is about \$5,000. There are 1,850 depositors with this branch. The parent bank own the building occupied by this branch, which is valued at \$40,000. They have a fine office, vault, and safe, and the building also contains two stores, and large hall and six offices, which are rented.

Yours, respectfully,

J. A. TALMADGE,
National-Bank Examiner.

Hon. JOHN JAY KNOX,
Comptroller of Currency, Washington, D. C.

TREASURY DEPARTMENT,
Washington, D. C., May 12, 1874.

SIR: Referring to my letter of the 23d ultimo, answering resolution of the House of Representatives, dated the 18th ultimo, I have the honor to transmit herewith reports of the examiners of the branches of the Freedman's Savings and Trust Company at Mobile, Montgomery, and Huntsville, Ala., and Columbia and Nashville, Tenn.

I am yours, very respectfully,

WM. A. RICHARDSON,
Secretary.

Hon. JAMES G. BLAINE,
Speaker of House of Representatives.

APRIL 15, 1874.

SIR: In accordance with your instructions, I have this day made an examination of the affairs of the Montgomery branch of the Freedman's Savings and Trust Company, Montgomery, Ala. It appears that Mr. E. Beecher, the cashier, made some loans without the advice or consent of the advisory board or parent office, the probable loss on which will be about \$5,000 more. The result of this transaction is that the Freedman's Savings and Trust Company entered into a contract with E. Beecher & Co., on the 23d of February, 1874, whereby the Freedman's Savings and Trust Company agree to close their Montgomery branch and transfer their business and assets at this branch to E. Beecher & Co. E. Beecher & Co. to carry on the business and assume the amount due to the parent bank and depositors, and gave the Freedman's Savings and Trust Company a bond of \$60,000 for the fulfillment of their part of the contract. The Freedman's Savings and Trust Company are now liable to the depositors at this branch to the amount of \$10,810.24, and E. Beecher & Co. now owe the parent bank \$23,380.79.

The statement of the branch at the time of transfer to E. Beecher & Co. is as follows:

Amount due depositors	\$28,048 39	
Amount due parent bank	19,549 62	
Exchange	4,254 97	
Expense account	\$3,089 98	
Cash, including loans	47,863 00	
		51,852 98 51,852 98

When depositors present their books at the bank for deposit or draft, E. Beecher & Co. take up the Freedman's Savings and Trust Company's book and issue their own instead, if the depositor will agree to the transfer. E. Beecher & Co. have two years from the 1st of January, 1874, to make these payments or transfers, and if any amounts remain due by the Freedman's Savings and Trust Company to depositors at the expiration of the two years, E. Beecher & Co. agree to pay the amount to the Freedman's Savings and Trust Company, and the depositors must look to the parent office for it.

Very respectfully,

J. A. TALMADGE,
National-Bank Examiner.

Hon. JOHN J. KNOX,
Comptroller of Currency, Washington, D. C.

*Statement of the Mobile Branch of the Freedman's Savings and Trust Company, Mobile, Ala.
3 p. m. April 25, 1874.*

Cash, currency	\$10,192 14	
Cash, gold	135 24	
Expense	19,890 75	
Parent bank	61,143 57	
Due depositors	\$89,212 62	
Exchange	2,149 08	
		91,361 70 91,361 70

Number of depositors, 2,650; no depositor to an amount over \$2,000; amount due white persons, \$1,000. No loans made at this office, and no collection-business done. Meetings of advisory committee not well attended.

The cashier, C. A. Woodward, was removed April 16, 1874, on account of having taken funds to the amount of \$3,375, which he claims for services rendered the Freedman's Bank. This amount Woodward charged to the parent-bank account on exchange account.

The parent bank would not allow the claim, and removed the cashier, and the parent-bank inspector, Mr. A. M. Sperry, is in charge of office.

The Freedman's Savings and Trust Company have commenced suit on Mr. Woodward's bonds of \$10,000 for the recovery of the money. The office now occupied by this branch is the old Bank of Mobile building, and they pay at the rate of \$1,000 per year rent. The books appear in fair shape. Present business small.

Yours, respectfully,

J. A. TALMADGE,
National-Bank Examiner.

Hon. JOHN JAY KNOX,
Comptroller of Currency, Washington, D. C.

Examin'r's report of the condition of the Freedman's Savings Bank and Trust Company, located at Columbia, in the county of Maury, State of Tennessee, at 1 o'clock p. m. April 17, 1874.

_____, President.

G. W. BLACKBURN, Cashier.

RESOURCES.		LIABILITIES.	
1. Notes and bills discounted.....	\$165 25	1. Capital stock paid in.....	
2. Overdrafts.....	18 88	2. Surplus fund.....	
3. United States bonds to secure circulation.....		3. Discount.....	
4. United States bonds to secure deposits.....		4. Exchange.....	\$58 19
5. United States bonds on hand.....		5. Interest.....	
6. Other stocks, bonds, and mortgages.....		6. Premiums.....	
7. Due from approved redeeming agents, viz:		7. Profit and loss.....	\$58 19
Principal office, Washington, D. C.....	15,893 17	8. Circulation received.....	
Due from other national banks.....	1,500 00	On hand and returned ..	
Due from State banks and bankers.....	1,663 78	9. State bank circulation outstanding.....	
10. Banking-house.....		10. Dividends unpaid.....	
11. Other real estate.....		11. Individual deposits, viz:	
12. Furniture and fixtures.....		Subject to check.....	\$20,252 50
13. Current expenses.....	\$591 57	Demand-certificates.....	
14. Taxes paid.....		Time-certificates	
	591 57	Certified checks.....	
15. Premiums paid.....		Cashier's checks.....	20,252 50
16. Checks and other cash items.....		12. United States deposits.....	
17. Exchanges for clearing-house, (including gold checks).....		13. Deposits of United States disbursing officers.....	
18. Bills of other national banks.....		14. Due to national banks.....	
19. Bills of State banks.....		15. Due to State banks and bankers ..	
20. Fractional currency (including nickels).....		16. Notes and bills rediscounted.....	
21. Specie, viz:		17. Bills payable.....	
Coin.....	\$		
Gold Treasury-notes.....			
22. Legal-tender notes.....			
23. United States certificates of deposit for legal-tenders.....			
Deposit ledger shows more due depositors than the general ledger credits to the principal office....	498 28		
Cash short.....		Cash over.....	20 24
Total.....	20,330 93	Total.....	20,330 93

Records:
 Other books:
 President:
 Cashier: G. W. Blackburn.
 Directors:
 Stockholders:
 Office:
 Safe:

Dividends and surplus. (Section 33.)

Date of last dividend, _____; amount, \$ _____; carried to surplus, \$ _____.

Loans and discounts.

On paper with two or more individual or firm names..... \$
 On single-name paper (one person or firm) without other security.... \$
 On mortgages and other real-estate security..... \$
 On United States bonds payable on demand..... \$
 On other stocks, bonds, &c., payable on demand..... \$
 All other loans..... \$
 Included in the above are—
 Bad debts, as defined in section 38..... \$
 Other suspended and overdue paper..... \$
 Liabilities of directors (individual and firm) as payers..... \$
 Loans exceeding the limit prescribed by section 29, viz:

GENERAL REMARKS.

Mr. John Freison says of Mr. Blackburn: He is a good, reliable man, and although his books are not quite as nicely kept as I find generally, he claims that they are correct, and that if he cannot prove up to the principal office that they have all the cash he has received on deposit, he is good for it.

Respectfully,

THOMAS WILLIAMS,
Examiner.

The COMPTROLLER OF THE CURRENCY,
Washington, D. C.

Examiner's report of condition of the Freedman's Savings Bank and Trust Company, located at Nashville, in the county of Davidson, State of Tennessee, at o'clock m. 8th of April, 1874.

_____, President.

JOHN J. CARY, Cashier.

RESOURCES.		LIABILITIES.	
1. Notes and bills discounted.....		1. Capital stock paid in.....	
2. Overdrafts.....	\$31 55	2. Surplus fund.....	
3. United States bonds to secure circulation.....		3. Discount.....	\$
4. United States bonds to secure deposits.....		4. Exchange.....	
5. United States bonds on hand.....		5. Interest.....	
6. Other stocks, bonds, and mortgages		6. Premiums.....	
Exchange is balance to debtor.....	182 16	7. Profit and loss.....	
7. Due from approved redeeming agents, viz:		8. Circulation received....	\$
Principal office at Washington, D.C.	62, 755 87	On hand and returned.....	
8. Due from other national banks.....		9. State bank circulation outstanding	
9. Due from State bank and bankers...		10. Dividends unpaid.....	
10. Banking-house.....	\$	11. Individual deposits, viz:	
11. Other real-estate.....		Subject to check... \$77, 620 86	
12. Furniture and fixtures...		Demand-certificates	
		Time-certificates...	
13. Current expenses.....	\$12, 246 20	Certified checks...	
14. Taxes paid.....		Cashier's checks...	
			\$77, 620 86
15. Premiums paid.....	12, 246 20	12. United States deposits.....	
16. Checks and other cash items.....		13. Deposits of United States disbursing officers.....	
17. Exchanges for clearing-house, including gold checks.....		14. Due to national banks.....	
18. Bills of other national banks.....		15. Due to State banks and bankers..	
19. Fractional currency, (including nickles).....	1, 328 88	16. Notes and bills rediscounted.....	
20. Fractional currency, (including nickles).....		17. Bills payable.....	
21. Specie, viz:		Cash over.....	
Coin.....	\$		
Gold Treasury-notes.....			
22. Legal-tender notes.....			
23. United States certificates of deposit for legal-tenders.....			
Individual-ledger deposits list in excess of what is shown and reported from general ledger.....	859 94		
(This short cash, Cary says, was shown up to the last inspector from principal inspector.)			
Cash short.....	216 26		
Total.....	77, 620 86	Total.....	77, 620 86

Records:
Other books:
President:
Cashier, John J. Cary.
Directors:
Stockholders:
Office
Safe:

Dividends and surplus. (Section 33.)

Date of last dividend, ; amount, \$; carried to surplus, \$

Loans and discounts.

On paper, with two or more individual or firm names \$
 On single-name paper, (one person or firm,) without other security
 On mortgages and other real-estate security
 On United States bonds payable on demand
 On other stocks, bonds, &c., payable on demand
 All other loans

Included in the above are—

Bad debts, as defined in section 38 \$
 Other suspended and overdue paper
 Liabilities of directors (individual and firm) as payers
 Loans exceeding the limit prescribed by section 29, viz :

GENERAL REMARKS.

Cashier Cary is a quiet, clever, colored man, who spent many years before the war in Canada, among the fugitive slaves and other colored people who fled from the oppressions of the slave system. He is well spoken of by the bankers here, but I think he lacks force. He, like most whom I have met in these branches, fails of the necessary care to prove up his books and keep his two ledgers in balance. He is long on his deposits and short on his cash. Of the latter, he says the inspector who last visited him from the principal office found it so; but I have not learned, from him or others, that this inspector had taken pains to list and prove up their ledgers, or required them to do so.

The system adopted by the principal office of daily reports of all deposits, drafts, and checks, is good; and if faithfully carried out, and proved monthly, would be advisable.

The principal office made a poor investment here at Nashville in a building. It is a fine block, three stories, with cut-stone front. Without measurement, I call it 50 or 60 feet front, by 100 deep. Cary says it and lot cost \$27,000. The tenants are all colored, and he estimates that they receive \$1,250 rent, besides their banking office room. This is a very small income on the cost.

Respectfully,

THOMAS WILLIAMS,
Examiner.

The COMPTROLLER OF THE CURRENCY,
 Washington, D. C.

Examiner's report of the condition of the Freedman's Savings Bank and Trust Company located at Huntsville, county of Madison, State of Alabama, at one o'clock p. m., April 23 1874.

_____, President.

LA FAYETTE ROBINSON, Cashier.

RESOURCES.	LIABILITIES.
1. Notes and bills discounted.....	1. Capital stock paid in
2. Overdrafts.....	2. Surplus fund
3. United States bonds to secure circulation.....	3. Discount
4. United States bonds to secure deposits.....	4. Exchange..... \$520 05
5. United States bonds on hand.....	5. Interest
6. Other stocks, bonds, and mortgages.....	6. Premiums.....
7. Due from app'd redeeming-agents, viz: Principal office at Washington, D.C. \$25,058 71	7. Profit and loss..... \$520 05
8. Due from other national banks.....	8. Circulation received..... On hand and returned.....
9. Due from State banks and bankers. 1,579 20	9. State bank circulation outstanding.
10. Banking house.....	10. Dividends unpaid.....
11. Other real estate.....	11. Individual deposits, viz: Subject to check..... 34,961 86 Demand certificates..... Time certificates..... Certified checks..... Cashier's checks.....
12. Furniture and fixtures.....	12. United States deposits.....
13. Current expenses..... \$5,926 83	13. Deposits of United States disbursing officers.....
14. Taxes paid..... 5,926 83	14. Due to national banks.....
15. Premiums paid.....	15. Due to State banks and bankers...
16. Checks and other cash items.....	16. Notes and bills rediscounted.....
17. Exchanges for clearing-house, including gold checks.....	17. Bills payable.....
18. Bills of other national banks..... 437 00	
19. Bills of State banks.....	
20. Fractional currency, (including nickels)..... 15 50	
21. Specie, viz: Coin..... 428 16 Gold Treasury notes.....	
22. Legal-tender notes.....	
23. United States certificates of deposit for legal-tenders.....	
The individual-deposit ledger shows more due depositors than the general ledger shows reported to principal office by..... 2,034 56	
Cash short..... 1 95	
Total..... 35,481 91	Total..... 35,481 91

Records:
Other books:
President:
Cashier: La Fayette Robinson.
Directors:
Stockholders:
Office:
Safe:

Dividends and surplus. (Section 33.)

Date of last dividend, _____, Amount, \$_____. Carried to surplus, \$_____.

Loans and discounts.

On paper with two or more individual or firm names..... \$
On single-name paper (one person or firm) without other security.....
On mortgages and other real-estate securities.....
On United States bonds payable on demand.....
On other stocks, bonds, &c., payable on demand.....
All other loans.....

Included in the above are—

Bad debts, as defined in section 38..... \$
Other suspended and overdue paper.....
Liabilities of directors (individual and firm) as payers.

Loans exceeding the limit prescribed by section 29, viz:

GENERAL REMARKS.

Cashier Robinson seems to be a clever fellow, and is much more astonished at the result of listing the balance due depositors than I was, notwithstanding he read them off to me himself. He says the inspectors from the principal office never list them, nor require him to do it. The following morning, as I was about taking my leave, Robinson came to the hotel and called my attention to the sum of \$259.98, paid depositors yesterday, that should have been deducted from amount due depositors.

After I left, when reflecting how it should be that these branches are all in the same kind of discrepancy, I called to mind no one of them had shown me any account for interest credited and paid on deposits; and I doubt whether this account is kept, as there is no such item printed on their blanks. In my next visit to one of their branches I will look after this item.

Respectfully,

THOMAS WILLIAMS,
Examiner.

The COMPTROLLER OF THE CURRENCY,
Washington, D. C.

No. —

Bank-book of the Freedman's Savings and Trust Company, chartered by act of Congress, approved March 3, 1865. Issued by the agency at Raleigh, N. C.
Keep this book in good order; do not fold or roll it; give notice at once if lost.

CASHIERS AND AGENCIES.

Philip D. Cory, Atlanta, Ga.
D. A. Ritter, Augusta, Ga.
W. L. Van Derlip, Baltimore, Md.
Win. H. Lockwood, Beaufort, S. C.
Nathan Ritter, Charleston, S. C.
J. N. Bishop, Columbus, Miss.
G. W. Blackburn, Columbia, Tenn.
L. Robinson, Huntsville, Ala.
W. L. Coan, Jacksonville, Fla.
Horace Morris, Louisville, Ky.
J. G. Hamilton, Lexington, Ky.
F. W. Bronaugh, Lynchburgh, Va.
A. J. Thompson, Little Rock, Ark.
Thomas N. M. Sellers, Macon, Ga.
N. D. Smith, Memphis, Tenn.
C. A. Woodward, Mobile, Ala.
Edwin Beecher, Montgomery, Ala.

John J. Cary, Nashville, Tenn.
F. Jordan, Natchez, Miss.
C. A. Nelson, New Bern, N. C.
C. D. Sturtevant, New Orleans, La.
John J. Zullé, New York City.
H. C. Percy, Norfolk, Va.
William Whipper, Philadelphia, Pa.
G. W. Brodie, Raleigh, N. C.
Charles Spencer, Richmond, Va.
I. W. Brinckerhoff, Savannah, Ga.
Willis N. Brent, Saint Louis, Mo.
Samuel Peters, Shreveport, La.
Geo. D. Luce, Tallahassee, Fla.
Benjamin A. Lee, Vicksburgh, Miss.
William J. Wilson, Washington, D. C.
Jno. H. Snyth, Wilmington, N. C.

A man who saves ten cents every day for ten years, will have, if he puts it at interest at six per cent.—

In 1 year he will have	\$36 99
In 2 years he will have	76 20
In 3 years he will have	117 81
In 4 years he will have	161 94
In 5 years he will have	208 74
In 6 years he will have	258 42
In 7 years he will have	311 13
In 8 years he will have	367 03
In 9 years he will have	426 37
In 10 years he will have	489 31

It is agreed by the depositor that this account is opened subject to the rules and regulations of the company as printed upon the cover of this pass-book, and in the signature-book of the company subscribed by the depositor.

Freedman's Savings and Trust Company in account with—

[Here follow 10 blank pages.]

NOTICE.

A copy of these rules and regulations are suspended in the public offices of the company at all its agencies.

Rules and regulations relating to deposits and depositors.

1. The bank shall be open daily for the transaction of business, except on Sundays and holidays, from 9 a. m. to p. m., and on Monday and Saturday nights from 6 to 8 o'clock.

2. Deposits of five cents or any larger sums may be received, but such moneys only as are received on deposit by national banks shall be taken. The company will pay in like bankable funds. Deposits of gold or silver will be paid in kind.

3. On making the first deposit the depositor shall subscribe his or her name, occupation, residence, and post-office address in a book containing the rules and regulations of the company relating to deposits and depositors, thereby signifying his or her assent thereto; but no omission or failure to sign such book shall relieve the depositor receiving a pass-book containing these rules and regulations from their binding force.

4. All deposits shall be entered upon the books of the company, and a pass-book or certificate of deposit shall be given the depositor, upon which shall be entered the sum so deposited, and which shall be his or her evidence of property in the company.

5. Drafts shall be made personally or by the order of the depositor in writing, properly authenticated, but no person shall be paid any part of any deposit or interest due without producing the pass-book or certificate issued to him or her, and having the amount so paid entered thereon: *Provided*, That this rule shall not prohibit cashiers, under the direction of the actuary, from making special arrangements for deposits, which may be withdrawn by check, in accordance with the usual rules of banks, subject, however, to the restrictions of Rules 6 and 7 of this code.

6. The company will, as a rule, pay all deposits on demand, yet it reserves the right to require sixty days' notice of intention to withdraw deposits. The intent of this rule being solely to protect the bank and its depositors in times of public excitement and danger.

7. Such interest (not to exceed 7 per cent. per annum) as the profits of the company will allow will be declared to depositors in the months of January and July of each year, and will be payable twenty days after the first business day of these months. Interest due and not withdrawn will be added to the depositor's account, and will itself draw interest as a deposit. Interest will begin on the first day of each month upon deposits of one dollar or more, made on that day or during the preceding month, but such interest will not be due until the interest days fixed above.

No interest will be paid on any sum less than one dollar, nor upon any sum withdrawn before the 1st of January or July, for the period that may have elapsed since the last interest day, *except* that deposits in sums of not less than fifty dollars may be received, which shall draw interest from date of deposit to date of withdrawal, at the rate of 4 per cent. per annum, on condition that the sums so deposited shall remain on deposit not less than thirty days.

8. In case of the death of any depositor, the amount standing to the credit of the deceased will be paid to his or her legal representative.

9. In case of lost or stolen books, the company will be responsible for payments made thereon only when duly notified in writing of such loss or theft. While the company will by all possible means endeavor to prevent losses arising from such books, payments made thereon before notice received as above required shall be valid payments to discharge the company.

In case of books reported lost or destroyed, the company will require such evidence and such indemnity as the local committee may deem just and proper.

10. Deposits made by married women and by minors are entirely free from the control of the husband or guardian, and will be so held.

11. All deposits will be held as trusts strictly confidential and private.

12. The trustees reserve the right to alter or amend these rules and regulations, and such alterations or amendments shall be binding upon the depositors, after having been published twice a week for three successive weeks in one or more of the public newspapers of those towns and cities where the agencies of the company are located.

Approved June 12, 1873.

On the back of the book is the following:

READ THE RULES INSIDE THIS BOOK.

The money deposited on this pass-book will be repaid, with interest due, as provided in the rules; but it will be paid only to the depositor in person or on his or her power of attorney or order in writing duly authenticated. In every case this book must be presented that the payment made may be entered thereon.

"I consider the Freedman's Savings and Trust Company to be greatly needed by the colored people, and have welcomed it as an auxiliary to the Freedmen's Bureau."—*Maj. Gen. O. O. Howard.*

"'Tis little by little the bee fills her cell;
And little by little a man sinks a well;
'Tis little by little a bird builds her nest;
By littles a forest in verdure is dressed;
'Tis little by little great volcanoes are made;
By littles a mountain or levels are made;
'Tis little by little an ocean is filled;
And little by little a city we build;
'Tis little by little an ant gets her store;
Every little we add to a little makes more;
Step by step we walk railles, and we sew stitch by stitch;
Word by word we read books, cent by cent we grow rich."

This is a *benevolent* institution. All profits go to the depositors, or to educational purposes for the freedmen and their descendants.

The whole institution is under the charter of Congress, and received the commendation and countenance of the President, Abraham Lincoln. One of the last official acts of his valued life was the signing of the bill which gave legal existence to this bank.

THE FREEDMAN'S SAVINGS AND TRUST COMPANY, CHARTERED BY THE GOVERNMENT OF THE UNITED STATES, MARCH 3, 1865.

Principal office, Washington, D. C., opposite the Treasury of the United States; branch offices in all the principal cities of the South and Southwest.

The approval of the charter of this company was one of the last official acts of the martyred President, Abraham Lincoln.

Cashiers of branches, branch offices, and date of organization.

Philip D. Cory	Atlanta, Ga	January, 1870
D. A. Ritter	Augusta, Ga	March, 1866
W. L. Van Derlip	Baltimore, Md	March, 1866
N. R. Scovel	Beaufort, S. C	October, 1866
Nathan Ritter	Charleston, S. C	January, 1866
George W. Van Hook	Columbus, Miss	August, 1870
G. W. Blackburn	Columbia, Tenn	January, 1870
L. Robinson	Huntsville, Ala	December, 1865
W. L. Coan	Jacksonville, Fla	March, 1866
Horace Morris	Louisville, Ky	October, 1870
J. G. Hamilton	Lexington, Ky	November, 1870
F. W. Bronaugh	Lynchburgh, Va	September, 1865
A. J. Thompson	Little Rock, Ark	June, 1870
Thomas N. M. Sellers	Macon, Ga	October, 1866
N. D. Smith	Memphis, Tenn	December, 1865
C. A. Woodward	Mobile, Ala	January, 1866
Edwin Beecher	Montgomery, Ala	June, 1870
John J. Cary	Nashville, Tenn	March, 1870
Edwin Kilbourn	Natchez, Miss	October, 1865
C. A. Nelson	New Berne, N. C	January, 1866
C. D. Sturtevant	New Orleans, La	January, 1866
John J. Zuille	New York City	July, 1866
H. C. Percy	Norfolk, Va	June, 1865
William Whipper	Philadelphia, Pa	January, 1870
G. W. Brodie	Raleigh, N. C	January, 1866
Charles Spencer	Richmond, Va	October, 1865
I. W. Brinkerhoff	Savannah, Ga	January, 1866
Willis N. Brent	Saint Louis, Mo	November, 1870
Samuel Peters	Shreveport, La	June, 1866
William Steward	Tallahassee, Fla	August, 1866
Benjamin A. Lee	Vicksburgh, Miss	December, 1865
William J. Wilson	Washington, D. C	August, 1865
Van D. Macumber	Wilmington, N. C	October, 1866

AN ACT to incorporate the Freedman's Savings and Trust Company.

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled, That Peter Cooper, William C. Bryant, A. A. Low, S. B. Chittenden, Charles H. Marshall, William A. Booth, Gerritt Smith, William A. Hall, William Allen, John Jay, Abraham Baldwin, A. S. Barnes, Hiram Barney, Seth B. Hunt, Samuel Holmes,

Charles Collins, R. R. Graves, Walter S. Griffith, A. H. Wallis, D. S. Gregory, J. W. Alvord, George Whipple, A. S. Hatch, Walter T. Hatch, E. A. Lambert, W. G. Lambert, Ros Lockwood, R. H. Manning, R. W. Ropea, Albert Woodruff, and Thomas Denny, of New York; John M. Forbes, William Claffin, S. G. Howe, George L. Stearns, Edward Atkinson, A. A. Lawrence, and John M. S. Williams, of Massachusetts; Edward Harris and Thomas Davis, of Rhode Island; Stephen Colwell, J. Wheaton Smith, Francis E. Cope, Thomas Webster, B. S. Hunt, and Henry Samuel, of Pennsylvania; Edward Harwood, Adam Poe, Levi Coffin, J. M. Walden, of Ohio, and their successors, are constituted a body corporate in the city of Washington, in the District of Columbia, by the name of the Freedman's Savings and Trust Company, and by that name may sue and be sued in any court of the United States.

SEC. 2. *And be it further enacted*, That the persons named in the first section of this act shall be the first trustees of the corporation, and all vacancies by death, resignation, or otherwise, in the office of trustee shall be filled by the board, by ballot, without unnecessary delay, and at least ten votes shall be necessary for the election of any trustee. The trustees shall hold a regular meeting, at least once in each month, to receive reports of their officers on the affairs of the corporation, and to transact such business as may be necessary; and any trustee omitting to attend the regular meetings of the board for six months in succession, may thereupon be considered as having vacated his place, and a successor may be elected to fill the same.

SEC. 3. *And be it further enacted*, That the business of the corporation shall be managed and directed by the board of trustees, who shall elect from their number a president and two vice-presidents, and may appoint such other officers as they may see fit; nine of the trustees, of whom the president or one of the vice-presidents shall be one, shall form a quorum for the transaction of business at any regular or adjourned meeting of the board of trustees; and the affirmative vote of at least seven members of the board shall be requisite in making any order for, or authorizing the investment of, any moneys, or the sale or transfer of any stock or securities belonging to the corporation, or the appointment of any officer receiving any salary therefrom.

SEC. 4. *And be it further enacted*, That the board of trustees of the corporation shall have power, from time to time, to make and establish such by-laws and regulations as they shall judge proper with regard to the elections of officers and their respective functions, and generally for the management of the affairs of the corporation, provided such by-laws and regulations are not repugnant to this act, or to the Constitution or laws of the United States.

SEC. 5. *And be it further enacted*, That the general business and object of the corporation hereby created shall be, to receive on deposit such sums of money as may, from time to time, be offered therefor, by or on behalf of persons heretofore held in slavery in the United States, or their descendants, and investing the same in the stocks, bonds, Treasury notes, or other securities of the United States.

SEC. 6. *And be it further enacted*, That it shall be the duty of the trustees of the corporation to invest, as soon as practicable, in the securities named in the next preceding section, all sums received by them beyond an available fund, not exceeding one-third of the total amount of deposits with the corporation, at the discretion of the trustees, which available funds may be kept by the trustees, to meet current payments of the corporation, and may by them be left on deposit, at interest or otherwise, or in such available form as the trustees may direct.

SEC. 7. *And be it further enacted*, That the corporation may, under such regulations as the board of trustees shall, from time to time, prescribe, receive any deposit hereby authorized to be received, upon such trusts and for such purposes, not contrary to the laws of the United States, as may be indicated in writing by the depositor, such writing to be subscribed by the depositor and acknowledged or proved before any officer in the civil or military service of the United States, the certificate of which acknowledgment or proof shall be indorsed on the writing; and the writing, so acknowledged or proved, shall accompany such deposit and be filed among the papers of the corporation; and be carefully preserved therein, and may be read in evidence in any court or before any judicial officer of the United States, without further proof; and the certificate of acknowledgment or proof shall be *prima facie* evidence only of the due execution of such writing.

SEC. 8. *And be it further enacted*, That all sums received on deposit shall be repaid to such depositor when required, at such time, with such interest, not exceeding seven per centum per annum, and under such regulations as the board of trustees shall, from time to time prescribe, which regulations shall be posted up in some conspicuous place in the room where the business of the corporation shall be transacted, but shall not be altered so as to affect any deposit previously made.

SEC. 9. *And be it further enacted*, That all trusts upon which, and all purposes for which any deposit shall be made, and which shall be indicated in the writing to accompany such deposit, shall be faithfully performed by the corporation, unless the performing of the same is rendered impossible.

SEC. 10. *And be it further enacted,* That when any depositor shall die, the funds remaining on deposit with the corporation to his credit, and all accumulations thereof, shall belong and be paid to the personal representatives of such depositor, in case he shall have left a last will and testament, and in default of a last will and testament, or of any person qualifying under a last will and testament competent to act as executor, the corporation shall be entitled, in respect to the funds so remaining on deposit to the credit of any such depositor, to administration thereon in preference to all other persons, and letters of administration shall be granted to the corporation accordingly in the manner prescribed by law in respect to granting of letters of administration, with the will annexed, and in cases of intestacy.

SEC. 11. *And be it further enacted,* That in the case of the death of any depositor, whose deposit shall not be held upon any trust created pursuant to the provisions hereinbefore contained, or where it may prove impossible to execute such trust, it shall be the duty of the corporation to make diligent efforts to ascertain and discover whether such deceased depositor has left a husband, wife, or children surviving, and the corporation shall keep a record of the efforts so made, and of the results thereof; and in case no person lawfully entitled thereto shall be discovered, or shall appear, or claim the funds remaining to the credit of such depositor before the expiration of two years from the death of such depositor, it shall be lawful for the corporation to hold and invest such fund as a separate trust fund, to be applied, with the accumulations thereof, to the education and improvement of persons heretofore held in slavery, or their descendants, being inhabitants of the United States, in such manner and through such agencies as the board of trustees shall deem best calculated to effect that object: *Provided,* That if any depositor be not heard from within five years from the date of his last deposit, the trustees shall advertise the same in some paper of general circulation in the State where the principal office of the company is established, and also in the State where the depositor was last heard from; and if, within two years thereafter, such depositor shall not appear, nor a husband, wife, or child of such depositor, to claim his deposits, they shall be used by the board of trustees as hereinbefore provided for in this section.

SEC. 12. *And be it further enacted,* That no president, vice-president, trustee, officer, or servant of the corporation shall, directly or indirectly, borrow the funds of the corporation or its deposits, or in any manner use the same, or any part thereof, except to pay necessary expenses, under the direction of the board of trustees. All certificates or other evidences of deposit made by the proper officers shall be as binding on the corporation as if they were made under their common seal. It shall be the duty of the trustees to regulate the rate of interest allowed to the depositors, so that they shall receive, as nearly as may be, a ratable proportion of all the profits of the corporation after deducting all necessary expenses: *Provided, however,* That the trustees may allow to depositors to the amount of five hundred dollars or upwards one per centum less than the amount allowed others: *And provided, also,* Whenever it shall appear that, after the payment of the usual interest to depositors, there is in the possession of the corporation an excess of profits over the liabilities amounting to ten per centum upon the deposits, such excess shall be invested for the security of the depositors in the corporation; and, thereafter, at each annual examination of the affairs of the corporation, any surplus over and above such ten per centum shall, in addition to the usual interest, be divided ratably among the depositors, in such manner as the board of trustees shall direct.

SEC. 13. *And be it further enacted,* That whenever any deposits shall be made by any minor, the trustees of the corporation may, at their discretion, pay to such depositor such sum as may be due to him, although no guardian shall have been appointed for such minor, or the guardian of such minor shall not have authorized the drawing of the same; and the check, receipt, or acquittance of such minor shall be as valid as if the same were executed by a guardian of such minor, or the minor were of full age, if such deposit was made personally by such minor. And whenever any deposits shall have been made by married women, the trustees may repay the same on their own receipts.

SEC. 14. *And be it further enacted,* That the trustees shall not, directly or indirectly, receive any payment or emolument for their services as such, except the president and vice-president.

SEC. 15. *And be it further enacted,* That the president, vice-president, and subordinate officers and agents of the corporation shall respectively give such security for their fidelity and good conduct as the board of trustees may from time to time require, and the board shall fix the salaries of such officers and agents.

SEC. 16. *And be it further enacted,* That the books of the corporation shall at all times during the hours of business be open for inspection and examination to such persons as Congress shall designate or appoint.

Approved March 3, 1865.

AN ACT to amend an act entitled "An act to incorporate the Freedman's Savings and Trust Company, approved March third, eighteen hundred and sixty-five.

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled, That the 6th section of the act entitled "An act to incorporate the Freedman's Savings and Trust Company," approved March third, eighteen hundred and sixty-five, be, and the same is, hereby amended by adding thereto at the end thereof the words following, "and to the extent of one-half in bonds or notes, secured by mortgage on real estate in double the value of the loan; and the corporation is also authorized hereby to hold and improve the real estate now owned by it in the city of Washington, to wit, the west half of lot number three; all of lots four, five, six, seven, and the south half of lot number eight, in square number two hundred and twenty-one, as laid out and recorded in the original plats or plan of said city: *Provided*, That said corporation shall not use the principal of any deposits made with it for the purpose of such improvement."

SEC. 2. *And be it further enacted*, That Congress shall have the right to alter or repeal this amendment at any time.

Approved May 6, 1870.

BY-LAWS OF THE FREEDMAN'S SAVINGS AND TRUST COMPANY, CHARTERED BY ACT OF CONGRESS MARCH 3, 1865.

By its charter this institution is under the management of a board of fifty trustees, of whom nine, including the president or one of the vice-presidents, are a quorum for the transaction of business at any regular or adjourned meeting of the board, except that ten affirmative votes are required to elect a trustee.

I.—*Meetings of the board.*

The board of trustees shall meet regularly on the second Thursday of each month. The regular meetings of the board shall be held at the office of the company in the city of Washington, which is hereby declared to be the principal office of the company.

II.—*Officers.*

The board shall annually, at the regular meeting held in the month of March, or at an adjourned meeting held during the month, elect a president and a first and a second vice-president, to hold office for one year, or until their successors are elected.

The board shall appoint an actuary and such other officers, agents, clerks, and servants as they may deem requisite to transact the business of the company, who shall hold their appointments during the pleasure of the board. They shall also at the same time appoint the standing committees of the board.

III.—*Presiding officer.*

The president or, in his absence, the first or second vice-president, shall preside at the meetings of the board. In case neither are present, the board may appoint a chairman *pro tem*.

IV.—*Order of business.*

At all regular meetings of the board, the following shall be the order of business:

1. The minutes of the last meeting.
2. General report of the business and assets of the company.
3. Minutes of the finance committee.
4. Minutes of the agency committee.
5. Minutes of the education and improvement committee.
6. Reports of other committees.
7. Unfinished business.
8. New business.

V.—*Vacancies.*

All vacancies occurring in the board may be filled at the next regular meeting after the existence of such vacancy shall be announced. The election shall be by ballot, and it shall require the affirmative vote of at least ten trustees to elect.

In case of any vacancy occurring among the officers, agents, clerks, or servants of the company, the same may be filled at any regular meeting of the board.

VI.—*Powers and duties of officers.*

The president shall have the custody of the corporate seal, and of all the property, funds, and securities of the company, subject at all times to the control and direction

of the board or of the finance committee. He shall be a member, *ex officio*, of all the standing committees.

In case of the absence, death, or resignation of the president, the first, or in case of his inability or failure to act, the second vice-president shall possess the powers and perform the duties of the president until the next meeting of the board, or until the president shall return to his post, or his successor shall be elected.

The actuary, and all other officers, agents, clerks, or servants of the company, shall perform such duties as may be required of them respectively from time to time by the board of trustees, or president, or acting president, and shall give such security for the faithful performance of their duties as the board or finance committee may, from time to time, require.

VII.—Finance committee.

The board shall annually appoint a finance committee of five trustees.

It shall be the duty of the finance committee, under the direction of the board, to exercise a general supervision and control of all the funds, securities, and property of the company—to direct as to the temporary deposit or loan of funds, and as to the investment thereof. No securities belonging to the company shall be sold or transferred, except as authorized by a vote of the finance committee, duly recorded, in which at least three members of the committee shall concur.

The finance committee may adjust and settle all claims against the company to an amount not exceeding \$1,000, and they may employ counsel in any case in their discretion.

They shall meet regularly at least once in each month, and shall keep full minutes of their proceedings, which shall be submitted as their report at each regular meeting of the board.

VIII.—Examining committee.

The board shall annually appoint an examining committee of three trustees, whose duty it shall be, as often as they deem it expedient, but at least twice in each year, to examine carefully all the books, accounts, securities, and business of the company, and report thereon at the next meeting of the board. Their semi-annual examinations shall be made in the months of February and September.

IX.—Agency committee.

The board shall annually appoint a committee of seven trustees, three of whom shall constitute a quorum, to be called the agency committee. It shall be their duty, subject to the control and direction of the board, to appoint, control, and remove all agents of this company who shall be authorized to act in its behalf, at any other place than the office where its principal business is conducted; to prescribe the duties and emoluments of such agents, and generally to supervise all the business of the company which shall be transacted by such agents.

X.—Education and improvement committee.

The board shall annually appoint a committee of seven trustees, to be called the education and improvement committee, whose duty it shall be to take the general supervision of the use of the fund provided for in the charter, and therein designated as a special trust fund, to be applied, with the accumulations thereof, to the education and improvement of persons heretofore held in slavery, or their descendants, being inhabitants of the United States. They shall devise and suggest to the board a plan for the accumulation of the fund and for its use; shall conduct the correspondence connected with the subject, and shall, from time to time, and at least four times in each year, report the minutes of their proceedings for the approval of the board.

The first vice-president shall be, *ex officio*, a member of this committee.

XI.—Deposits and depositors.

Deposits to the amount of one dollar or more shall be received from or on behalf of persons heretofore held in slavery in the United States, or their descendants.

All deposits shall be regularly entered in the books of the company. In the case of ordinary deposits the amount shall also be entered in a book to be furnished to the depositor, which shall be the voucher for his or her deposits. All payments made to persons presenting such deposit-books shall be valid payments to discharge the company.

Each deposit received under section 7 of this charter shall be accompanied with a declaration of trust, in which shall be fully set forth the name of the depositor, with a description of his or her person, the amount deposited, and the person or persons to

whom the same shall be payable in case the depositor shall die, leaving the amount, or any part thereof, on deposit. This declaration of trust shall be executed in triplicate, one copy of which shall be kept in a book which the company shall provide for the purpose; one copy shall be retained by the depositor, and the other copy shall be delivered to the teller or clerk when the deposit is received at the principal office of the company. Such declaration of trust shall be subscribed by the depositor, and acknowledged or proved before some officer in the civil or military service of the United States, whose certificate of acknowledgment shall be indorsed thereon.

XII.—*Dividends.*

On the third Monday of January and July in each year shall be paid, on all sums of five dollars and upwards which shall have been on deposit as provided in the "Rules and Regulations" of the company, such interest as the profits of the company will justify.

Moneys withdrawn between the periods fixed for the payment of interest shall be entitled to the interest which had accrued at the last triennial statement, and no more.

At each period fixed for the payment of interest, the amount of interest due to each depositor shall be added to the principal of the deposit, and interest shall thereafter be paid thereon as in the case of an original deposit.

XIII.—*Investments and disbursements.*

All moneys received on deposit, except so much as the finance committee shall deem requisite to reserve for immediate use, shall be invested in the public stocks of the United States, in the name of the Freedman's Savings and Trust Company, or loaned on real-estate security as provided in the amendment to the charter, approved May 6, 1870.

The funds of the company not invested as aforesaid shall be deposited in such bank or banks, or other moneyed institutions, as the finance committee shall appoint, subject to drafts of the company, signed by the president or acting president and actuary; or such funds may be invested or loaned under the direction of the finance committee, on call or at short time, on such securities as the board or the finance committee shall, from time to time, approve.

XIV.—*Payments of deposits.*

Deposits may be paid to the depositor in person, on being identified to the satisfaction of the officers of the company, or to any person presenting the deposit-book, or a power of attorney from the depositor to receive the same, properly executed and authenticated. Payment shall be made in funds receivable on deposit by the national banks in the city of Washington.

XV.—*Honorary and advisory members of the board.*

The board may, from time to time, in its discretion, appoint, at various places, such persons as they may deem qualified, by their position and influence, and their known sympathy with the objects of this company, to act as honorary and advisory members of the board, to aid and advise the board, its officers, committees, and agents, as they may be able, and to hold office until the next annual election. They shall have the right to sit at the board, when present, at any of its regular meetings, and to take part in its discussions, but not to vote.

XVI.—*Trustees' attendance.*

If any trustee shall fail to attend the meetings of the board, or to perform the duties devolving on him as a member of any of the committees of the board, for the term of six successive months, without excuse satisfactory to the board, he shall be considered as having resigned the office of trustee.

XVII.—*Amendments.*

These by-laws may be altered or amended at any regular meeting of the board: *Provided*, That notice of the proposed alteration or amendment shall have been submitted in writing to the board at the regular meeting next preceding: *And provided also*, That each trustee shall be furnished, in writing, with a notice of the proposed change at least ten days previous to the meeting at which it shall be acted upon.

PROGRESS OF THE COMPANY.

The act of Congress creating the bank was approved by President Lincoln on the 3d day of March, 1865. The organization of the company was effected May 16, and its first report was made to the trustees June 8, 1865. Deposits at this date amounted to \$700, besides funds received June 3 from the Military Bank at Norfolk, Va., amounting to \$7,956.33.

August 1, the first branch office was opened at Washington, D. C. September 1 this branch had a balance due depositors of \$843.84. Other branches were opened during the year at Louisville, Richmond, Nashville, Wilmington, Huntsville, Memphis, Mobile, and Vicksburgh. December 14, 1865, the Military Bank at Beaufort, organized October 16, 1865, was, by order of General Saxton, transferred to this company, with its balance of \$170,000. At the end of the first year, March 1, 1866, fourteen branch offices had been opened, and the balance due depositors was \$199,283.42.

The following table shows the business of the company for the succeeding years :

Table showing the relative business of the company for each fiscal year.

For year ending March 1.	Total amount of deposits.	Total amount of drafts.	Balance due depositors.
1866	\$305, 167 00	\$105, 883 58	\$199, 283 42
1867	1, 624, 853 33	1, 258, 515 00	366, 338 33
1868	3, 582, 378 36	2, 944, 079 36	638, 299 00
1869	7, 257, 798 63	6, 184, 333 32	1, 073, 465 31
1870	12, 605, 781 95	10, 948, 775 20	1, 657, 006 75
1871	19, 952, 647 36	17, 497, 111 25	2, 455, 836 11

RULES AND REGULATIONS.

1. The principal office of the company in Washington, D. C., will be open daily, Sundays and holidays excepted, from 9 o'clock a. m. to 3 o'clock p. m.

The branch office at _____ shall be open for the reception of deposits and the transaction of business generally, on _____ of each week, excepting on holidays, from 9 o'clock a. m. to 4 o'clock p. m.

2. Deposits of one dollar or more may be received, provided the same be in specie or national currency, or the equivalent of the latter; and payments will be made in like manner at the option of the company.

3. On making the first deposit, each depositor shall be required to subscribe to the regulations and by-laws of said company, thereby signifying assent to the same; and shall also give a descriptive list of himself or herself, which shall be taken at the time of the first deposit.

4. The company shall be at liberty to return the amount of all or any part of the deposits, whenever they may think proper, or to refuse to receive the deposit of any person whenever they may deem it expedient. This rule is to prevent unworthy or improper persons from enjoying the benefits of the company.

5. From the first day of July, 1871, the company will pay interest at the rate of six per cent. per annum, until further notice, on all sums of five dollars and upwards received by it on deposit, under the following conditions and exceptions:

Interest, at the above-named rate, will begin to accrue at the beginning of each month on all sums of five dollars and upwards then on deposit. It will be calculated twice a year, viz, on the first day of July and the first day of January in each year, and will be paid in cash to, or entered to the credit of the depositor as a deposit, as he or she may prefer, within twenty days after those dates.

No interest will be allowed or paid on any sum withdrawn before the first days of July and January in each year, for the period which may have elapsed since the date of the last dividend.

On deposits of five thousand dollars and upwards only five per cent. per annum will be allowed.

[Rule 6 is repealed.]

7. All deposits shall be entered in the books of the company, and a duplicate given to the depositor, in which the sum deposited by him or her shall be entered, and which shall be his or her voucher, and the evidence of his or her property in said company. No deposit shall be received, nor shall any draft be paid, except on the days and during the hours which may be designated by the trustees for that purpose, and in no other

place than at the central office of the company, or at one of its branch agencies, unless authorized by the board of trustees.

8. Drafts may be made personally, or by the order, in writing, of the depositor, (if the company have the signature of the party on their "signature-book,") or by letters of attorney duly authenticated; but no person shall be paid any part of the principal or interest without producing the pass-book, and having such payments entered therein: *Provided*, That this rule shall not prohibit cashiers, under the direction of the actuary, from making special arrangements for the deposits of business men, which may be withdrawn by check in accordance with the usual rules of banks.

9. On the decease of any depositor, the amount standing to the credit of the deceased shall be paid to his or her legal representatives.

10. All accounts to which no deposit, or on which no draft shall have been made for seven years in succession, and the depositor of which has not been heard from, and for which no legal heirs can be found, (upon diligent search being made by the company, by advertisements in papers of general circulation throughout the country, and by such other means as may be thought best,) shall be closed, and the balance of such accounts may be transferred to the credit of the educational fund, to be applied to the "education and improvement of persons heretofore held in slavery," as set forth in section 11th of the charter of the company.

11. All notices in relation to deposits and depositors, published by or under the direction of the trustees, in one or more of the public newspapers in the cities or towns where agencies are located, at least six times successively, shall be deemed and taken as actual notice to each depositor.

12. Although the company will endeavor, by all possible means, to prevent frauds and impositions, yet all payments to persons producing the pass-books issued by it shall be valid payments to discharge the company.

In the case of lost books, the company will decide, on the full presentation of evidence, as to the persons to whom payment shall be made, and without the right of the depositor in such lost book to question the correctness of the payment.

Depositor shall advertise loss of his bank-book in the place where branch is located, either by publication once a week for four weeks in a newspaper, or by posting notices once a week for four weeks in eight public places, and in either case notice shall be posted in the bank. If the book is not found within three months from first advertisement of its loss, the cashier may pay the amount due depositor, provided he is satisfied it would be safe to do so; otherwise he may require bonds to indemnify the bank. The depositor giving satisfactory bonds, may draw amount due at any time, after advertisement of the loss of his book as above provided. The account to be closed by the lost number and opened with a new one.

13. No trustee, as such, shall receive, directly or indirectly, any pay or emolument for his services; neither shall he be liable, personally, for any loss whatsoever, the institution being purely a benevolent one, and designed only to promote the interests of the freedmen and their descendants.

14. Deposits in sums of not less than fifty dollars may be received, to be subject to check at sight, which shall draw interest from date of deposit at the rate of four per cent. per annum; on condition that the sums so deposited shall remain on deposit not less than thirty days.

But deposits made under this rule will not participate in the higher rate of interest of rule 5.

Schedule of loans on sundry securities made by The Freedman's Savings and Trust Company.

Thomas M. Plowman, his note, indorsed S. P. Brown & Son, due October 9, 1870, protested and contested	\$1,500 00
Horatio Naser, August 18, 1870, on \$3,000 life-insurance policy in New England Mutual Life-Insurance Company, interest to July, 1871	250 00
A. B. Mullett, August 31, 1870, loan on 100 shares Morris Mining Company, Colorado, \$100 each, interest to November 1, 1871	1,400 00
E. R. Knight, October 11, 1871, balance of loan \$600, on Arkansas State scrip—Memphis loan	300 00
C. W. Havenner & Co., March 24, 1871, balance loan \$1,200 on real-estate notes, \$1,105	400 00
C. W. Havenner & Co., March 27, 1871, on real-estate notes \$3,050, interest paid to July 31, 1871	1,500 00
Daniel Welch, his note, indorsed D. L. Eaton, due April 2d, 1871, protested.	230 40
J. M. Spicer, May 2, 1871, chattel-mortgage on furniture, St. James Hotel, no interest paid	2,735 10
C. W. Havenner & Co., May 6, 1871, on real-estate notes, interest to July 1, 1871	800 00
Arthur Flynn, balance note \$150, due July 15, 1871, on real-estate notes.	89 04

Frank Trigg, May 20, 1871, balance loan \$500 on \$1,000 Virginia State bond. Bond sold and this balance outstanding.....	\$126 13
Joseph B. Stewart, loan March 14, 1871, on \$5,000 Union Pacific Railroad bonds in hands of H. G. Fant. Bonds in suit as to ownership.....	3,250 00
J. V. W. Vanderburgh, June 13, 1871, balance of \$5,000 on claim for work on Washington aqueduct.....	1,251 50
Lewis Bryant, July 14, 1871.....	192 00
C. W. Havenner & Co., July 25, 1871, real-estate notes.....	700 00
Central Branch Union Pacific Railroad Company, balance of their note, \$175,000, of August 17, 1871, secured by contract of sale of portions of the Kickapoo reserve lands, Kansas; bond of A. S. Barnes, R. M. Pomeroy, and E. H. Nichols, interest paid to December 12, 1872; last payment on account, May 19, 1873, \$7,500. (Lands are sold on one to ten years credit, about 100,000 acres).....	74,000 91
Daniel Welch & Co., September 14, 1871, balance of loan \$250 on deed trust note, interest to December 27, 1873.....	182 93
Michael Green, September 19, 1871, bond to trustees Barry farm, lot 15, interest to September 29, 1873.....	100 00
Charles F. Peck and W. E. Chandler, balance of \$1,100, September 20, 1871, on their note indorsed Win. S. Huntington, interest to October 25, 1871, last payment February 29, 1872.....	979 50
O. W. Hayden, September 29, 1871, balance of \$3,500 on real-estate notes, \$3,833.33, interest paid to March 29, 1872.....	713 66
Charles N. Thomas, October 9, 1871, on bond of the Howard University for sale of lot 1, block 22.....	350 00
Maria T. Stoddard, October 23, 1871, for note indorsed G. W. Stickney, one year. No interest paid.....	1,000 00
Mrs. Serona McCarthy, November 11, 1871. Note indorsed by Robert H. Barker.....	25 00
George W. Dyer, December 19, 1871, } on \$2,000 Philadelphia city stock. }	550 00
George W. Dyer, June 17, 1872.....	350 00
George W. Dyer, October 9, 1872... } Interest paid to Nov. 23, 1874... }	1,000 00
Alexander W. Randall, December 29, 1871, balance of loan, \$1,212.02. His note; no security.....	800 00
Jno. L. Kidwell, December 21, 1871, balance of \$2,000 on \$2,000 real-estate notes. Interest to December 21, 1873.....	1,800 00
Jno. Spicer, note December 23, 1871. No security; no interest paid.....	300 00
S. S. Stearns, January 13, 1872, on real-estate notes. Interest to February 19, 1873.....	1,000 00
Jno. W. Wright, January 23, 1872. Paid. Note M. Myers, \$1,163, and claim against United States for rent building corner Eighth and G streets. No interest paid.....	
Hallett Kilbourn and John O. Evans, January 2, 1872, on \$75,000 second-mortgage bonds Maryland Mining and Manufacturing Company.....	50,000 00
S. S. Stearns, February 6, 1872, balance loan \$400 on real-estate notes. Interest to August 7, 1873.....	69 04
Jno. S. Cook, assumed by Edward S. Fowler February 7, 1872, on real-estate notes, balance of \$13,000. Interest paid to February 9, 1874.....	8,964 95
Whitfield Jackson, February 15, 1872, balance of \$237 on \$250 United States 5-20 bonds.....	183 34
Robert I. Fleming, March 7, 1872, on \$5,000 real-estate notes. Interest to March 10, 1873.....	4,000 00
J. M. Brown, March 20, 1872, on \$4,000 stock Detroit Car-Loan Company, 160 shares. Interest paid to July 15, 1873.....	3,500 00
Eugene S. Calvert, March 28, 1872, on real-estate notes \$19,331. No interest paid.....	{ 6,500 00
James C. Kennedy, March 29, 1872, on \$20,000 Maryland Mining and Manufacturing Company bonds, on demand. No interest paid.....	{ 1,750 00
F. H. Gassaway, March 30, 1872, balance \$3,300 loan on \$7,000 stock of American Seal-Look Company; on \$5,000 stock of Metropolis Paving Company. No interest paid.....	1,289 50
D. M. Davis and R. M. Bulloch, April 5, 1872, balance \$2,000 on \$1,800 stock Fitchburgh Railroad Company. Interest to January 8, 1873.....	471 28
Jno. V. W. Vanderburgh, April 6, 1872, balance \$600—note.....	117 80
William R. Hooper, April 10, 1872, three life-insurance policies for \$3,500. Interest paid to October 30, 1873.....	900 00
Henry Brown, April 19, 1872, on \$600 real-estate notes. Interest to August 25, 1872.....	600 00
P. M. B. Young, April 27, 1872, on real-estate notes, \$3,611. Interest to August 21, 1873.....	5,000 00

Mary F. Jacobs, May 1, 1872. Note indorsed C. A. Fleetwood.....	\$50 00
W. W. White, May 11, 1872. Balance \$400 on bond of lot 13, Barry farm. Interest November 11, 1873.....	250 00
L. L. Crouse, May 16, 1872, on real-estate note, \$4,500. Interest to December 26, 1873.....	1,800 00
Jno. A. Gray, treasurer Fifteenth street Church, May 29, 1872. Note indorsed R. J. Fleming. Interest to September 28, 1872.....	2,917 00
P. H. Croncy, June 5, 1872. Balance \$650 on \$5,000 life-insurance policy. Interest to November 13, 1873.....	250 00
Caroline A. Sherman, June 22, 1872. Balance \$2,000 on 22 shares East Capitol Building Association, on 3 shares First Corporation Building Association, on 4 shares Connecticut River Railroad Company.....	1,475 00
F. Burlingame, July 10, 1872. Note indorsed J. B. Sawyer. Paid.	
Holtzclair & Bruff, July 13, 1872. Balance \$3,000, on 40 shares Capitol Hill Building Association, on \$2,000 real-estate notes.....	948 31
D. C. Morrison, jr., July 25, 1872. Balance \$1,200. Real-estate notes \$1,000. Interest April 25, 1873.....	500 00
N. J. Hillman, August 1, 1872. Bond. Lot 10, Barry farm. Interest July 29, 1874.....	120 00
Chas. G. Godfrey, August 7, 1872. Balance \$1,200 on real-estate notes. Interest August 6, 1873.....	404 64
Edward Johnson, August 9, 1872, on \$700 stock Young Men's Christian Association. Interest July 12, 1873.....	559 00
Franklin Sherman, August 22, 1872, on Chesapeake & Ohio Railroad bonds, \$1,000, interest February 7, 1873.....	900 00
B. H. Warner, August 27, 1872, \$500 real-estate notes, interest December 12, 1873.....	300 00
B. R. Plumley, August 31, 1872, balance \$120, bond lot 10, Smith's farm, interest January 28, 1874.....	53 00
Newman & Middleton, August 31, 1872, certificate board of public works, no interest paid.....	1,400 00
Daniel A. Conolly, September 3, 1872, balance \$5,000, old balance, no security.....	743 09
Denjamin D. Whitney, September 9, 1872, balance \$2,100, \$3,500 real-estate notes, interest September 12, 1873.....	1,090 00
C. W. Havenner & Co., September 11, 1872, \$1,500 real-estate note, no interest paid.....	900 00
J. W. Vanderburgh, September 21, 1872, certified bill for work on Virginia avenue, \$4,250, no interest paid.....	4,000 00
J. T. H. Hall, September 21, 1872, approved bill for county work \$3,000, no interest paid.....	500 00
R. M. Hall, September 23, 1872, on real-estate notes \$200, no interest paid.	175 00
John W. Wright, September 24, 1872, on real-estate note \$5,000, no interest paid.....	2,000 00
J. V. W. Vanderburgh, September 25, 1872, certificate board public works, no interest paid.....	600 00
John W. Wright, October 2, 1872, on \$5,000 real-estate note, no interest paid.....	1,000 00
R. Blumenberg, October 3, 1872, paid on real-estate note, interest to October 6, 1873.....	
John A. Prescott, October 9, 1872, balance of \$1,135; note indorsed, R. I. Fleming; interest, October 9, 1873.....	635 00
Middleton & Newman, October 12, 1872, certificate board of public works; no interest paid.....	400 00
A. D. Newbold, October 19, 1872, on \$100 United States 5-20 bonds; no interest paid.....	100 00
J. F. Wormley, October 21, 1872, balance \$500; approved bill, \$553. 40, medicine for the poor; interest, January 24 1873.....	328 33
C. H. Holden, October 25, 1872, on real-estate notes, \$4,100; no interest paid.....	2,209 47
J. V. W. Vanderburgh, October 26, 1872; \$2,550 certificates board of public works; no interest paid.....	2,550 00
Addison Clayton, October 29, 1872; approved bill, \$982, trustees colored schools.....	500 00
G. G. Cornish, October 30, 1872; \$700 real-estate note; no interest paid....	600 00
H. T. White, treasurer, November 2, 1872; balance, \$3,500 on \$3,450 First Congregational Society bonds; interest to May 1, 1873.....	2,960 02
L. C. Loomis, November 4, 1872, on real-estate notes; interest to November 4, 1873.....	1,364 88

J. V. W. Vanderburgh, November 9, 1872, on \$2,550 certificates board public works; no interest paid; indorsement, D. L. Eaton.....	\$2,500 00
W. C. Tilden, November 12, 1872, on \$200 United States, 5.20 bonds; no interest paid.....	200 00
S. C. Pomroy, November 21, 1872, demand.....	3,000 00
April 26, 1873, \$6,000 real-estate notes; no interest paid.....	3,000 00
A. Pannell, November 23, 1872, approved bill work on Fort Whipple, \$309 24; no interest paid.....	309 24
H. McLinden, November 23, 1872; balance, \$500 on \$1,000 stock Young Men's Christian Association; interest May 15, 1873.....	200 00
A. Pannell, November 29, 1873; approved bill \$116.66, Fort Whipple; no interest paid.....	116 66
J. V. W. Vanderburgh, December 5, 1872; balance, \$6,465 certificates board public works; no interest paid.....	2,726 29
A. Pannell, December 10, 1872.....	168 00
\$200 approved bill work on Fort Whipple; no interest paid.....	72 00
\$200, December 14, 1872, on \$84.75.....	84 75
J. V. W. Vanderburgh, treasurer Abbott Pave Company, December 1, 1872.....	80,216 82
J. V. W. Vanderburgh, January 24, 1873.....	\$1,000 00
February 8, 1873.....	2,000 00
February 21, 1873.....	1,200 00
February 26, 1873.....	35,107 56
February 26, 1873.....	6,492 08
April 21, 1873.....	1,300 00
April 23, 1873.....	1,000 00
May 10, 1873.....	1,500 00
May 21, 1873.....	1,200 00
June 16, 1873.....	4,000 00
November 13, 1872.....	1,000 00
December 10, 1872.....	2,700 00
January 25, 1873.....	1,500 00
July 13, 1873.....	1,500 00
July 16, 1873.....	6,000 00
July 16, 1873, accepted by J. A. Magruder, treasurer.....	4,483 05
August 15, 1873.....	1,000 00
August 15, 1873.....	3,000 00
September 13, 1873.....	3,623 48
September 13, 1873, accepted by J. A. Magruder, treasurer.....	6,500 00
Total loans to Vanderburgh.....	180,068 58
Not yet credited loan account:	
Less interest coupon collected.....	5,678 00
Less \$39,658 8 per cent. bonds sold.....	30,225 75
	35,903 75
Total loans outstanding.....	144,164 83
Secured by:	
District of Columbia 8 per cent. bonds.....	95,250 00
Auditor's certificates.....	61,262 94
Face value.....	156,512 94
Add accepted by Magruder, treasurer.....	6,500 00
Total.....	163,012 94
F. H. Gassaway, December 18, 1872, on \$2,000 stock American Seal Lock Company; on \$2,000 stock Capital Publishing Company, interest to March 15, 1873; on \$2,250 real-estate note.....	2,250 00
Rudolph Lobsque, December 21, 1872; paid; on real-estate notes; no interest paid.....	
James B. Carter, December 31, 1862, on real-estate notes \$1,000; no interest paid.....	1,100 00
J. Q. Crosby, January 2, 1873; balance \$753 on \$1,000 Northern Pacific Railroad bond; interest to October 31, 1873.....	600 00
F. H. Gassaway, January 30, 1873; no security; interest to March 23, 1873.....	2,485 66
James B. Carter, February 11, 1873; on \$400 real-estate note; no interest paid.....	{ 350 00
Robert A. Phillips, February 18, 1873; on \$1,924 real-estate notes; no interest paid.....	{ 172 12
	650 00

J. & W. Vanderburgh, February 25, 1873; on \$3,000 stock Second National Bank; no interest paid.....	\$2,500
C. W. Havenner & Company, February 27, 1873; on \$1,500 real-estate notes; no interest paid.....	1 250
Hallett Kilbourn, March 1, 1863; on note National Junction Railroad Company \$2,950 and interest, H. Kilbourn, president; past due; no interest paid.....	3,000 00
F. W. Brooks, April 18, 1873; on \$2,500 stock International Steamship and Railroad Supply Company; no interest paid.....	500 00
F. W. Brooks, April 18, 1873; on \$10,000 stock International Steamship Company; no interest paid; value 10 per cent., \$1,250 per 125 shares..	5,000 00
Plato P. Lee, April 19, 1873, on \$324, certified bill against District Columbia, no interest paid.....	100 00
G. P. Hopkins, April 23, 1873, on \$3,000 Union Pacific Railroad bonds, interest to January 23, 1874.....	2,500 00
James T. Pike, April 30, 1873, balance \$6,500 on \$5,000 note James Pike, protested; on \$2,000 real-estate notes, no interest paid.....	6,170 00
R. A. Marsh, May 1, 1873, on \$350, approved bill against board of health, interest to August 3, 1873.....	300 00
Robert S. Fletcher, May 5, 1873, balance \$351 on salary-order.....	
L. J. Draper, May 7, 1873, balance \$300 on seven shares Franklin Co-operative Building Company, interest to August, 1873.....	150 00
James T. Benedict, May 7, 1873, on \$2,000 real-estate notes, no interest paid.....	2,000 00
Frederick Douglass, jr., May 22, 1873, on \$246 approved bill against city government, no interest paid.....	220 00
Charles N. Thomas, June 2, 1873, balance \$140 on \$158 certificate, C. R. Douglass, treasurer, interest to December 15, 1873.....	100 00
E. H. Marsh, June 3, 1873, order on board of health \$118.50, interest to August 3, 1873.....	100 00
Lewis H. Douglass, June 9, 1873, on \$171, approved bill city government, no interest paid.....	160 00
John R. Greer, June 9, 1873, balance \$900 on \$990 real-estate notes, interest to December 9, 1873.....	440 28
Frederick Douglass, jr., June 16, 1873, on \$164, approved bill against District Columbia, no interest paid.....	150 00
Frederick Douglass, jr., June 30, 1873, on \$315, approved bill against territorial government, no interest paid.....	280 00
John W. Corson, July 6, 1873, on \$1,000 life-insurance policy, National Life Insurance Company United States; interest to January 6, 1874..	300 00
Fred. Douglass, jr., July 7, 1873, on \$194 approved bill against territorial council; no interest paid.....	175 00
Boughton & Moore, July 11, 1873, on \$6,480 real-estate notes, no interest paid.....	4,000 00
Charles B. Bailey, treasurer, July 15, 1873, balance \$3,800 on \$12,500 stock Young Men's Christian Association.....	3,200 00
Perry H. Carson, July 15, 1873, real-estate notes.....	550 00
H. T. White, treasurer, July 18, 1873, on \$3,000 First Congregational Society bond interest October 21, 1873.....	1,471 51
Thomas H. Talbot, July 23, 1873, on \$5,000 real-estate note.....	1,500 00
W. J. Docketader, July 28, 1873, on \$100 United States 5-20s.....	100 00
George W. Dyer, August 9, 1873, balance \$1,500 on \$4,661 real-estate notes; interest to January 20, 1874.....	1,386 82
G. G. Cornish, August 16, 1873, on \$1,108 real-estate notes; interest to January 22, 1874.....	500 00
George Simms, August 18, 1873, on \$350 city 8 per cent. certificates.....	280 00
White Bros., paid August 22, 1873, balance \$700 on \$3,650 stock Columbia Railroad Company; interest January 31, 1874.....	330 00
S. A. Safford, jr., treasurer, September 4, 1873, on \$500 stock Capital Publishing Company.....	250 00
W. Bowen, September 13, 1873, on \$2,428 bill against District of Columbia for work.....	1,630 92
Walker Lewis, September 24, 1873, on \$300 United States 5-20s.....	262 31
J. M. Brown, October 9, 1873, on \$533 certificates board of public works...	200 00
H. E. Hulburd, October 28, 1873, on \$2,300 note W. W. Metcalf, due October, 1875, interest paid to January 21, 1874.....	2,000 00
Michael Nash, November 17, 1873, balance \$120 on twenty-six shares Firemen's Insurance Company, Washington.....	40 00
Henrietta Wilber, December 1, 1873, on \$300 stock Columbia Railroad Company.....	100 00

H. C. Ross, December 5, 1873, on \$100 city 8 per cent. bonds, interest to February 5, 1874.....	\$50 00
William Russell, December 13, 1873, on two shares Franklin Co-operative Building Company; interest paid to January 15, 1874.....	150 00
W. J. Purnan, December 20, 1873, on \$10,000 Florida 7 per cent. bonds....	3,025 00
Daniel Breed, December 22, 1873, on \$200 United States 6s, 1881.....	200 00
Martha Mackall, December 24, 1873, on \$100 United States 5-20s.....	100 00
Henry R. Searle, December 27, 1873, certificates of one-sixth of property of Washington Building-Block Company.....	923 00
Stafford & King, July 3, 1872, paid September 12, 1872, note.....	
Newman & Middleton, July 8, 1872, due August 6, 1872.....	
Newman & Middleton, July 8, 1872, due August 15, 1872, certificate board public works.....	500 00
Newman & Middleton, July 27, 1872, due August 29, 1872, certificate board public works.....	1,710 00
Newman & Middleton, August 3, 1872, due September 5, 1872, certificate board public works.....	100 00
J. H. Stevens, August 30, 1872, due September 30, 1872, in pay-voucher....	100 00
J. D. Hutton, August 31, 1872, in pay-voucher, balance.....	45 00
L. Deane, September 6, 1872, balance due November 9, 1872, on \$500 Saint Louis and Denver City Railroad bond.....	124 00
Lewis Bryant, September 13, 1872, due July 16, 1873, note.....	70 00
G. H. Newman, September 26, 1872, demand-note, indorsed G. D. Johnson..	40 00
Newman & Middleton, September 30, 1872, due October 31, 1872, note.....	500 00
A. P. Fardon, October 11, 1872, due November 14, 1872, note.....	
David Hill, October 15, 1872, balance due January 17, 1873, note indorsed O. S. B. Wall.....	
Newman & Middleton, October 26, 1872, demand-certificate board public works.....	500 00
A. W. Ballard, October 29, 1872, due November 30, 1872, on pay-voucher....	45 00
J. T. Wormley, October 31, 1872, due December 23, 1872, note.....	100 00
Williams & Becket, November 2, 1872, demand-note.....	
Ignatius Bond, November 14, 1872, due January 15, 1873, note.....	
L. Timberlake, November 14, 1872, due December 15, 1872, on pay-voucher..	25 00
Sophia Holmes, November 16, 1872, due December 3, 1872, note.....	20 00
Thomas N. Chase, November 16, 1872, due December 3, 1872, note.....	
Addison Clayton, November 19, 1872, due December 2, 1872, note.....	100 00
J. G. Martin, November 23, 1872, due December 26, 1872, note.....	230 00
A. Parnell, November 23, 1872, demand-note.....	30 00
Evelyn D. Shaw, November 25, 1872, due January 23, 1873, note.....	
A. Parnell, November 27, 1872, demand-note.....	184 00
J. W. Hayden, presented November 29, 1872, due January 31, 1873, note Seneca Freestone Company.....	1,500 00
Newman & Middleton, November 30, 1872, demand-note.....	300 00
W. B. Moore, November 30, 1872, due December 4, 1872, note indorsed Horace Boughton.....	
K. V. Jennings, December 2, 1872, due December 31, 1872, on pay-voucher..	73 40
A. Parnell, December 10, 1872, demand-note.....	481 25
Newman & Middleton, December 16, 1872, due January 23, 1873, note indorsed R. W. Tompkins.....	800 00
A. Parnell, December 18, 1872, demand-note.....	297 63
Thomas W. Chase, December 18, 1872, due December 31, 1872, note.....	
W. T. Parker, December 21, 1872, due January 31, 1872, note.....	65 00
J. T. Wormley, January 11, 1873, due January 29, 1873, note.....	50 00
S. S. Stevens, January 18, 1873, due February 20, 1873, on real-estate notes..	400 00
Newman & Middleton, January 29, 1873, demand-certificate board public works.....	100 00
Williams & Becket, January 31, 1873, demand-note.....	200 00
Sophia Holmes, January 31, 1873, demand-note.....	20 00
H. T. White, treasurer, February 3, 1873, due May 4, 1873, note indorsed H. R. Searle.....	362 50
Henry Lacy, February 4, 1873, due April 16, 1873, note indorsed C. Clark..	20 00
R. K. Morris, February 13, 1873, due March 17, 1873, note.....	30 00
Daniel Welch, February 13, 1873, due March 7, 1873, note.....	50 00
James E. Dexter, February 21, 1873, due March 17, 1873, note indorsed G. W. Balloch, balance of \$500.....	400 00
James T. Pike, February 24, 1873, due February 14, 1873, note.....	110 00
E. J. Calvert, February 24, 1873, demand-note.....	300 00
N. Dillard, February 24, 1873, demand-note. Paid.....	
A. R. Fowler, February 24, 1873, demand-note.....	20 00

Charles D. Sloan, February 26, 1873, due March 31, 1873, on pay-voucher..	\$120 00
David Miller, February 28, 1873, due March 15, 1873, on school-voucher...	75 00
Charles R. Douglass, February 23, 1873, demand on school-voucher.....	50 00
J. R. Johnson, March 1, 1873, demand-note indorsed D. L. Eaton, paid February 3, 1874.....	300 00
W. B. Moore, March 1, 1873, demand-note indorsed J. G. Bigelow	
Horace Boughton, March 1, 1873, due April 25, 1873, note indorsed E. A. Kinney	
William Ellis, March 3, 1873, due May 6, 1873, note	15 00
Henry Lacy, March 8, 1873, due May 16, 1873, note indorsed H. A. Klafler..	20 00
D. Miller, March 19, 1873, on school pay-voucher.....	75 00
G. H. Newman, March 18, 1873, due April 20, 1873, note.....	100 00
S. P. Brown & Son, March 19, 1873, due June 19, 1873, note indorsed George H. Plant	125 00
George W. Van Hook, March 25, 1873, due December 22, 1873, note.....	144 12
J. W. Bishop, March 25, 1873, due December 10, 1873, note.....	400 00
Lew Alden, April 3, 1873, due May 15, 1873, on pay-voucher.....	
W. H. H. Bates, balance \$40, April 3, 1873, pay-voucher.....	10 00
A. R. Fowler, April 17, 1873, due June 21, 1873, note.....	184 00
George H. Newman, April 22, 1873, demand-note	50 00
A. R. Fowler, April 23, 1873, due May 22, 1873, note.....	120 00
J. Sinolinsky, April 23, 1873, due July, 1873, note indorsed G. W. Stick- ney, balance \$400.....	271 55
Robert Hatton, April 29, 1873, due May 29, 1873, note.....	
Mary S. Smith, May 5, 1873, due May 31, 1873, on pay-voucher.....	
Mary T. Benjamin, May 5, 1873, on school-voucher.....	50 00
Alexander Lairy, May 5, 1873, due October 26, 1873, note.....	560 27
Newman & Middleton, May 8, 1873, demand-note.....	100 00
O. O. Howard, May 10, 1873, due August 11, 1873, note	800 00
A. R. Fowler, May 17, 1873, due May 30, 1873, note.....	30 00
B. Frazier, May 19, 1873, due June 19, 1873, note.....	85 50
Newman & Middleton, June 14, 1873, demand-certificate board public works	800 00
W. F. Williams, June 16, 1873, due July 15, 1873, on pay-vouchers.....	50 00
Newman & Middleton, June 28, 1873, demand-certificates board of public works	600 00
George Burgess, January 3, 1873, demand, on real-estate notes	2,000 30
J. T. Wormley, July 7, 1873, demand-note.....	20 00
E. C. Ingersoll, July 8, 1873, due September 8, 1873, note indorsed J. W. Wright.....	400 00
Addison Clayton, July 10, 1873, due August 12, 1873, note indorsed John T. Johnson	50 00
Perry Carson, July 10, 1873, due August 11, 1873, note.....	25 00
Daniel Welch, July 10, 1873, demand	30 00
Newman & Middleton, July 14, 1873, demand-certificate board of public works	500 00
John E. Clarke, July 15, 1873, demand-note.....	184 69
T. S. Lamsen, July 21, 1873, due July 21, 1873, note indorsed Z. Richards.	300 00
Boughton & Morse, July 21, 1873, due January 16, 1874, note.....	500 00
John O. Evans, July 26, 1873, due September 27, 1873, on account of James A. Magruder, treasurer.....	9,000 00
H. T. White, treasurer, August 4, 1873, due October 4, 1873, note.....	250 00
J. R. Elliot, August 6, 1873, due September 4, 1873, note.....	100 00
T. J. Latham, August 6, 1873, due November 5, 1873, note indorsed Samuel S. Smoot	1,800 00
J. W. Wright, August 8, 1873, due October 10, 1873, note, real estate.	1,800 00
Newman & Middleton, August 18, 1873, demand-certificate board of pub- lic works.....	300 00
Smolinski & Lyle, August 20, 1873, due November 19, 1873, certificates board of public works.....	1,000 00
J. H. Richardson, August 21, 1873, due October 20, 1873, note indorsed R. W. Tompkins.....	50 00
John E. Clarke, August 25, 1873, demand-note.....	150 00
Zachariah Taylor, August 25, 1873, due September 28, 1873, note indorsed Noah Robinson.....	25 00
Newman & Middleton, August 25, 1873, due October 25, 1873, certificate board of public works.....	500 00
George Burgess, August 30, 1873, due October 2, 1873, real-estate notes... ..	1,000 00
Newman & Middleton, August 30, 1873, due October 3, 1873, certificate board of public works	700 00

Thomas Lucas, August 30, 1873, due November 1, 1873, note indorsed John E. Cox.....	\$1,000 00
J. C. Lacy, September 1, 1873, due December 1, 1873, note.....	300 00
M. A. McCulloch, September 2, 1873, due September 30, 1873, pay-voucher..	50 00
K. F. Keene, September 2, 1873, due September 30, 1873, on pay-voucher...	55 00
H. Townsend, September 2, 1873, due September 30, 1873, on pay-voucher..	75 00
J. H. Richardson, September 4, 1873, due November 11, 1873, note.....	128 00
John R. Brooks, September 4, 1873, due September 30, 1873, on pay-voucher.....	20 00
Jackson & Brunimagna, September 5, 1873, due October 7, 1873, certificate board of public works.....	550 00
J. Jackson, September 8, 1873, due October 11, 1873.....	60 00
Newman & Middleton, September 8, 1873, due November 8, 1873, certificate board of public works.....	500 00
N. Dillard, September 9, 1873, demand-certificate board public works.....	1,117 53
E. R. Haight, September 12, 1873, demand.....	211 00
W. Bowen, September 13, 1873, demand-note.....	30 00
George Simms, September 15, 1873, due October 16, 1873, note.....	150 00
George Burgess, September 15, 1873, due October 18, 1873, note.....	200 00
Newman & Middleton, September 15, 1873, demand.....	200 00
Jos. A. Wilson, September 15, 1873, demand-note indorsed Thomas W. Chaso.....	700 00
Moses Orr, September 16, 1873, due November 18, 1873, note indorsed Jos. Brooks.....	120 00
Boughton & Moore, October 2, 1873, due December 31, 1873, note indorsed W. J. Cooke.....	225 00
George W. Dyer, October 9, 1873, due December 10, 1873, note.....	500 00
H. C. Johannes, October 10, 1873, due January 8, 1874, note indorsed W. J. Cooke.....	50 00
Noah Dillard, October 14, 1873, due November 20, 1873, note.....	40 00
R. W. Waters, October 14, 1873, due November 20, 1873, note.....	150 00
G. H. Newman, October 24, 1873, due November 20, 1873, note.....	25 00
George Burgess, October 30, 1873, due November 22, 1873, note indorsed B. H. Warner.....	150 00
Charles R. Douglass, October 31, 1873, due January 2, 1874, note.....	270 00
R. Lobsiger, November 1, 1873, due November 9, 1873, note.....	300 00
J. W. Smith, November 1, 1873, due February 1, 1874, note indorsed D. S. Patterson.....	100 00
C. E. Cross, November 1, 1873, due November 30, 1873, on pay-voucher....	41 80
H. E. Bryer, November 1, 1873, due November 30, 1873, note.....	45 00
Thomas H. Willey, November 8, 1873, due December 8, 1873, note indorsed Jos. Willey.....	40 00
William H. West, November 8, 1873, due December 15, 1873, note indorsed A. R. Fowler.....	17 00
Smolinski & Lyle, November 10, 1873, due December 11, 1873, note and sewer bonds.....	1,478 47
W. H. Gunnison, November 11, 1873, due May 10, 1874, note.....	800 00
L. O. Bowie, November 14, 1873, due November 30, 1873, on pay-voucher..	42 40
E. H. Stanton, November 15, 1873, due February 15, 1874, on pay-voucher.....	{ 33 33
John A. Gray, November 18, 1873, due December 21, 1873, note indorsed W. J. Cooke.....	{ 33 34
Edward M. Canby, November 20, 1873, due December 22, 1873, note.....	{ 52 50
J. F. Hartigan, November 22, 1873, due December 24, 1873, note indorsed J. F. Pike.....	{ 30 00
E. C. Braithton, November 26, 1873, due February 27, 1874, note indorsed G. W. Balloch.....	200 00
A. Wright, November 28, 1873, due December 31, 1873, on pay-voucher....	50 00
Luke C. Dillon, December 1, 1873, due February 1, 1874, note indorsed K. S. Wyman.....	28 00
M. A. Baker, December 2, 1873, due December 31, 1873, on pay-voucher..	93 33
A. E. Upham, December 2, 1873, due December 31, 1871, on pay-voucher..	50 00
James T. Pike, December 2, 1873, due December 31, 1873, on pay-voucher.	50 00
George H. Newman, December 2, 1873, demand-note.....	75 00
Charles R. Douglass, December 3, 1873, due, December 15, 1873, on pay-voucher.....	100 00
M. B. Cushman, balance December 3, 1873, due January 3, 1874, note.....	30 00
Keith Smith, December 5, 1873, due January 15, 1874, note indorsed W. E. Mathews.....	20 00
E. Mathews.....	28 00

Thomas I. Gardner, December 6, 1873, due February 3, 1874, note indorsed George Burgess.....	\$75 00
Susan Lemmas, December 10, 1873, demand-note indorsed Juan Boyle & Co.....	400 00
C. S. Schermerhorn, December 9, 1873, due March 9, 1874, note.....	700 00
Thomas Gilk, December 9, 1873, due March 9, 1874, note indorsed E. S. Lang.....	80 00
Jos. Brooks, December 16, 1873, due February 14, 1874, note.....	100 00
J. W. Douglass, December 18, 1873, due January, February, March 8, 1874, notes.....	300 00
S. J. Carson, December 20, 1873, due January 31, 1874, pay-voucher.....	15 00
J. H. Weirich, December 22, 1873, due March 22, 1874, note.....	150 00
M. H. Sikker, December 26, 1873, due January 31, 1874, pay-voucher.....	58 72
Robert Hatton, December 26, 1873, due January 29, 1874.....	22 00
B. H. Warner, December 27, 1873, due February 22, 1874.....	250 00
B. H. Warner, December 27, 1873, due February 23, 1874, notes.....	250 00
R. M. Hale, December 29, , due February 25, 1874, note indorsed D. P. Holloway.....	170 00
W. C. Ruppert, December 31, due January 31, 1874, pay-voucher.....	33 80
R. A. Hale, December 31 due, March 4, 1874, note indorsed J. M. Brown..	100 00
Edward S. Jones, January 3, 1874, due January 31, 1874, pay-voucher....	90 00
W. A. Widney, January 3, due February 1, 1874, note indorsed E. S. Jones	115 00
Charles R. Douglass, January 5, due January 18, 1874, note indorsed W. E. Mathews.....	48 00
L. L. Crounse, January 6, due February 10, 1874.....	263 33
L. L. Crounse, January 6, due April 10, 1874, notes indorsed George S. Page,	263 33
Charles White, January 6, due January 14, 1874, note indorsed W. J. Cooke.....	225 00
A. Y. Leech, January 6, due January 22, 1874, note indorsed W. J. Cooke.	50 00
E. F. M. Faehzt, January 6, due March 3, 1874, note indorsed W. J. Cooke.....	224 00
Emma Arthur, January 6, due January 31, 1874, pay-voucher.....	60 00
Maggie Ouram, January 6, due January 31, 1874, pay-voucher.....	50 00
J. T. Corlen, January 6, 1874, due February 4, 1874, note indorsed F. A. Conrad.....	50 00
George W. Smith, January 6, due March 5, 1874, note indorsed W. E. Mathews.....	88 75
William E. Mathews, January 7, due January 21, 1874, note.....	200 00
Sallie Harrison, on pay-voucher, due January 31, 1874.....	25 00
F. W. Moffatt, on pay-voucher, due January 14, 1874.....	70 00
A. C. Adamson, T. H. Marston, due February 11, 1874.....	35 00
W. Waller, A. McIntosh, due February 11, 1874.....	35 00
F. W. Moffatt, due February 15, 1874.....	99 00
Albert McIntosh, G. Brooks, W. Chase, due February 11, 1874.....	300 00
F. H. Williams, L. Scott, due March 10, 1874.....	370 00
W. J. Cooke, due March 17, 1874.....	475 00
Robert I. Fleming, due March 12, 1874.....	1, 413 85
M. Haynes, pay-voucher, due February 15, 1874.....	35 00
J. A. Gray, George Lyles, due February 17, 1874.....	140 00
E. L. Lambie, T. L. Lamb, due February 17, 1874.....	90 00
J. W. Cole, W. E. Augusta, due February 4, 1874.....	55 00
Joseph Wyman, H. S. Wyman, due February 3, 1874.....	55 00
Mary S. Smith, pay-voucher, January 31, 1874.....	40 00
Arthur Simmons, February 17, 1874.....	66 66
Arthur Simmons, March 17, 1874.....	66 67
Arthur Simmons, April 17, 1874.....	66 67
Joseph Brooks, February 16, 1874.....	29 11
John H. Simpson, pay-voucher, due February 15, 1874.....	10 00
Joseph Brooks, T. W. Chase, due April 20, 1874.....	486 63
William E. Matthews, paid, due February 4, 1874.....	200 00
Brooks, Chase & Co, due April 23, 1874.....	394 00
W. H. Milstead, W. J. Cooke, due March 21, 1874.....	52 00
W. J. Purman, \$1,000 Florida sixes, due February 20, 1874.....	200 00
George T. Langley, C. A. Langley, due April 24, 1874.....	500 00
Thomas W. Chase, due February 23, 1872.....	50 00
Clifford Anteh, January 4, 1872, on real-estate notes.....	3, 000 00
B. H. Warner, March 13, 1872, real-estate notes.....	500 00
Newman & Middlefen, July 8, 1872, certificates board public works.....	227 79
Frank T. Hume, March 5, 1872, note, \$500 Capital Publishing Co. stock...	200 00
J. R. Crosby, January 2, 1873, on \$1,000 Northern Pacific Railroad bonds..	600 00

W. A. Fithian, February 18, 1873, real estate.....	\$200 00
William J. Sterling, March 31, 1873, real-estate notes.....	520 00
J. S. Lamsen, April 12, 1873, note indorsed.....	400 00
H. T. White, treasurer, July 8, 1873, on Congregational church bond.....	200 00
J. V. W. Vandenburg, July 26, 1873, certificates board public works.....	3,000 00
George Taylor, January 12, 1874, note indorsed R. I. Fleming.....	3,000 00
Sundry small notes, balances of notes due.....	1,602 37
W. S. Huntington, February 21, 1872, on 70 shares American Seal Lock Company, (worthless).....	3,600 00

RECAPITULATION.

Total amount of loans on sundry securities.....	531,560 56
	<u>3,600 00</u>
	535,160 56

CHAS. A. MEIGS,
National-Bank Examiner.

JANUARY 24, 1874.

Schedule of loans of the Freedman's Savings and Trust Company, Washington City, January 26, 1874, on real estate.

Henry Wells, June 3, 1870; on square No. 597; interest paid to August 22, 1872.....	\$2,000 00
J. T. Howard, May 26, 1870, on subdivision lot 35, square 339, improved; interest paid to November 26, 1873.....	650 00
Thos. L. Hume, December 21, 1869, on east half of lot 2, square 403, improved; interest paid to May 1, 1873.....	8,000 00
General R. Williams, January 3, 1870, on lot 6, square 560; interest paid to July 1, 1872.....	6,500 00
R. P. Dodge, January 21, 1870, on Georgetown property, Congress street, Huntington house; interest paid to January 24, 1872.....	13,786 50
L. F. Borland, June 6, 1870, on lot 52, square 511, improved; interest paid to December 4, 1873.....	1,475 00
Geo. Savage, June 7, 1870, on lot 1, square 348, improved; interest paid to December 3, 1873.....	10,000 00
D. B. Nichols, June 8, 1870, on lot 12, square 773, improved; interest paid to March 11, 1873.....	250 00
Jos. Casey, June 11, 1870, on lots 1 to 17, Hall and Evans's subdivision Meridian Hill; part interest paid to August, 1871.....	3,130 00
Robert Clarkson, June 15, 1870, lot 14, square 431, improved; interest paid to December 8, 1873.....	2,500 00
Chas. Dyson, June 14, 1870, lot 25, square 870; interest paid to December 13, 1873.....	396 74
C. Cammack, jr., June 23, 1870, lot 3, square 224; interest paid to June 22, 1873.....	1,500 00
Benj. C. Wright, June 24, 1870, lot 24, square 516, improved; interest paid to December 1, 1873.....	1,500 00
S. P. Brown & Son, June 27, 1870, lots 7, 8, 10, 53, 48, 49, 41, 74, 60, 61, 66, 67, 73, 21, 22, 75, at Mount Pleasant; interest paid to June 20, 1872.....	10,000 00
Martin Buell, June 28, 1870, lots 3, 4, and 5, square 572, improved; interest paid to June 24, 1873.....	3,000 00
C. M. Alexander, June 30, 1870, farm on Bladensburgh turnpike, opposite Mount Olivet Cemetery, improved; interest paid to December 29, 1873.....	6,500 00
William Porter, June 30, 1870, lot 6, section 3, Barry farm fund, interest paid to June 30, 1873.....	200 00
I. Johnson, July 1, 1870, lot 22, square 126, improved; interest paid to December 30, 1873.....	258 86
Samuel Fudge, July 1, 1870, west half lot 20, square 158; interest paid to December 22, 1873.....	300 00
W. W. Rapley, July 5, 1870, house and lot on G street near Twenty-first street; square 203, west side Fourteenth street, east side Fifteenth street, containing 51 lots; lots 9, 10, square 79; interest paid to July 5, 1873.....	10,000 00
Thomas Blagden, heirs of, July 5, 1870, lot 22, square 523; lot 21, square 533, improved, 5 4-story brick houses; interest paid to January 2, 1874, on Indiana avenue, south side, between Third and Fourth-and-a-half streets, west.....	25,000 00
David Miller, July 7, 1870, farm of 60 acres in Washington County, Md., interest paid to January 5, 1874.....	2,500 00

M. Gateley, July 9, 1870, lots 10, 11, square 785, improved; interest paid to January 5, 1874.....	\$800 00
Levi Prince, July 11, 1870, part lot 6, square 920, improved; interest paid to January 11, 1874.....	300 00
Balance C. Adams, August 4, 1870, lot 35, square 545, improved; interest paid to August 16, 1873.....	30 00
H. Lancaster, August 9, 1870, lot 10, square 558, improved; interest paid to August 6, 1873.....	400 00
S. Bach, September 10, 1870, lot 77, square 180, improved; interest paid to September 9, 1873.....	1,200 00
C. S. Ford, September 13, 1870, lot 7, square 763, improved; interest paid to September 9, 1873.....	3,000 00
C. M. Barnard, September 17, 1870, lots 7, 10, 19, square 369, improved; interest paid to September 16, 1873.....	500 00
Joseph L. Savage, September 22, 1870, lots 115, 116, Beatty & Hawkins addition, Georgetown; interest paid to June 24, 1874.....	5,375 00
James Cooper, September 24, 1870, part lots 74, 75, old Georgetown.....	850 00
John H. Mason, October 1, 1870, lot 12, square 140, improved; interest paid to September 24, 1873.....	250 00
McGill & Witherow, October 5, 1870, lot 2, square 321, improved; interest paid to September 30, 1873.....	8,418 25
W. B. Todd, jr., trustee, October 5, 1870, lot 14, square 309, improved; interest paid to October 4, 1873.....	165 05
William J. Murtagh, October 6, 1870, east half lot 7, square D, improved; interest paid to December 20, 1872.....	1,200 00
D. C. Forney, October 20, 1870, lot 92 in Gilbert's subdivision of part of square 375, improved; interest paid to October 14, 1872.....	3,750 00
R. B. Mohun, October 20, 1870, lot 6, Daley's subdivision of lots 1, 2, 3, & 4, square 215, improved; interest paid to October 30, 1873.....	1,316 71
Thos. W. Chase, October 29, 1870, part lot No. 1, square 335, improved; interest paid to October 25, 1873.....	3,000 00
Wm. F. Crane, October 31, 1870, lot 8, square 398, improved; interest paid to April 30, 1873.....	3,250 00
James C. Kennedy, November 1, 1870, west 25 feet of lots 1 and 18, square 200, improved; interest paid to November 1, 1873.....	10,000 00
Noah L. Jeffries, November 4, 1870, lot 14, square 199; interest paid to April 10, 1873.....	566 02
Jno. T. Holley, November 10, 1870, lot 46, square 302; interest paid to November 10, 1873.....	250 00
J. H. A. Shurreman, November 11, 1870, half lot 24, square 728, improved; interest paid to July 21, 1872.....	1,200 00
Balance, F. Frazier, November 14, 1870, lot 13, square 331; interest paid to November 14, 1873.....	35 00
Richard Waters, November 15, 1870, part lot 24, square 528; interest paid to November 12, 1873.....	125 00
A. H. Perry, November 18, 1870, part lot No. 2, square 821, improved; interest to November 11, 1873.....	471 40
A. Burldin, November 18, 1870, part lot 11, square 516, improved; interest to November 14, 1873.....	1,000 00
J. Q. Hogan, November 19, 1870, lot 22, square 974, improved; interest to September 27, 1873.....	1,000 00
R. T. Martin, November 16, 1870, lots 7 and 16, square 65 improved; interest to November 16, 1873.....	150 00
T. Rocaslo & Son, November 22, 1870, chattel-mortgage on furniture and fixtures in the Arlington House; interest to November 24, 1872.....	28,000 00
F. P. Stanton, November 22, 1870, lot 21, east half of lot 20, square 688; 200 acres in Montgomery County, Maryland; interest to November 30, 1873.....	4,500 00
H. R. Searle, November 28, 1870, lots 5, 6, 7, 8, 9, 10, square 368, improved; interest to November 23, 1873.....	3,700 00
Balance, A. DuBois, December 6, 1870, lots, P and Q, square 273; interest to February 10, 1873.....	150 00
L. W. Ross, December 1, 1870, paid, improved property in Baltimore; interest to May 30, 1871.....	
E. K. Allen, December 7, 1870, lots 67, 68, 69, 71, and 72, square 274, improved; interest to May 30, 1871.....	2,500 00
Jno. W. Rogers, December 16, 1870, lot 28, square 367, improved; interest to December 6, 1873.....	800 00
A. M. Humphries, December 17, 1870, lot 2, square 396; interest to June 17, 1873.....	200 00

M. V. Brown, December 20, 1870, parts of a tract of land called "The Rock of Dunbarton" or "Pretty Prospect," improved; interest to June 19, 1873	\$21,000 00
Jno. W. Bailey, December 21, 1870, lot 49, square 182, improved; interest to June 3, 1873	600 00
M. L. and W. G. Crawford, December 24, 1870, lots 5, 6, 7, and 8, Beall's addition to Georgetown; interest to June 12, 1872	1,000 00
L. Dean, December 30, 1870, part lot 17, square 551, improved; interest to June 30, 1873	875 00
Robert I. Fleming, January 6, 1871, east one-half lot 23, square 209, improved	8,010 14
William Coggins and others, January 7, 1871, deed-of-trust notes on land in Norfolk and Portsmouth, Va.; interest to December 22, 1873	1,300 00
W. E. Moreland, January 12, 1871, 100 acres, "The Vale;" interest to December 7, 1873	1,500 00
W. E. Davidge, January 16, 1871, lots 5, 6, 7, 11, 18, and 19, "Metropolis View;" interest to January 16, 1874	4,000 00
S. L. Loomis, January 18, 1871, lots B and C, square 185; lots 21 and 22, square 107; lots 16, 17, and 19, square 652; interest to April 16, 1873	1,000 00
Samuel Jackson, January 21, 1871, part of square 309, improved; interest to January 21, 1874	550 00
William Vordray, January 24, 1871, lot 9, square 478; interest to July 21, 1873	200 00
Thomas Brown, February 3, 1871, part lot 13, square 214; interest to August 5, 1873	700 00
Charles Dyson, February 6, 1871, east 14 feet of lot 21, square 870, improved; interest to August 4, 1873	500 00
Marshall Brown, February 7, 1871, part lot 2, square 309, improved; interest to August 4, 1872	600 00
H. G. Frost, February 8, 1871, parts lots 19, 20, square 250; interest to August 10, 1873	1,000 00
John N. Trooke, February 8, 1871, lot T, square 464, improved; interest to February 10, 1872	5,600 00
Jerome Brown, jr., February 10, 1871, lots 5, 6, 7, 8, 9, 10, square 368, improved; interest to August 8, 1873	2,500 00
W. D. C. Murdoch, February 10, 1871, part lot 3, square 90, improved, no payment; interest	1,000 00
Charles H. Holden, February 16, 1871, lots A. B. C. Scovil's subdivision of lot 23, square 725, improved; interest to January 17, 1872	6,091 44
W. P. Drew, February 18, 1871, indorsement of O. O. Howard; interest to April 1, 1871	400 00
John Waters, February 21, 1871, south half lot 23, lot 29, square 69, improved; interest to February 8, 1872	250 00
James W. Day, February 24, 1871, part lots 5 and 6, square 214; interest to February 24, 1874	100 00
Joseph McIntosh, February 28, 1871, lots 50, 51, 52, 53, section 8, Barry farm, improved; interest to August 25, 1873	265 00
L. J. Bugant, March 3, 1871, lots 62 and 63, square 134; interest to September 3, 1873	400 00
Balance, H. Harrod, March 6, 1871, lot 26, square 1061, improved; interest to March 6, 1874	75 00
Balance, J. R. Baddy, March 8, 1871, lot 37, Barry farm; interest to September 8, 1873	30 00
Harriet Lacy, March 11, 1871, part of lot 1, in square 71; interest to September 11, 1873	300 00
James H. Harris, March 13, 1871; Raleigh, N. C., south half lot 21, and lot adjoining, improved; interest to September 1, 1873	1,500 00
George Walker, March 14, 1871, part lot 6, square 535, improved; interest to September 11, 1873	500 00
Balance, John L. Ashley, March 20, 1871, east half lot 3, square 174; interest to September 16, 1873	270 00
Duelaney heirs, March 21, 1871, lots 37 and 38, square 389, improved; interest to September 21, 1873	1,000 00
John Holland, March 24, 1871, parts lots 78 and 79, Mt. Pleasant Plains, improved; interest to September 23, 1873	800 00
Thomas Donolio, March 24, 1871, lot 91, Mt. Pleasant Plains, improved; interest to September 23, 1873	700 00
John Keane, March 27, 1871, lots A and F, square 567, improved; interest to January 16, 1874	600 00

Balance, John Merritt, March 27, 1871, lot 38, square 616; interest paid to September 25, 1873.....	\$70 00
Isiah Stewart, March 28, 1871, part lot 7, square 332, improved; interest to September 22, 1873.....	1,150 00
James Dent, March 28, 1871, lot 34 and north half lot 35, square 69, improved; interest to March 28, 1872.....	400 00
Nelson Hall, March 28, 1871, south $\frac{1}{4}$ lot 36, square 69; interest to March 28, 1873.....	175 00
Balance, J. J. Hinds, March 30, 1871, west half lot 5, reservation A, improved; interest to September 27, 1873.....	287 00
Thomas L. Hunnic, March 30, 1871, parts lots 168, 169, 174, and 175, in Beatty and Hawkin's addition to Georgetown, improved; interest to September 28, 1873.....	10,000 00
W. H. Hewlon, March 30, 1871, part lot 13, square 818, improved; interest to March 29, 1873.....	800 00
George M. Lanckton, April 3, 1871, part of D. J. Fonwick's farm called "Youngsboro," rear of Mount Olivet Cemetery; interest to April 1, 1873.....	7,000 00
Sarah L. Parkhurst, April 3, 1871, part lot 2, square 319, improved; interest to April 3, 1873.....	1,300 00
Lemuel Bursley, April 4, 1871, west part lot 2, square 818, improved; interest paid to April 1, 1874.....	985 00
Robert Kopp, April 4, 1871, north $\frac{1}{4}$ lot 29, square 140, improved; interest to September 25, 1873.....	150 00
H. H. Nichols, April 5, 1871, part lot 5, square 370, improved; interest to January 1, 1874.....	600 09
Balance, James T. Sothron, April 5, 1871, lot 33, square 107, improved; interest to October 4, 1873.....	200 00
"Analogostan Boat Club," April 5, 1871, property G-street wharf, improved; interest to October 5, 1873.....	400 00
M. M. Rohrer, April 6, 1871, lot 154, square 623, improved; interest to October 5, 1873.....	3,000 00
William Harris, April 7, 1871, part lot 44, square 69, improved; interest to September 30, 1873.....	140 00
John Harris, April 7, 1871, south $\frac{1}{4}$ lot 37, north $\frac{1}{4}$ lot 38, square 69; interest to September 30, 1873.....	166 17
Isaac Boxley, April 7, 1871, lot 23, square 69, improved; interest to September 20, 1871.....	220 00
Balance, John Jackson, April 7, 1871, north $\frac{1}{4}$ lot 37, square 69, improved; interest to March 31, 1873.....	179 17
William Kennedy, April 7, 1871, part lot 12, lot 13, square 395; interest paid to October 6, 1873.....	600 00
Balance, Elizabeth Preuss, April 7, 1871, lot 35, square 435, improved; interest to October 8, 1873.....	1,070 00
Balance, Beverly Horton, April 8, 1871, lot 62, square 182; interest to October 6, 1873.....	70 00
Balance, Isaac Dorsey, April 8, 1871, east half lot 8, square 514; interest to October 8, 1873.....	699 47
C. W. Havenner, April 10, 1871, lot D, square 133, improved; interest to April 8, 1872.....	1,200 00
C. W. Havenner, April 10, 1871, lot 13, square 131, improved; interest to April 7, 1872.....	1,200 00
C. W. Havenner, April 10, 1871, lot A, square 133, improved; interest to April 7, 1872.....	1,200 00
Balance, Eliza H. Fulton, April 11, 1871, lot 8, square 334, improved; interest to October 11, 1873.....	250 00
C. W. Havenner, April 17, 1871, part of square 90, improved; interest to April 13, 1873.....	1,200 00
C. W. Havenner, April 17, 1871, part square 90, improved; interest to April 13, 1873.....	1,200 00
C. W. Havenner, April 17, 1871, part of square 90, improved; interest paid to April 14, 1872.....	1,200 00
Charles H. Burgess, April 18, 1871, west half lot 3, square 174; interest to October 11, 1873.....	300 00
O. O. Howard, vice-president, H. D. Cooke, treasurer, April 18, 1871, lots 3, 4, and part lot 5, square 407, improved.....	33,000 00
"Young Men's Christian Association," interest to October 12, 1873, 10,654 square feet of land, improved.....	2,650 00
Jacob D. Hutton, April 22, 1871, lot 8, square 467; interest to October 19, 1873.....	2,650 00

Balance, Josephine Stewart, April 21, 1871, east part lot 5, square 992, improved; interest to October 21, 1873.....	\$100 00
H. N. Barlow, April 22, 1871, 15 shares, \$100 each, "Potomac Mills;" interest to October 24, 1873.....	1,700 00
Caroline Kaiser, April 22, 1871, north half lot 14, lot 13, square 317, improved; interest to October 17, 1873.....	12,000 00
Balance, R. V. Harrison, April 24, 1871, part lot 19, square 553, improved; interest to April 24, 1873.....	565 00
George H. Phillips, April 25, 1871, lot 2, square 117; interest to October 25, 1873.....	150 00
Walter Evans, April 25, 1871, part lot 12, square 877, improved; interest paid to October 24, 1873.....	1,750 00
Joseph Casey, April 26, 1871, lots 5, 9, 22, 23, 24, in Hull & Elvan's subdivision of "Meridian Hill;" interest to October 21, 1873.....	2,700 00
Balance, Martha E. Borland, April 28, 1871, lot 51, square 511, improved; interest to October 26, 1873.....	500 00
Hannah Kaiser, April 28, 1871, lot 12, square 480; interest to October 28, 1873.....	400 00
Balance, E. T. Power, May 1, 1871, east part lot 11, square 819, improved; interest to November 1, 1873.....	1,200 00
Dennis Burns, May 2, 1871, part lot 1, square 4; lot 15, square 1; interest to April 24, 1873.....	2,000 00
U. H. Hutchins, May 2, 1871, tract of land called "Fortune," Washington County; interest to October 27, 1873.....	2,350 00
Balance, C. W. Havevner & Co., May 2, 1871, lots 31, 32, square 571; no interest collected.....	2,053 51
Frederick W. Pratt, trustee, May 3, 1871, lot L, square 313; interest to October 28, 1873.....	4,500 00
William J. Cooke, May 3, 1871, lot 6, square 761, improved, interest paid to April 29, 1872.....	4,500 00
Robert A. Phillips, May 5, 1871, lot 12 and part lot 14, square 439, improved, interest to November 3, 1873.....	1,000 00
Henson Davis, May 5, 1871, part lot 19, square 540, improved, interest to April 22, 1871.....	200 00
James Freeman, May 6, 1871, lot 3, section 2, Barry farm, interest to November 6, 1873.....	50 00
John Williams, May 6, 1871, lots 4 and 5, square 1085, interest to May 5, 1873.....	250 00
Balance George W. Goodall, May 8, 1871, lot 23 and part lot 30, square 327, and part lot 6, square 492, improved, interest to November 6, 1873..	3,700 00
Balance Samuel W. Jones, May 9, 1871, part lot 2, square 813, interest to November 4, 1873.....	100 00
William Baren, May 9, 1871, lot 1, square 529, improved, interest to May 4, 1873.....	2,800 00
John B. Keith, May 12, 1871, lot 3, square 566, improved, interest to May 12, 1872.....	250 00
R. M. Johnson, May 12, 1871, south part lot 12, square 403, improved, interest to May 9, 1873.....	2,000 00
H. T. Taggart, G. B. Vashar, trustees, May 13, 1871, lots 1, 2, 3, 4, 5, square north of square 334, improved, interest paid to November 9, 1873.....	1,500 00
George Willis, May 13, 1871, lots 5 and 18, square 65, improved, interest to November 4, 1873.....	300 00
John McDermot, May 13, 1871, lot 14, square 33, improved, interest to November 11, 1873.....	500 00
Balance Mrs. Frances A. Johnson, May 17, 1871, lot 66, section 8, Barry farm, improved, interest to April 27, 1873.....	180 00
Emmeline Sherriff, May 18, 1871, part lot 9, square 477, improved, interest to November 16, 1873.....	500 00
Joseph Williams, May 19, 1871, lot 67, Mount Pleasant Plains, improved, interest to November 11, 1873.....	1,500 00
Mary A. Clements, May 20, 1871, lot 2, square 492, improved, interest to November 20, 1873.....	900 00
Balance Albert Gleason, May 20, 1871, lot 14, square 421, and lot 15, square 364, improved, interest to November 20, 1873.....	2,995 05
Adeline E. Lathrop, May 22, 1871, lot 33, square 395, improved, interest to May 5, 1873.....	600 00
Balance Sallie A. Ergood, May 24, 1871, lot A, square 336, improved, interest to November 22, 1873.....	610 00

C. C. Caruthers, May 24, 1871, lot 1, block 2, John A. Smith's farm, improved, interest paid to November 18, 1873.....	\$1,000 00
Luther E. Sleigh, May 24, 1871, lots 14 and 15, part lot 1, section 1, Barry farm, improved, interest to November 25, 1873.....	1,000 00
William H. Pope, May 26, 1871, part lot 3, square 481, improved, interest to May 24, 1873.....	1,500 00
Balance William H. Powell, May 27, 1871, part lot 12, square 557, improved, interest to November 22, 1873.....	960 00
C. W. Havenner, June 1, 1871, part of square 90, improved, interest to May 31, 1872.....	1,200 00
C. H. Holden, June 1, 1871, part lot 5, square 763, improved, interest to December 1, 1871.....	2,500 00
Henry Moore, June 1, 1871, lot R, square 211, improved, interest to December 1, 1873.....	3,000 00
John W. Van Hook, June 8, 1871, 9½ acres in Uniontown, interest to November 13, 1871.....	6,000 00
John F. Lee, June 8, 1871, lot 69, Holmead's addition to Georgetown, improved, interest to June 7, 1873.....	700 00
Silas L. Loomis, June 8, 1871, lots C, D, E, F, S, and T, square 874, improved, interest to June 8, 1873.....	6,000 00
Samuel Strong, June 10, 1871, part of square 726, improved, interest paid to December 10, 1873.....	2,000 00
Balance Wallace St. C. Redman, June 14, 1871, lot 51, square 364, improved, interest to December 14, 1873.....	2,000 00
Joseph Daniels, June 19, 1871, land called "Time last shift;" land called "Barnaby;" 200 acres in all, interest to December 17, 1873.....	8,000 00
Joseph Beasley, June 19, 1871, east half lot 2, square 459, improved, interest to December 16, 1873.....	7,000 00
Maria A. Lauler, June 20, 1871, parts of lots 76, 77, Mount Pleasant, improved, interest to December 9, 1873.....	800 00
D. J. O'Connell, August 18, 1871, lot 25, square 338, lot 20, square 465, improved, no interest collected.....	4,000 00
Elizabeth Barrett, June 22, 1871, west part lot 20, square 728, improved, interest to December 20, 1873.....	1,500 00
Joseph H. Jackson, June 24, 1871, parts lots 34, 35, square 99, improved, interest to December 23, 1873.....	1,125 00
Balance Susan D. Johnson, June 12, 1871, lot B, square 427, no interest collected.....	280 00
Henry Kimber, June 30, 1871, lots 16, 17, square 70, improved, interest to December 30, 1872.....	1,600 00
Margaret A. Giles, July 3, 1871, lot 9, Holmead's addition to Georgetown, improved, interest paid to December 29, 1873.....	450 00
Sibly Baker, July 6, 1871, part lot 23, square 1047, improved, interest to January 5, 1874.....	500 00
Balance John W. Digges, July 6, 1871, land in Holmead's addition to Georgetown, improved, interest to January 6, 1874.....	217 75
Balance Helen M. B. Upson, deed-trust notes, improved property, interest to December 29, 1873.....	79 36
Balance Laura Barnard, July 7, 1871, deed-trust notes, interest to July 2, 1873.....	556 36
Sariss Sewell, July 8, 1871, land in Holmead's addition to Georgetown, improved, interest to January 6, 1873.....	500 00
H. McIntyre, treasurer, July 8, 1871, part lot 2, square 556, improved, interest to December 1, 1873.....	500 00
Balance James Plant, July 8, 1871, lot 4, square 963, interest to December 30, 1873.....	307 50
Balance Joseph A. Shims, July 13, 1871, lot 6, square 309, improved, interest to January 12, 1874.....	700 00
William Johnson, July 17, 1871, lots 40, 41, square 180, improved, interest to July 13, 1873.....	1,500 00
William Johnson, July 17, 1871, west one-half, lot 4, block 20, Howard University Division of Edingham Place, improved, interest paid to July 5, 1873.....	200 00
E. W. W. Griffin, July 18, 1871, part lot 12, square 373; paid.	
Balance Barthol Oertly, July 19, 1871; land on Rock Creek, West street, Georgetown, improved, interest to January 6, 1874.....	700 00
Balance Ann C. Thomas, July 21, 1871, lot 15, square 58, interest to January 21, 1874.....	255 00
Frederick Strausberger, July 25, 1871, lot F, square 903, improved, interest to July 24, 1872.....	3,500 00

Samuel Ford, July 27, 1871, lot C, square 725, improved, interest to July 17, 1873	\$3,500 00
William P. Wood, July 28, 1871, lots 1, 3, 4, reservation D, improved, interest to July 27, 1873	5,000 00
Balance, Albert A. Ash, July 28, 1871, part lot 1, square 163, improved, interest to July 27, 1873	270 00
Juan Boyle, August 1, 1871, lot 3, square 634, interest to July 26, 1873	2,500 00
Balance, John J. Calvert, August 2, 1871, lots 29, 30, square 236, improved, interest to August 4, 1873	439 60
Thomas J. Staly, August 2, 1871, lot 39, square 511, improved, interest paid to August 1, 1873	1,600 00
Laurence A. Tuell, August 4, 1871, lot 37, square 878, improved, interest to August 1, 1873	1,000 00
W. A. Ballard, August 5, 1871, lot E, square 694, improved, interest to December 16, 1873	2,000 00
W. A. Ballard, August 5, 1871, paid, lot D, square 694, improved, interest est to January 2, 1874.	
George Mattingly, August 7, 1871, lot 4 and south half of lot 5, square 406, improved, interest to August 7, 1873	15,000 00
William Babbington, August 8, 1871, 10 acres called "Long Meadow," interest to August 5, 1873	4,000 00
Sandy Bruce, Jr., August 8, 1871, part of lot 20, square 624, improved, interest to August 7, 1873	350 00
C. H. Holden, August 10, 1871, part of lots 12 and 13, square 734, improved; interest to August 8, 1873	1,500 00
Alfred Berry, August 10, 1871, part of lot 13, square 819, improved, interest to August 10, 1873	750 00
John Barry, August 17, 1871, part of lot 5, square 512, improved, interest to August 21, 1872	1,500 00
Eliza Tyrrell, August 17, 1871, part of lot 16, square 620, interest paid to August 12, 1873	150 00
John B. Stephenson, August 17, 1871, property in Uniontown, improved, interest to November 11, 1873	1,000 00
Gurden Snowden and others, August 18, 1871, whole of square 272, interest paid to January 20, 1874	5,000 00
Balance Thomas L. Berry, August 18, 1871, part of lot 15, square 70, interest to February 4, 1873	81 55
Balance Slatford & King, August 19, 1871, part of lot 16, square 551, improved; interest to August 17, 1873	600 00
Ralph Taylor, August 21, 1871, lot 23, square 163, improved, interest to August 18, 1873	200 00
J. T. H. Hall, August 21, 1871, 2 acres N. W. of intersection of Washington and Rockville Turnpike, Rock Creek Church bonds, interest to August 21, 1873	1,500 00
Henry Wells, August 22, 1871, lot 6, square 593, and part of lot 4, square 593; interest to February 15, 1873	500 00
Benjamin F. Jacobs, August 22, 1871, lot K, square 620, improved, interest to August 17, 1873	400 00
Jeremiah Sweehoy, August 24, 1871, lot 39, section 3, Barry farm, interest paid to August 24, 1874	60 00
William H. Hunter, August 24, 1871, part lots 19 and 20, square 582, improved, interest to February 24, 1874	600 00
William R. Arnold, August 24, 1871, lot 1, section 1, Barry farm, improved, interest to August 24, 1873	550 00
Balance Alexander Stewart, August 26, 1871, lot 9, section 1, Barry farm, interest to August 26, 1873	83 00
Ann E. Boyle, and others, August 24, 1871, parts lots 19 and 20, square 79, improved, interest to July 27, 1873	6,687 50
Walford & Shilberg, August 30, 1871, lot 37, square 435, improved, interest to August 30, 1873	4,000 00
Hugh McGinniss, September 1, 1871, part lot 3, square 449, improved, interest to September 1, 1873	4,500 00
Joseph Brooks, September 13, 1871, part lot 4, section 1, Barry farm, interest to September 16, 1873	250 00
Mary A. Grady, guardian, September 13, 1871, part lot 3, square 580, improved, interest to September 12, 1872	350 00
Daniel Sheahan, September 15, 1871, part lot 4, square 784, improved, interest to September 6, 1872	600 00
Balance Samuel Griffin, September 20, 1871, part lot 17, square 309, improved, interest paid to September 19, 1873	207 75

Daniel Malone, September 20, 1871, lot 4, square 773, interest to September 18, 1873.....	\$300 00
Balance B. Milburn, September 23, 1871, part lot 14, square D; lot 15, square 530, improved, interest to September 16, 1873.....	3,000 00
Littleton W. Curtis, September 29, 1871, part lot 13, square 620, interest to September 29, 1873.....	500 00
William Bêchet, September 30, 1871, lot 12, square 183, interest to September 27, 1872.....	500 00
Leonidas Scott, October 4, 1871, part lot 24, square 728, improved, interest to October 4, 1872.....	1,000 00
Hiram F. Trimble, October 4, 1871, lot 34, square 140, interest to October 3, 1873.....	1,200 00
Balance Helen M. B. Upson, October 4, 1871, notes secured by deed of trust.....	1 202 00
Laura Barnard, October 4, 1871, notes secured by deed of trust.....	1,400 00
Balance Samuel Scott, October 9, 1871, lot 8, square 132, interest to October 9, 1873.....	90 00
Balance Benjamin F. Gilbert, October 9, 1871, lots 8, 9, 10, 12, 13, 14, and 15 square 778, improved, interest to January 9, 1874.....	3,200 00
Balance W. B. Shaw, October 11, 1871, lot 56, Carpenter's subdivision of 3, grounds Columbian College, improved, interest paid to October 14, 1873..	500 00
Balance Charity A. Marshall, October 14, 1871, parts lots 12, 13, square 818, interest to August 12, 1873.....	100 00
William Williams, October 14, 1871, lot B, square 725, improved, interest to October 10, 1873.....	3,500 00
Francis F. See, October 16, 1871, parts lots 183, 185, Beal's addition to Georgetown, improved, interest to April 12, 1873.....	3,650 00
William G. Finney, October 17, 1871, life-insurance policy \$2,000 in New England Mutual, interest to February 24, 1872.....	
Henry Matthews, October 19, 1871, lot 3, section 5, Barry farm, interest to October 16, 1873.....	100 00
Elizabeth Preuss, October 19, 1871, deeds of trust, interest to April 18, 1873.	300 00
Caroline Kaiser, October 25, 1871, north half lot 14, square 347, improved, interest to October 25, 1873.....	4,000 00
John F. King, October 27, 1871, part lot F, square 559, interest to April 14, 1873.....	225 00
John Straining, October 31, 1871, part lot 7, square 403, interest to October 31, 1873.....	1,200 00
Fifteenth street Presbyterian Church, November 4, 1871, lot 9, square 218, improved, interest to October 31, 1873.....	10,000 00
Nelson Barry, November 8, 1871, lot 2, section 1, Barry farm, interest to November 7, 1873.....	100 00
Balance John C. Wright, November 11, 1871, part square 309, improved, interest to October 28, 1873; Henry Hopp, November 18, 1871, deed trust, interest to February 28, 1873.....	250 00
Philp & Solomon, November 18, 1871, block 13, and lots 1, 2, 3, 4, 5, 6, 12, 13, 14, 15, 16 in block 21, Meridian Hill, interest to November 21, 1873..	6,000 00
A. H. Voss, November 22, 1871, notes on deed trust.....	
F. O. Bowie, November 25, 1871, paid October 11, 1872, lot 66, square 366, improved, interest to May 16, 1872.....	
John W. Wright, December 2, 1871, part lot 7, square 315, interest to June 1, 1873.....	4,500 00
T. C. Stringer, December 2, 1871, paid January 15, 1874, deed trust note....	
"Washington Club," J. G. Barret place, December 2, 1871, on club-house, New York avenue, between Fourteenth and Fifteenth streets, insured, interest paid to June 1, 1873.....	23,500 00
Balance Henry Harper, December 13, 1871, lot 36, section 3, Barry farm, interest to December 13, 1873.....	60 00
William Chunning, December 13, 1871, lot 9, section 3, Barry farm, interest to June 13, 1873.....	50 00
Adeline Thomas, December 14, 1871, southwest quarter lot 40, Pleasant Plains, interest to December 14, 1873.....	100 00
Charles Butler, December 14, 1871, lot 30, section 3, Barry farm, interest to December 13, 1873.....	100 00
Ann E. Boyle and others, December 14, 1871, parts lots 19, 20, square 79, improved, interest to July 27, 1872.....	6,000 00
Peter Williamson, December 21, 1871, lot 3 and parts lots 1, 2, section 7, Barry farm, improved, interest paid to December 20, 1873.....	200 00
Geo. Lee, December 22, 1871, part lot 37, square 209, improved, interest to December 22, 1873.....	700 00

Margaret Hitzel, December 29, 1871, lots 1, 2, 3, 4, 5, square 630, interest to June 28, 1872.....	\$3,000 00
Collins Crusor, January 2, 1872, part lot 121, Beal's addition to Georgetown, interest December 21, 1873.....	300 00
J. Edgar Lug, January 3, 1872, lots 56, 57, 58, 59, 60, 61, 62, square 361, interest to January 8, 1873.....	3,000 00
Balance Alex. Bruce, January 3, 1872, parts lots 19, 20, square 624, improved, interest January 2, 1874.....	25 00
Balance Burrell Nixon, January 4, 1872, part lot 20, square 116, improved, interest December 24, 1873.....	840 00
Balance Louisa Washington, January 5, 1872, part lot 23, square 123, improved, interest January 5, 1874.....	244 50
Jno. R. Ergood, January 12, 1872, lot 21, square 335, interest to July 11, 1873.....	325 00
Randolph Lobsiger, January 13, 1872, part lot 3, square 791, improved, interest to July 12, 1872.....	3,000 00
A. Woodward, jr., January 15, 1872, part lots 11, 12, square 743, improved, interest to November 14, 1873.....	600 00
Samuel G. Hunter, January 16, 1872, paid lot 80 and part of lot 81, square 132; interest to July 15, 1872.....	200 00
Chas. Syphax, January 16, 1872, parts lots 5, 6, square 196; interest to July 15, 1873.....	200 00
John Webb, January 16, 1872, lot 26, square 471; interest to July 4, 1873, C. P. Culver, guardian, January 18, 1872, part lot 5, square 352; interest to July 14, 1874.....	150 00
Hager Randall, January 18, 1872, part lot 7, square 419, improved; interest to October 31, 1873.....	600 00
Balance Edmond Height, January 19, 1872, lot 13, section 2, Barry farm; interest to January 19, 1874.....	250 00
James T. Pike, January 19, 1872, lot 25, square 312, improved; interest to July 20, 1873.....	38 00
W. H. Tucker and Chas. R. Sherman, January 20, 1872, lot F, square 694, improved; interest to January 19, 1873.....	3,500 00
Sarah A. Sander, January 19, 1872, lot 2, square north of square 242, improved; interest to January 18, 1874.....	1,950 00
Juan A. Pizzini, January 22, 1872, lots 2 and 8 in a tract called Greenvale; interest to September 1, 1873.....	1,300 00
John W. Hunifer and others, January 22, 1872, lot 11 and part lot 12, square 118, improved; interest to January 18, 1874.....	2,500 00
Wm. Rutherford, January 22, 1872, part lot 9, square 290; interest to January 17, 1874.....	14,000 00
Balance Wm. E. Brooks, January 23, 1872, part lot 2, square 525, improved; interest to July 23, 1873.....	1,000 00
G. Alfred Hall, January 24, 1872, lots 30, 31, 32, 33, 34, 35, 36, square 97; interest paid to January 24, 1874.....	123 00
Balance Wm. H. Wheeler, January 27, 1872, parts lots 11, 12, square 199, improved; interest to January 26, 1874.....	1,425 75
Geo. W. Durall, January 31, 1872, part of tract of land called Chichester, Washington County, improved; interest to July 1, 1873.....	400 00
Chas. W. King, January 31, 1872, lots 15, 16, 17, square 971, improved; interest to January 30, 1873.....	9,140 12
James H. Payne, January 31, 1872, lot 36, square 158, improved; interest to January 24, 1874.....	2,400 00
James S. Lusby, February 1, 1872, square north of square 697; interest to January 31, 1874.....	585 00
W. W. Pumphrey, February 10, 1872, part square 366, improved; interest to July 24, 1873.....	3,000 00
W. R. Murphy, February 2, 1872, part lot 32, Pleasant Plains, improved; interest to July 27, 1873.....	3,000 00
James Carter, February 2, 1872, part lot 9, square 81; interest to August 4, 1873.....	1,750 00
Wm. J. Cooke, February 3, 1872, part tract land called Rawlings's Rest, Montgomery County, Maryland; 56 acres; interest to July 22, 1873.....	260 00
Balance Perry Goodin, February 5, 1872, part lot 19, square 197; interest to August 5, 1873.....	2,700 00
James W. Terrell, February 6, 1872, part lot 2, square 317, interest paid to August 1, 1873.....	80 00
Balance Juan Boyle, February 6, 1872, 38 acres in Montgomery County, Maryland, part of Rawlings's Rest, no interest collected.	500 00
Juan Boyle, February 6, 1872, lot 6, square 761, interest to August 1, 1872.	

Chas. Leman, jr., February 6, 1872, lot M, square 446, interest to August 1, 1873	\$2,500 00
Balance Emma Johnson, February 7, 1872, lot 35, square 140, interest to August 7, 1873	65 00
Ellen Levi, February 7, 1872, lot 1, square 265, interest to August 6, 1873.	200 00
Timothy O'Sullivan, February 8, 1872, part lot 43, square 448, improved, interest to February 1, 1873	350 00
Balance Jane E. Welch, February 9, 1872, lots 1 and 2, square 1,000, interest to July 23, 1873	96 97
F. W. Osborn, February 10, 1872, 93 acres, Escambia County, Florida, known as Oakfield, improved, interest to February 6, 1873	2,500 00
Edward E. Thomas, February 10, 1872, east part lot 20, square 77, interest to February 9, 1873	630 00
Balance Wm. A. Wells, February 10, 1872, lot 14, square 823, interest to August 10, 1873	165 40
J. C. Sims and J. T. H. Hall, February 10, 1872, lots 162 and 163, square 365, improved, interest to August 8, 1873	2,495 00
Balance Willis Herndon, February 13, 1872, east part lot 4, square 154, interest to January 16, 1874	90 00
Balance Wm. Alexander, February 15, 1872, north half lot 5, section 1, Barry farm, interest to July 3, 1873	53 75
Wm. H. Lee, February 15, 1872, lot B in Beal's addition to Georgetown, improved, interest to October 21, 1873	5,000 00
Noah Robinson, February 17, 1872, lot 25, square 309, improved, interest to February 15, 1873	500 00
Irvin B. Wright, February 17, 1872, south half lot 3, square 429, interest to February 14, 1873	5,000 00
Elizabeth Mead, February 17, 1872, lots 1, 33, and 34, square 468, improved, no interest collected	2,200 00
Timothy Cortello, February 21, 1872, West Sixteenth street, part of lot 14, square 624, improved, interest to August 19, 1873	1,000 00
John Barton, February 21, 1872, lot 34, square 336, interest to August 8, 1873	175 00
Robert Johnson, February 23, 1872, lot 13, square 336, interest to August 21, 1873	650 00
Balance Thomas J. Staley, February 24, 1872, lot 39, square 511, interest to August 24, 1873	640 00
W. Wall, February 27, 1872, west parts of lots 3 and 9, square 379, improved, interest to August 26, 1873	10,000 00
John S. Brown, February 27, 1872, south half lots 4 and 5, Pleasant Plains, improved, interest to August, 23 1873	2,000 00
Leonidas Scott, February 28, 1872, lot 7 and south half lot 8, square 759, interest to August 27, 1873	1,000 00
George W. Smith, February 28, 1872, east part lot 6, square 717, improved, interest paid to August 28, 1873	1,000 00
Edmund B. Coolidge, February 29, 1872, lot 4 and parts lots 2, 3, 9, square 325, interest to August 20, 1873	1,400 00
Robert Lewis, March 1, 1872, lot 30, section 2, Barry Farm, interest to September 1, 1873	100 00
Simon J. Groot, March 3, 1872, lot 23, square 373, improved, interest to September 2, 1873	3,000 00
James T. Pike, March 6, 1872, part of lots 7 and 8, square 724, improved, interest to September 2, 1872	5,000 00
James T. Pike, March 6, 1872, part of lot 8, square 724, improved, interest to March 2, 1873	4,000 00
James Reynolds, March 7, 1872, part lot 2, square 477, interest to September 7, 1872	500 00
R. S. Parks, March 11, 1872, lot 19, square 623, interest to September 6, 1873	1,800 00
J. L. Keryand, March 12, 1872, lot 17 and part lot 16, square 86, interest to March 10, 1873	1,100 00
Mary Nolan, March 12, 1872, part lot 6, square 945, improved, interest to September 11, 1873	700 00
Balance James Carter, March 13, 1872, lot 55, square 465, improved, interest to September 13, 1873	250 00
Louisa Washington, March 15, 1872, part lot 23, square 126, improved, interest paid to September 15, 1873	250 00
John Thomas Lee, March 15, 1872, lot C. Beal's addition to Georgetown; also part lot 5, square 324, improved, interest to September 12, 1873	2,000 00

Eliza B. Inglo, March 15, 1872, lots 14 and 15, part of tract called "Granby," improved; no interest collected.....	\$600 00
Balance, W. Robinson, March 16, 1872, part lot 31, square 557, interest to September 15, 1873.....	715 00
Richard L. Berry, March 16, 1872, lot 1, section 2, Barry farm, improved, interest to September 16, 1873.....	200 00
Wesley Fry, March 18, 1872, lot 27, section 8, Barry farm, improved, interest to September 18, 1873.....	150 00
Thomas Lowe, March 18, 1872, part lot 4, square 752, improved, interest to September 9, 1873.....	550 00
George Savage, March 19, 1872, lot 85, square 623, improved, interest to September 6, 1873.....	4,000 00
Caroline A. Sherman, March 20, 1872, lot 20, square 79, improved, no interest paid.....	3,500 00
D. C. Forney, March 21, 1872, lot 92, square 375, interest to September 20, 1873.....	1,000 00
Balance Addison Smith, March 21, 1872, lot 25, section 7, Barry farm, interest to September 21, 1873.....	57 25
Balance H. J. Williams, March 22, 1872, lot 8, square 303, interest to September 22, 1873.....	52 50
Catharine Polk, March 23, 1872, lot on square 275, improved, interest to September 7, 1873.....	350 00
Mary Ann Davis, March 25, 1872, west part lot 22, square 514, improved, interest to September 16, 1873.....	1,200 00
Balance, Hanson Brooks, March 28, 1872, part lot 21, square 538, improved, interest to September 25, 1873.....	443 75
William Obold, March 29, 1872, lots G, I square 916, improved, interest to September 23, 1873.....	410 00
Balance, W. B. McPherson, March 30, 1872, lots 14 and 15, square 65, interest to September 30, 1873.....	75 00
Jane Scott, April 1, 1872, lot 21, square 616, interest to September 28, 1873.....	250 00
Thomas Lewis, April 1, 1872, part lot 16, square 374, improved, interest to September 1, 1873.....	10,000 00
Benjamin Summy, April 3, 1872, part lot 3 in a tract of land known as "Radworthe," interest to October 5, 1873.....	3,000 00
Samuel G. Jones, April 4, 1872, lot 60, section 8, Barry farm, interest to October 4, 1873.....	100 00
Amanda E. French, April 4, 1872, lot 6, square 182, improved.....	600 00
Francis F. Brown, April 5, 1872, lot 7, square 309, improved.....	100 00
Lewis M. Smith, April 6, 1872, lot 69, square 189, improved, interest to October 3, 1873.....	1,060 00
Lafayette Jeffries, April 6, 1872, parts lots 20 and 21, square 569, improved, interest to April 6, 1873.....	600 00
Ann Cook, April 8, 1872, lot 14, square 198, interest to October 8, 1873.....	300 00
Jane S. Douglass, April 9, 1872, lot 3, square 567, interest to October 8, 1873.....	300 00
Robert A. Phillips, April 11, 1872, lots 1, 2, and south part lot 14, square 439, interest to October 10, 1873.....	900 00
Walter Evans, April 11, 1872, lot 12, square 877, improved, interest to October 2, 1873.....	1,750 00
Balance, James Gleason, April 12, 1872, lot 2, square 616, improved, interest to October 9, 1873.....	350 00
Lewis Marshall, April 12, 1872, part of square 12, Georgetown, interest to October 12, 1873.....	2,000 00
Peter Farmer, April 18, 1872, lot 17, section 6, interest to April 18, 1873.....	150 00
Harvey V. Colton, April 20, 1872, lot 30, square 623, improved, interest to April 20, 1873.....	3,000 00
Isaac J. Pindell, April 22, 1872, lot 10, section 2, Barry farm, interest to April 22, 1873.....	100 00
Sarah C. Follansbee, April 23, 1872, lot 42, and part lot 44, square 571, improved, interest to October 20, 1873.....	1,375 00
Otto Kosach, April 23, 1872, part lot 11, square 377, improved, interest paid to April 23, 1873.....	3,100 00
Nashville Branch Colored Agricultural and Mechanical Association, March 2, 1872, 7 acres in Davidson County, Tenn., improved, interest to August 3, 1873.....	4,000 00
Balance, Ephraim Burnett, April 27, 1872, lot 24, section 9, Barry farm, interest to October 27, 1873.....	72 00
James H. A. Schuremen, April 17, 1872, part lot 24, square 728, improved, interest to April 24, 1873.....	200 00

James H. A. Schureman, April 17, 1872, part lot 24, square 78, improved, interest to October 24, 1872.....	\$1,400 00
Balance, W. R. Arnold, April 29, 1872, lot 6, section 9, Barry farm, interest to October 27, 1873.....	665 00
Balance, Jane Scott, April 30, 1872, part lot 21, square 616, improved, interest to October 26, 1873.....	
Richard Collins, May 1, 1872, lot 2, square 816, improved, interest to November 1, 1873.....	700 00
Ella Platt, May 4, 1872, lot A, square 169, improved, interest to October 1, 1873.....	2,000 00
John Giles, May 4, 1872, lot 7, square 582, interest to November 3, 1873....	700 00
Justin Granby, May 3, 1872, lot 12, section 6, Barry farm, interest to November 3, 1872.....	100 00
C. A. Lemore, May 8, 1872, part lot 3, square 791, interest to October 29, 1873.....	1,200 00
John Straining, May 9, 1872, part lot 7, square 403, interest to November 9, 1873.....	500 00
Thomas Commode, May 16, 1872, lot 16, section 1, Barry farm, interest to November 16, 1873.....	100 00
Michael McCormick, May 17, 1872, west half lot 3, square 870, improved, interest paid to November 16, 1873.....	4,000 00
John Burns, May 18, 1872, part lot 28, square 117, improved, interest to November 17, 1873.....	300 00
Balance, H. H. McPherson, May 20, 1872, lot F, square 427, interest to April 29, 1873.....	225 00
E. C. Weaver, May 25, 1872, lot 6, square 333, interest to November 1, 1873.	142 00
Balance, Samuel R. Bond, May 20, 1872, part square 366, interest to May 13, 1873.....	1,700 00
James L. Thomas, May 20, 1872, west half lot 18, square 106, improved, interest to October 15, 1873.....	1,300 00
Balance, William O'Donnell, May 22, 1872, east half lots 11 and 12, square 563, improved, interest to November 18, 1873.....	1,500 00
John Seiler, May 25, 1872, lots 17 and 18, block 16, Howard University, division of Barry farm, interest to November 25, 1873.....	500 00
Balance, William Holmead, May 25, 1872, lot 1 in "Pleasant Plains," interest to November 25, 1873.....	1,600 00
John H. McCutchen, May 25, 1872, lot 97, Threlkeld addition to Georgetown, interest to November 25, 1873.....	750 00
Balance, W. M. Pumphrey, May 25, 1872, part of lots 30, 31, 32, square 366, interest to March 23, 1873.....	2,353 47
Walter Stewart, May 28, 1872, part lot 16, square 15, improved, interest to November 28, 1873.....	750 00
Balance, L. F. Randolph, May 31, 1872, part lot 13, square 307, improved; deed of trust-notes.....	175 00
Balance, H. H. Parmenter, May 31, 1872, part lots 12 and 13, square 307, improved; deed of trust notes.....	125 00
Sharrington Bache, June 1, 1872, lot 78, square 180, improved, interest to May 31, 1873.....	1,500 00
Elizabeth Blue, June 4, 1872, lot 5, section 3, Barry farm, interest to May 27, 1873.....	100 00
Joseph Faber Johnson, June 6, 1872, part lot 12, square 372, improved, interest to December 5, 1873.....	3,550 00
Balance, Richard Jones, June 6, 1872, lot 31, section 8, Barry farm, interest to November 24, 1873.....	65 00
Mary Costello, June 6, 1872, part lot 19, square 564, improved, interest to December 1, 1873.....	400 00
B. M. Barker, June 7, 1872, 6½ acres near "Brightwood," improved, interest to December 1, 1873.....	2,985 50
Balance, John F. Stewart, June 7, 1872, lot 79, section 8, Barry farm, interest to December 7, 1873.....	50 00
Balance, W. O. Denison and T. N. Whitney, June 8, 1872, lot 30, "Metropolis View," interest to December 8, 1873.....	767 91
Alice A. M. Plant, June 8, 1872, part lot 5, square 378, improved, interest to December 7, 1873.....	600 00
Balance, William and Albert Barnes, June 10, 1872, lot 32, square 867, improved.....	685 00
Phoebe W. Ross, June 10, 1872, paid.	
Balance, Stephen Hartbriecht, June 12, 1872, part lot 12, square 449, interest to December 7, 1873.....	700 00

C. C. Nelson, June 14, 1872, lot 18, square 366, interest paid to November 15, 1873.....	\$2,000 00
Wm. W. Goddard, June 14, 1872, part lot 20, square 157, improved, interest December 10, 1873.....	1,200 00
Allen C. Beaman, June 14, 1872, east half lot 10, square 876, improved, interest December 11, 1873.....	2,500 00
Chas. E. Hulse, June 14, 1872, middle one-third lot 10, square 876, improved, interest June 11, 1873.....	2,000 00
Balance, Bernard Waters, June 14, 1872, east part lot 19, square 870, improved, interest December 14, 1873.....	200 00
Jno. W. Meyer, June 15, 1872, part lot 7, square 516, interest December 15, 1873.....	450 00
Jas. H. Magrudy, June 19, 1872, lot 59, square 182, improved, interest December 18, 1873.....	500 00
John Vanderburgh, June 26, 1872, lot 1, square 123, interest December 24, 1873.....	6,000 00
Margaret A. Fithian, June 26, 1872, part tract called "Forrest," Prince George's County, Maryland, improved, interest December 25, 1873....	1,500 00
Balance, Thompson B. Caldwell, June 26, 1872, lot 20, square 208, part 2, square 959, improved, interest December 21, 1873.....	920 00
Charles H. Fishbaugh, June 28, 1872, east parts lots 1 and 31, square 358, interest December 28, 1873.....	800 00
Balance, Smith Twyman, June 29, 1872, part lot 1, square 81, interest June 27, 1873.....	21 50
Susan Collins, June 29, 1872, west half lot 28, square 878, interest December 29, 1873.....	500 00
Balance, Robt. Gilmore, June 29, 1872, east half lot 42, square 24, interest paid to October 24, 1873.....	62 00
Balance, Clem Smith, July 2, 1872, lot 71, section 8, Barry farm, interest January 2, 1873.....	100 00
Samuel F. Suit, July 2, 1872, 4.0 acres, Prince George's County, Maryland, called "The Home Place," interest December 29, 1873.....	24,000 00
Balance, John C. Rieks, July 4, 1872, lot 35, square 336, improved, interest, January 5, 1874.....	340 00
Balance, Griffin S. Reed, July 4, 1872, lot 9, square 309, improved, interest, December 26, 1873.....	880 00
Rudolph Lobsiger, July 8, 1872, parts of lots 2, 3, square 791, improved, no interest paid.....	1,550 00
Edwin King, July 9, 1872, lot 2, block 17, "Meridian Hill," interest January 9, 1874.....	500 00
Balance, Phillip Wallace, July 10, 1872, lot 6, square 573, trust note.....	500 00
Henry Jefferson, July 13, 1872, lot P, square 152, interest July 12, 1873....	175 00
Augustus Jordan, July 13, 1872, lot 160, square 623, improved, interest December 25, 1873.....	4,200 00
Balance, Anderson Richardson, July 13, 1872, lot 27, section 9, Barry farm, interest December 5, 1873.....	70 75
Balance, Gorham P. Hopkins, July 16, 1872, part lot 2, square 318, improved, interest December 13, 1873.....	3,000 00
"Douglass Institute," Baltimore, Maryland, July 17, 1872, property on Lexington and Ninth streets, Baltimore, interest to January 12, 1874....	10,000 00
Peter Lowery, July 17, 1872, 2 lots, Davidson County, and 3 parcels Rutherford County, Tennessee; interest paid to November 7, 1873.....	3,000 00
Balance John Skinning, July 17, 1872, lot 35, square 989, improved; interest January 17, 1874.....	480 00
Walter Evans, July 18, 1872, part lot 10, square 867, improved; interest January 13, 1874.....	2,500 00
Balance George Martin, July 18, 1872, part lot 6, square 525; interest January 12, 1874.....	600 00
Balance Eliza S. Van Wyck, July 18, 1872, lot A, square 127, lot 17, square 165, improved; interest January 3, 1874.....	8,709 00
Thomas Barry, July 19, 1872, lot 93, Mount Pleasant, improved; interest July 18, 1873.....	1,250 00
John G. Waters, July 19, 1872, lot 23, square 620, improved; interest January 19, 1874.....	4,000 00
Clarence Compton, July 19, 1872, lot 14, section 9, Barry farm; interest July 19, 1873.....	100 00
Stephen Glascoe, July 20, 1872, property on McElderry street, near Gist street, Baltimore; interest, February 24, 1873.....	400 00
John James, July 22, 1872, lot 24, section 8, Barry farm; interest July 20, 1873.....	100 00

Balance John G. McAnaley, July 22, 1872, lots 1, 2, square 716, improved ; interest January 18, 1874	\$500 00
Benjamin M. Plumb, June 22, 1872, lot 15, square 870 ; no interest paid ..	450 00
Balance George Page, July 23, 1872, west part lot 4, square 158 ; interest January 23, 1874	120 00
Mary C. Young, July 24, 1872 ; lots 36, 37, 38, 39, 40 ; section 8, Barry farm, improved ; no interest paid	3,000 00
Robert S. Kearney, July 24, 1872, 46 acres in Arlington County, Virginia, interest to January 22, 1874	1,800 00
John Wilkes, July 24, 1872 ; lots 28, 29, 30, 31, 32, 33, 34, 35, 36, 37, 38, in square 634, interest to March 16, 1873	10,000 00
William Young, July 24, 1872, lot C, square 427, improved ; interest January 20, 1874	1,200 00
Edward Swan, July 24, 1872, west half lot 15, square, 490 ; east half lot 14, square 490, improved ; interest July 20, 1873	10,000 00
John Bachs, July 26, 1872, north quarter lot 40, Mount Pleasant Plains ; interest January 24, 1874	300 00
George H. Williams, July 26, 1872, block 2, Meridian Hill ; interest, January 26, 1874	15,000 00
Balance Thornton Taylor, July 26, 1872, part lot 30, square 140, improved ; interest January 26, 1874	530 00
Balance W. W. Vaughn, July 29, 1872, lot 6, square 836 ; deed trust note. Mary Ann Coyle and others, July 30, 1872, west half lot 4, square 348, improved ; interest to January 26, 1874	176 00
Evan Lyons, July 31, 1872, 65 acres near Boundary street, portions of 4 tracts called "Pretty Prospect," "Rock of Dunbarton," "Beall's Lot," and "Widow's Mite," now known as "Lyons Mill Seat," improved ; no interest paid	25,000 00
Balance Edward Tollin, July 31, 1872, lot 26, section 7, Barry farm ; interest January 30, 1874	34,000 00
Thomas Barton, August 5, 1872, lot 29, section 2, Barry farm ; interest May 27, 1873	3,952 50
Elizabeth A. Smith, August 5, 1872 lot 9, section 8, Barry farm ; interest August 15, 1873	75 00
J. V. W. Vandenburg, August 6, 1872, lot 16, square 732 ; interest August 2, 1873	175 00
Edwin King, August 8, 1872, lot 2, block 7, Meridian Hill ; interest August 7, 1873	100 00
George F. Adams, August 9, 1872, parts square 583, improved ; interest August 7, 1873	5,000 00
Henry H. Lacy, August 12, 1872, lot 33 and part lot 15, square 197, improved ; interest August 12, 1873	500 00
B. Machall, August 12, 1872, lot 7, square 252, improved ; interest August 10, 1873	500 00
Balance Daniel Genau, August 12, 1872, lot B, square 518, also lot 37, Mount Pleasant ; interest to November 5, 1873	5,000 00
Henry H. Tilghman, August 13, 1872, part lot 9, square 401, improved ; interest December 10, 1873	571 74
James Webster and others, August 13, 1872, Odd-Fellow's Hall, Alexandria, Va., improved ; interest to August 8, 1873	600 00
Nathaniel S. Wright, August 16, 1872, 4 acres, Alexandria, Va., improved ; interest August 14, 1873	1,000 00
Robert A. Phillip, August 17, 1872, part lot 9, square 497, improved ; interest to August 15, 1873	1,500 00
William Hewlett, August 20, 1872, lot 171, Mount Pleasant, no interest paid	1,000 00
Thornton Hodge, August 22, 1872, lot 23, block 18, Howard University ; interest to August 20, 1873	300 00
J. B. Osgood, August 23, 1872, parts of lots 13 and 14, square 762, interest to February 23, 1873	280 00
Ralph H. Darby, August 23, 1872, lots 317 and 333, inclusive, in Uniontown, improved ; interest to August 23, 1873	2,000 00
Alonzo J. Dunning, August 23, 1872, forty-six acres, Fairfax County, Virginia, improved ; interest to August 22, 1873	2,000 00
Balance John Bachs, August 26, 1872, part of lot 40, Mount Pleasant, interest to August 22, 1873	2,000 00
B. F. Eaglin, August 26, 1872, part of lot 110, Beall's addition to Georgetown, interest to August 22, 1873	15 00
John Johnson, of Bryant, August 27, 1872, lot 7, square 516, interest to November 15, 1873	150 00
	1,000 00

William Minhead, August 28, 1872, lots 35 and 36, square 740, interest to August 22, 1873.....	\$1,500 00
Balance E. L. Schmidt, August 30, 1872, part of lot 8, square 757, and part of lot 25, block 18; John A. Smith, farm, improved; interest to August 24, 1873.....	850 00
A. Woodward, jr., August 31, 1872, parts of lots 11 and 12, square 743, interest to August 30, 1873.....	400 00
Clarence Compton, September 2, 1872, lot 4, section 9, Barry farm, interest to September 2, 1873.....	
William H. Gray, September 3, 1872, lot 53, square 140, improved; interest to August 28, 1873.....	500 00
William T. Benjamin, September 5, 1872, lot 27, section 7, Barry farm, interest to September 5, 1873.....	200 00
Vestry Rock Creek church, September 5, 1872, church land called "Glehi," interest to September 2, 1873.....	3,000 00
Ann Wollard, September 6, 1872, part of lots 11 and 12, square 289, interest to September 6, 1873.....	1,000 00
Joseph Williams, September 6, 1872, lot 67, Mount Pleasant, interest to August 16, 1873.....	350 00
George F. Adams, September 7, 1872, parts of square 583, interest to September 6, 1873.....	250 00
Balance Benedict Milburn, November 8, 1872, parts of lots 1 and 2, square 518, improved; \$3,000 real-estate notes, interest to December 1, 1873....	3,296 44
Balance Charles Dyson, September 10, 1872, lots 22 and 24, square 870, interest to September 7, 1873.....	874 20
Trustees Fifth Baptist church, September 10, 1872, lots 26, 27, and 28, square 277, improved; interest to August 30, 1873.....	7,000 00
Trustees Fifth Baptist church, May 22, 1873, lots 26, 27, and 28, square 277, improved; interest to November 20, 1873.....	4,000 00
George Mattingly, September 10, 1872, lot 7, square 760, improved; interest to February 9, 1873.....	15,000 00
Balance M. M. Pumphrey, September 10, 1872, lot 34, square 508, improved; interest to December 2, 1873.....	650 00
Elizabeth Barrett, September 10, 1872, interest to July 2, 1873.....	800 00
P. H. Green, September 11, 1872, lot 9, Pleasant Plains, improved; interest to September 4, 1873.....	750 00
Balance Rachel P. Lamsden, September 12, 1872, parts of lots 15, 9, and 167, Beall's addition to Georgetown, improved; interest paid to September 15, 1873.....	1,920 00
C. Robinson, September 18, 1872, improved property, Alexandria, Va.; interest to September 12, 1873.....	
Mary C. Young, September 19, 1872, part of lot 2, square 971, 120 by 77 feet, no interest paid.....	5,000 00
H. Isabelle Mitchell, September 19, 1872, 19 acres called "Girl's portion," Seventh street, improved; interest to September 14, 1873.....	3,000 00
Balance William H. Stevenson, September 19, 1872, lot 309, Vermont avenue, interest to March 19, 1873.....	272 00
Charles Williams, September 20, 1872, lots 14 and 15, square 99, interest to September 18, 1873.....	500 00
John H. Lewis, September 20, 1872, part of lot 8, square 777, improved; { interest to January 17, 1874.....	400 00 700 00
George H. Stowell, September 25, 1872, lot 25, square 420, interest to September 19, 1873.....	4,000 00
Balance Isabel Langran, September 25, 1872, lot 17, square 86, interest to January 3, 1874.....	1,000 00
George B. Coburn, September 25, 1872, lot 2, square 529, interest to August 30, 1873.....	1,150 00
John Keating, September 27, 1872, parts of lots 23 and 24, square 616, interest to March 25, 1873.....	300 00
John P. Cutler, September 28, 1872, part of lot 23, square 126, interest to September 25, 1873.....	150 00
Aaron Prindle, October 1, 1872, lot 16, square 336, interest paid to October 25, 1873.....	300 00
Marian Goodall, October 1, 1872, lots 295, 296, Uniontown, improved, interest September 24, 1873.....	1,000 00
David W. Brown, October 3, 1872, lots 9, 10, square 192, interest September 30, 1873.....	1,800 00
Edward Swann, October 7, 1872, west half lot 15, square 490, interest September 24, 1873.....	5,000 00

H. Keller, October 8, 1872, lots 11, 12, square 616, improved, interest October 5, 1873.....	\$700 00
John Gately, October 9, 1872, part lot 9, square 419, improved, interest October 8, 1873.....	1,000 00
Balance Henry Gwin, October 9, 1872, lot 16, section 2, Barry farm, interest October 9, 1873.....	75 00
James Harper, October 10, 1872, lot 35, section 3, Barry farm, interest April 7, 1873.....	95 27
Thomas Craig, October 10, 1872, lot 38, section 4, Barry farm, interest October 7, 1873.....	58 37
Samuel Henson, October 10, 1872, lot 55, section 8, Barry farm, interest October 7, 1873.....	47 76
Samuel P. Gaines.....	59 51
William Nelson.....	56 70
Thomas P. Diggs.....	89 70
Henry Nube.....	50 84
Dennis Ruden.....	5 40
George Davis.....	35 00
Harriet Magruder.....	104 00
Mack McKenzie.....	150 40
Amos Hill, October 11, 1872, lot 9, section 2, Barry farm, interest to October 7, 1873.....	150 00
James P. McElfeish, October 14, 1872, lots 61, 62, square 829, improved, interest October 2, 1873.....	600 00
Eliza Meredith, October 17, 1872, lot 10, square 558, improved, interest October 14, 1873.....	800 00
John Lane, October 17, 1872, parts lots 128, 129, Beatty subdivision, Georgetown, improved, no interest paid.....	2,500 00
Balance, John Patch, October 18, 1872, trust-deed notes, improved property, interest October 21, 1873.....	870 00
Willey Evans, October 23, 1872, lot C, square 337, interest April 17, 1873.....	200 00
Ellen Dorsey, October 23, 1872, lot 8, square 553, interest October 21, 1873	275 00
N. W. Evans, October 23, 1872, lot 20, section 2, Barry farm, interest October 7, 1873.....	100 00
James S. Pike, October 23, 1872, parts lots 4, 8, square 871, improved, no interest paid.....	2,000 00
Balance, John A. Green, October 24, 1872, lot 19, section 8, Barry farm, interest October 23, 1873.....	100 00
Horace J. Gray, October 24, 1872, lot 1, block 6, Meridian Hill, also adjoining lot, improved, trust-deed notes.....	2,500 00
P. and A. Page, October 24, 1872, lot 2, square 182, interest to October 22, 1873.....	300 00
Henry D. Payton, October 26, 1872, lot A, square 68, improved, interest to October 23, 1873.....	550 00
Albert Gaines, October 26, 1872, part lot 12, square 170, trust-deed note.	1,367 92
Balance, Addison Triplet } City lots, interest October 23, 1873..... }	80 00
Balance, Henry Brown.....	80 00
Balance, Jos. B. Williamson, October 28, 1872, balance lot 22, square 342, improved, interest October 28, 1873.....	900 00
Howard University, October 29, 1872, property known as "College reservation," 20 acres; also known as "the Park," 11 acres; also lots 7, 8, 9, and part of 6, square 640; also whole of square 1054; also lots 1, 2, 3, 4, square 1055, improved; interest paid to October 22, 1873.....	75,000 00
J. N. Dickson, October 30, 1872, lot 60, square 180, improved, interest October 30, 1873.....	1,000 00
Jos. M. Dant, October 30, 1872, lot 15, square 829, improved, interest October 28, 1873.....	600 00
Griffen S. Reed, November 1, 1872, lot 40, square 336, improved, interest October 29, 1873.....	1,500 00
Balance, J. Sweeney, Barry farm, interest November 2, 1873.....	3,630 00
Jos. Middleton, November 2, 1872, lot A, square 791, interest November 2, 1873.....	530 50
Christiana Hines, November 2, 1872, west half lot 2, square 105, interest October 30, 1873.....	1,200 00
Jno. H. McCheaney, November 5, 1872, part of mill-seat at Brightwood, interest October 30, 1873.....	1,000 00
Clara B. Hall, November 5, 1872, lot 20, block 17, Meridian Hill, interest to November 5, 1873.....	350 00

Thomas Payne, November 5, 1872, lot 14, square 198, improved, interest to November 5, 1873.....	\$300 00
Balance, Lewis Koester, November 5, 1872, lot 12, square 620, interest November 1, 1873.....	200 00
F. & S. Brooks, November 6, 1872, south 100 feet lot 43, square 69, improved, interest November 6, 1873.....	400 00
Emily H. Reed, November 7, 1872, lot 4, square 814, interest November 6, 1873.....	500 00
Seth A. Terry, November 8, 1872, lot 6, square 511, improved, interest April 30, 1873.....	1,500 00
Robert A. McMurray, November 14, 1872, lot 36, square 511, improved, interest February 23, 1874.....	2,000 00
R. A. McMurray, November 14, 1872, lot 37, square 511, interest August 23, 1873.....	1,000 00 1,500 00
Lawson W. Brooks, November 16, 1872, improved property in Alexandria, Va., interest November 13, 1873.....	300 00
Balance, Manfray Green, November 21, 1872, south half lot 9, square 685, interest November 21, 1873.....	212 50
Annetta Jordan, November 23, 1872, lots 7 and 8, block 16, Effingham place, Howard University reservation, improved, no interest paid.....	9,000 00
Catherine Snyder, November 23, 1872, lot 100, Mount Pleasant, interest November 15, 1873.....	400 00
William H. Gray, November 27, 1872, lot 53, square 140, interest May 26, 1873.....	500 00
Balance, Eliza Holliday, on Barry farm lot, interest November 27, 1873..	72 25
Balance, John H. Bond, lot 11, square 86, interest November 25, 1873....	110 00
Maurice J. Young, December 3, 1872, property in Georgetown, interest November 27, 1873.....	750 00
Mary Taylor, December 10, 1872, west part lot 6, square 512, interest to November 26, 1873.....	240 00
Benjamin N. Weeds, December 14, 1872, lots 3, 4, 5, square 951, interest December 13, 1873.....	1,500 00
Robert M. Douglas, December 17, 1872, Douglas plantation, Rockingham County, North Carolina, interest to October 12, 1873.....	3,500 00
Frank Quarles, December 21, 1872, property in Fulton County, Florida, no interest paid.....	1,000 00
Virginia Williams and Thomas W. Cardoze, January 3, 1873, two thousand trust-deed notes on property in Vicksburgh, Miss.....	2,000 00
John A. Gray, January 4, 1873, lot 17, square 199, no interest paid....	5,000 00
Balance, W. M. Pumphrey, January 10, 1873, trust-deed notes, improved property.....	1,186 40 625 00
Jackson Parker, January 21, 1873, interest to September 21, 1873.....	
Joseph Casey, January 24, 1873, lots 7 to 12, block 8; lots 27 and 30, block 6; lots 1, 2, 3, block 20, Meridian Hill; interest November 11, 1873.....	1,816 65
Benjamin Lannum, January 24, 1873, lots F, G, U, and T; lots 2, 3, in square 638, improved, interest to June 1, 1873.....	1,100 00
Sophia Holmes, January 31, 1873, lot 25, square 338, trust-deed notes....	2,620 00
Simon J. Groot, February 4, 1873, lot 23, square 373, improved, interest September 2, 1873.....	900 00
Saint John's Chapel, Norfolk, Va., February 10, 1873, in the church property, interest to September 27, 1873.....	2,500 00
Frank Quarles, February 19, 1873, property in Atlanta, Ga., interest to May 11, 1873.....	1,000 00
Silas L. Loomis, trustee February 27, 1873, lots 16, 17, 19, square 652, interest to April 16, 1873.....	2,400 00
William J. Sterling, March 31, 1873, deed-trust note.....	520 00
George P. Goff, April 2, 1873, deed-trust note, interest to October 1, 1873.	2,500 00
William H. Gray, April 4, 1873, lot 53, square 140, interest October 4, 1873	200 00
Lucy Ann Reed, April 9, 1873, deed-trust notes.....	575 00
George W. Nason, jr., April 8, 1873, New Berne, N. C., deed-trust note....	1,250 56
Balance Joseph Pandley, April 18, 1873, deed-trust note, interest January 24, 1874.....	100 00
Benjamin H. Warner, real-estate notes, interest to October 21, 1873.....	1,359 00
Thomas Ewing, jr., April 23, 1873, tract of land near Topeka, Kans., real-estate notes, indorsed by S. C. Pomeroy, due March 18, 1874, '76....	5,890 78
Patscy Smallwood, April 24, 1873, lot K, square 183, interest October 21, 1873.....	100 00
Joseph Woodland, April 30, 1873, property in Georgetown.....	100 00
J. W. Babe and J. A. Rice, May 6, 1873, part lot 21, square 516.....	2,400 00

E. L. Schmidt, May 6, 1873, part lot 2, square 821, interest October 26, 1873	\$200 00
James W. Somers, May 8, 1873, west third lot 23, east 26 feet, lot 22, square 508, interest paid to November 6, 1873	3,000 00
William McGuire, May 19, 1873, lot 1, square 421, interest to October 25, 1873	3,300 00
William F. Slater, June 7, 1873, lot A, square 331, interest to December 3, 1873	380 00
Mary A. Shanahan, June 9, 1873, deed of trust note, interest to December 9, 1873	1,350 00
A. C. Bradley, June 16, 1873, part of lot 4, square 377, improved real estate, notes due 1874, '75, '76, '77, '78	17,000 00
James M. Latta, trustee, June 23, 1873, real-estate note, due 1875	3,500 00
Alexander Sutherland, June 23, 1873, part of square 309, improved, interest to December 20, 1873	200 00
A. Langdon, July 11, 1873, real-estate note, due 1874, '75, '76, '77, '78, '79, interest to December 1, 1873	25,500 00
D. W. Bram, July 14, 1873, real-estate note, due February 9, 1875	500 00
Balauce A. C. Braunan, July 14, 1873, lot 2, square 57, lots 48, 49, square 179, interest to December 9, 1873	1,175 00
Albert Gaines, July 15, 1873, real-estate notes, due 1875	986 09
John E. Kendall, July 18, 1873, lots 16, 17, square 900	2,162 50
George Pimpee, July 18, 1873, lots 140, 141, Beal's addition to Georgetown	555 54
James Rollins, July 18, 1873, lot 11, square 132, lot 14, square 247	200 00
Hiram Pitts, July 19, 1873, lots 702, 703, Uniontown, due 1875	3,000 00
Saint Luke's Methodist Church, Norfolk, July 23, 1873, church and land, interest to November 30, 1873	1,000 00
D. A. Straker, July 26, 1873, part of lot 17, block 7, Effingham Place	166 66
Elizabeth Neil, August 2, 1873, lot 1, square 198	200 00
Daniel L. Eaton, April 19, 1867, lots 2, 3, square 120, due 1875, note	1,000 00
R. M. Hall, August 6, 1873, Girls' Industrial Home, real-estate notes, due July 9, 1874	8,658 00
Sophia Stewart, August 8, 1873, lot A, square 68	200 00
Jacob Frank, August 12, 1873, lot 38, square 180, improved	1,500 00
Armistead Walker, August 15, 1873, lot 16, block 16, Effingham Place	175 00
Cornelius Jenkins, land Fulton County, Georgia	100 00
B. H. Thomley, Atlanta, Ga	318 00
Smith Woodward, Atlanta, Ga	200 00
R. S. Egelston, August 15, 1873, lots in Atlanta, Ga	500 00
Jerry Jones, on land in Atlanta, Ga	100 00
J. A. Wood, on land in Atlanta, Ga	749 00
A. Delamatta, on land in Atlanta, Ga	115 75
George G. Cornish, August 16, 1873, part lot 14, square 733, interest to September 29, 1873	3,000 00
Mrs. M. J. Hunt, August 16, 1873, real-estate note	1,000 00
James Johnson, August 16, 1873, lot 13, section 3, Barry farm	180 00
Mrs. M. J. Hunt, August 20, 1873, real-estate notes, due 1875, '76	2,000 00
Barth. Foley, August 21, 1873, part lot 8, square 558, improved	700 00
James D. Burke, August 28, 1873, real-estate note	300 00
Thomas M. Healey, August 28, 1873, dwelling, Vermont avenue near H street, insured \$5,000	2,700 00
Oliver L. White, August 30, 1873, deed-trust note	250 00
John Patch, September 5, 1873, dwelling 1525 Tenth street, insured \$4,000	2,000 00
William H. Phillip, September 6, 1873, dwelling southwest corner Seventeenth and K street, insured \$5,000	9,000 00
Charles Russell, September 8, 1873, lot 28, square 465	100 00
G. H. Aschenback, September 9, 1873, lot 52, square 296, interest December 1, 1873	750 00
Margaret A. Randall, real-estate note	250 00
Jos. T. Johnson, September 15, 1873, part lot 12, square 372	500 00
Samuel Strong, September 15, 1873, south part lot 34, square 732	1,267 00
C. H. Underwood, November 1, 1873, real-estate notes, improved property	1,100 00
J. E. Zug, November 6, 1873, real-estate notes	1,370 70
John B. Bloss, November 10, 1873, real-estate notes	600 00
George Augerman, November 10, 1873, real-estate notes	250 00
J. W. Barber, November 10, 1873, real-estate notes	150 00
J. C. O'Connell, November 10, 1873, real-estate notes	475 00
Charles B. Beal, November 10, 1873, real-estate notes	450 00
Mary J. Warner, November 10, 1873, real-estate notes	1,170 00
Aaron Johns, November 10, 1873, real-estate notes	600 00
Samuel C. Mills, November 10, 1873, real-estate notes	300 00
H. G. Jacobs, November 10, 1873, real-estate notes	300 00

F. B. Loftus, November 10, 1873, real-estate notes.....	\$150 00
George R. Price, November 10, 1873, lot C, square 725, improved real-estate notes.....	4,250 00
W. M. Pumphrey, November 13, 1873, lot 18, square 334, improved.....	900 00
W. M. Pumphrey, November 13, 1873, lot , square 334, improved.....	900 00
Samuel C. Smoot, November 14, 1873, real-estate notes.....	2,600 00
Robert H. Ward, November 14, 1873, real-estate notes.....	1,700 00
George T. Arms, November 18, 1873, real-estate notes.....	1,900 00
Saint James Parish, December 4, 1873, lots 1, 2, 3, 4, 5, square 915.....	1,166 60
Martha Hunter, December 17, 1873, lot 9, square 234.....	1,250 00
Jos. D. Harris, December 22, 1873, part lot 37, Mount Pleasant, improved.	1,000 00
George H. Simonds, January 7, 1874, real-estate notes.....	1,000 00
Ortway Nichols, January 7, 1874, real-estate notes.....	1,475 00
Robert T. Fleming, January 12, 1874, old loan remodeled, 130 shares Young Men's Christian Association, \$3,250 par approved bills against trustees colored schools, \$22,011.95; real-estate notes against trustees of colored schools, \$4,055.....	26,000 00
Robert T. Fleming, January 12, 1874, old loan, parts lots 96, 97, Mount Pleasant.....	2,000 00
Robert T. Fleming, January 12, 1874, old loan, dwelling corner Massachusetts avenue and 14th street, insured \$10,000.....	20,000 00
John B. Clagett, January 20, 1874, lot A, 108 acres, Washington County, Clagett farm on Washington and Rockville turnpike.....	5,500 00
Clement Morgan, January 20, 1874, real-estate notes.....	350 00
Charles R. Douglass, January 26, 1874, deed of trust.....	1,800 00
Ann E. Boyle, and others, August 24, 1871, lot 1, 2, square 634.....	8,000 00
Malvina Folsom, January 29, 1872, west half lot 28, square 878, no interest paid.....	500 00
Amelia Talbot, October 22, 1872, lot 31, west half lot 32, square 158, interest to September, 1873.....	600 00
James M. Latta, trustee, January 30, 1873, real-estate notes, \$3,500, interest June 1, 1873.....	3,500 00
J. B. Sawyer, June 30, 1870, lot 4, square 196, interest December 30, 1873.	500 00
Loan at Lexington, Ky., Branch, November 13, 1871, in improved property, value, \$10,000.....	4,600 00
E. R. Knight, at Memphis Branch, May 6, 1872, (on Arkansas scrip, \$—, interest to April 8, 1873.....	1,700 00
Dallas Street Church, at Baltimore, April 9, 1873, on church property.....	2,500 00
R. Lobsique, January 7, 1874, on lot 3, square 791.....	1,300 00
D. A. Connolly, January 13, 1874, on lot 4, square 575.....	2,000 00

RECAPITULATION.

Total amount loans on real estate.....	\$1,468,976 55
Add.....	4,250 00
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	1,473,226 55

CHAS. A. MEIGS,
National Bank Examiner.

JANUARY 24, 1874.