

LETTER

FROM THE

SECRETARY OF THE TREASURY,

TRANSMITTING

*A Report of the Agent employed to Inspect the Accounts of the Bank
of the United States, &c., &c.*

DECEMBER 11, 1832.

Read, and laid upon the table.

TREASURY DEPARTMENT,

10th December, 1832.

The Secretary of the Treasury begs leave respectfully to state to the House of Representatives, that, subsequently to his annual report of the 5th inst., he had received the report of the agent selected to make the inspection into the accounts of the Bank of the United States therein referred to, and he avails himself the first opportunity afforded, since the adjournment of the two Houses on the 6th instant, to submit it, together with a copy of the instructions under which the examination was made.

LOUIS M'LANE,

Secretary of the Treasury.

To the Hon. the SPEAKER of the Ho. of Reps. U. S.

No. 1.

TREASURY DEPARTMENT,

November 26th, 1832.

SIR: By the 15th article of the 11th section of the "Act to incorporate the subscribers to the Bank of the United States," approved the 10th of April, 1816, it is provided, "That the officer at the head of the Treasury Department of the United States shall be furnished, from time to time, as often as he may require, not exceeding once a week, with statements of the amount of the capital stock of the said corporation, and of the debts due to the same; of the moneys deposited therein; of the notes in circulation, and of the specie in hand; and shall have a right to inspect such general accounts in the books of the bank as shall relate to the said statement: *Provided*, That this shall not be construed to imply a right of inspecting the account of

any private individual or individuals with the bank." Circumstances rendering it expedient that the inspection thus authorized should now be made, and the duties of the Secretary of the Treasury rendering it impracticable for him to make it in person, I authorize and empower you to make it in my stead, and on my behalf. With this view, I transmit the last general statement furnished by the bank, bearing date the 2d instant. It is expected that the examination will be as complete as the law authorizes, so as to ascertain the security of the public moneys, and the solvency of the bank. The President of the bank will be informed of the duty which has been confided to you, and it is not doubted that he will afford you all necessary facilities.

In pursuing the examination which you are authorized to make, you are requested to direct your attention particularly to the state of the debt due to the western branches, and from persons in the western country generally; and in ascertaining its amount, to inquire what amount of the domestic bills of exchange is due in the western country; and, generally, how the western debt is secured.

I am, sir, very respectfully,

Your obedient servant,

LOUIS M'LANE,

Secretary of the Treasury.

HENRY TOLAND, Esq. *Philadelphia.*

No. 2.

PHILADELPHIA, *December 4th, 1832.*

SIR: In pursuance of the request and authority contained in your communication of the 26th ultimo, "to inspect such general accounts in the books of the Bank of the United States as shall relate to the general monthly statement of its affairs," transmitted to me in your said letter; "*Provided, That such authority should not be construed to imply a right of inspecting the account of any private individual or individuals of the bank;*" I called on the President of said institution, who gave prompt directions to the officers to furnish me with any books or documents belonging to the institution which I might consider material to such inspection. From the simplicity of the books of this institution, and from the familiarity with its business generally, acquired by having been, at different periods, a director, I have made all the investigations which appear to be embraced in your letter, and have now the honor to hand you the enclosed report and documents, numbered as at foot.

If there be any thing omitted by me, or any other information desired, it will afford me pleasure to furnish it.

I have the honor to be,

Very respectfully,

HENRY TOLAND.

LOUIS M'LANE, Esq.

Secretary of the Treasury, City of Washington.

Papers enclosed.

1st Report.

2d. Documents numbered from A to M, inclusive.

3d. General monthly statement received from you, and now returned.

No. 3.

REPORT.

PHILADELPHIA, 4th December, 1832.

Taking the general monthly statement of the 1st November, 1832, as the basis of all my inquiries, I proceeded to examine it by comparing the original statements on which it is based. It may be remarked that it is a mere compendium of the monthly statement of the bank and its branches, and as they are regularly transmitted, by law, to the Treasury Department, it is at all times in your power to direct its verification under your own immediate eye.

As, however, the statement is, in its nature, very complicated, and embraces a variety of matter of account not easily comprehended, I have presented two analyses of it, marked A and B. That marked B. shows, in a manner which cannot be misunderstood, the liabilities of the bank to the public, and the assets of the bank to satisfy them. The former amount to \$37,296,950 20, and the fund to meet them \$79,593,870 97, showing an excess of \$42,296,920 77 to meet any demands on the institution, as all its liabilities must be first paid, in case of its insolvency or dissolution, before the stockholders can receive any part of their subscription. Thus far I consider my report as complying with that part of your letter directing the investigation "so as to ascertain the security of the public money, and the solvency of the bank," neither of which can, in my opinion, admit of a doubt. Document marked C exhibits, in a distinct manner, all the bills of exchange purchased and on hand at the offices of Pittsburgh, Cincinnati, Lexington, Louisville, Nashville, St. Louis, Natchez, New Orleans, and Mobile, and the places at which they are payable. Document marked D shows the state of the discounts on personal security and bills of exchange, at the bank and its branches, during the last twelve months. Documents marked E, F, and G, contain the reports of the Committee on the Offices, under date of April 24th and 27th, July 27th, September 21st, and 20th November, and illustrate the views of the board of directors as to the general business of the bank and its offices.

Documents marked H, I, K, L, and M, contain extracts of letters to and from the cashier of the bank, and the cashiers of the western offices, elucidating the course of trade with reference to the bills of exchange, &c. &c. of the western country, and will be useful to a right understanding of the great and increasing importance of that portion of the Union.

No opinion, to be relied on with any certainty, as to the security of the debt due the bank in the western country, could be given by me, or any other person here; but, placing reliance on the cashiers of the different offices, and the respectable gentlemen composing their different directions, and comparing the amounts of suspended debt for years past with the vast amount of business and profit, and adding thereto my own knowledge of the general business of the western country, I do not hesitate to say, that I consider the debt in a safe and wholesome state, and that a greater amount of loss need not be apprehended from it than from a similar mass distributed in the cities of the Atlantic frontier.

All of which is respectfully submitted.

HENRY TOLAND.

LOUIS M'LANE, Esq.

Secretary of the Treasury, City of Washington.

GENERAL STATEMENT of the Bank of the United States, and its Offices of Discount and Deposit, at the dates mentioned.

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		Bills discounted on personal security.	Bills discounted on Bank stock.	Bills discounted on other stock.	Domestic bills of exchange.	Foreign bills of exchange.	Real estate.	Due from Bank United States and offices.
November 1	Bank United States	3,709,251 17	68,760 00	1,891,237 09	1,469,145 95	83,392 10	78,744 54	20,580,389 37
October 29	Office, Portland	330,727 52	-	-	128,607 08	-	-	61,293 76
22	Portsmouth	190,854 18	-	-	62,025 51	-	6,381 52	211,499 89
25	Boston	1,015,954 40	19,066 40	213,285 94	947,302 28	-	-	967,699 34
25	Providence	591,768 22	-	-	420,971 83	-	-	97,704 56
22	Hartford	469,387 38	7,900 00	12,700 00	55,932 84	-	29,915 25	91,641 51
31	New York	4,967,313 40	291,350 00	334,143 46	947,309 34	-	-	3,807,981 51
29	Baltimore	1,704,761 55	105,954 24	-	195,873 57	-	-	369,127 24
27	Washington	1,228,345 38	17,811 15	32,205 00	177,284 53	-	177,614 73	449,768 77
23	Richmond	1,149,216 11	13,000 00	-	204,383 66	-	64,854 85	699,697 00
20	Norfolk	745,506 74	52,172 48	-	265,651 93	-	48,725 80	219,968 10
15	Fayetteville	734,546 10	11,900 00	-	189,066 17	-	21,016 29	620,701 38
23	Charleston	3,025,966 05	235,091 00	36,552 00	248,631 36	-	-	186,866 86
23	Savannah	502,784 92	-	48,670 00	198,866 78	-	-	729,774 00
19	Mobile	1,265,566 67	-	-	377,826 40	-	-	630,953 72
15	New Orleans	5,552,473 71	13,000 00	-	2,894,435 06	-	-	2,081,734 13
11	Natchez	1,507,104 76	-	-	2,286,541 43	-	-	49,846 89
15	St. Louis	580,000 21	-	27,500 00	88,936 68	-	-	1,093,403 76
17	Nashville	2,086,406 90	-	-	895,228 30	-	47,613 50	63,551 19
18	Louisville	2,295,939 32	-	-	1,676,525 72	-	73,183 33	159,476 90
22	Lexington	1,123,825 17	-	-	752,743 38	-	209,693 80	165,365 21
18	Cincinnati	2,925,249 16	1,000 00	-	511,509 92	-	-	1,015,207 96
25	Pittsburgh	1,171,735 93	-	-	569,934 18	-	81,217 16	41,108 69
25	Buffalo	436,766 37	8,700 00	205,000 00	301,693 22	-	-	379,628 50
23	Utica	544,058 96	-	-	162,543 55	-	-	91,025 90
24	Burlington	410,231 00	-	-	275,527 81	-	-	10,702 67
21	Agency, Cincinnati	1,665,537 67	-	-	-	-	906,185 67	65,576 13
20	Chillicothe	147,853 40	-	-	-	-	77,575 07	-
		42,079,966 19	845,705 35	2,801,263 49	16,304,498 48	83,392 10	1,822,721 51	34,941,694 94

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GENERAL STATEMENT—Continued.

		Due from State Banks.	Losses charge- able to contin- gent fund.	Deficiencies.	Banking houses.	Treasurer U. States.	Expenses.	Notes of Bank United States and offices.	Notes of State Banks.
Nov. 1	Bank United States	654,990 08	328,501 50	-	413,081 19	-	52,125 77	3,909,695 28	720,997 31
Oct. 22	Office, Portland	15,679 45	7,020 83	-	-	-	1,673 14	83,245 00	16,940 00
29	Portsmouth	332 50	84,481 10	-	-	-	1,164 95	160,315 00	27,019 00
25	Boston	49,240 65	12,146 38	17,237 78	116,777 02	-	4,583 17	406,150 00	146,182 00
25	Providence	6,317 51	925 65	976 00	-	-	2,820 32	392,890 00	9,058 12
22	Hartford	40,833 34	14,245 72	-	-	-	-	90,340 00	15,245 00
31	New York	364,300 30	-	-	87,000 00	-	15,396 55	1,131,370 54	366,808 02
29	Baltimore	69,040 93	1,662,502 06	34,075 65	110,657 34	-	7,448 36	701,370 00	70,368 55
27	Washington	73,246 91	210,448 72	-	34,613 10	29,205 65	13,946 58	220,405 00	20,868 47
23	Richmond	35,943 50	39,148 46	69,376 83	36,024 07	-	12,104 24	508,995 00	157,067 76
20	Norfolk	10,404 68	229,253 40	-	35,109 65	-	3,690 61	500,995 00	75,350 00
15	Fayetteville	-	57,953 67	-	13,385 02	-	2,312 42	368,720 00	37,536 00
23	Charleston	119,832 74	137,840 17	-	67,727 78	-	7,480 38	509,650 00	53,087 00
23	Savannah	187,256 29	146,219 57	-	48,885 00	-	5,044 73	1,258,505 00	197,710 00
19	Mobile	1,737 73	-	456 52	24,096 92	-	4,680 18	386,335 00	62,593 50
15	New Orleans	1,149,904 35	33,453 61	-	48,000 00	-	20,385 81	2,652,985 00	151,100 00
11	Natchez	26,133 25	-	-	18,597 74	-	4,940 17	928,665 00	11,523 89
15	St. Louis	-	-	-	-	-	2,299 92	616,930 00	-
17	Nashville	43,476 16	405 28	206 00	15,000 00	-	3,565 77	2,596,210 00	66,974 76
18	Louisville	4,170 12	157,875 22	-	31,970 92	-	3,849 59	1,173,915 00	11,155 00
22	Lexington	-	195,383 53	-	-	-	2,718 01	1,568,695 00	-
18	Cincinnati	64,948 41	-	395 40	23,519 84	170,000 00	5,519 26	727,275 00	101,036 00
25	Pittsburgh	-	82,991 82	-	21,272 48	2,194 36	4,272 99	539,605 00	209,493 00
25	Buffalo	26,885 28	-	300 00	17,127 08	-	2,642 74	404,880 00	114,508 00
23	Utica	55,606 63	-	-	-	-	2,381 94	357,280 00	49,044 46
24	Burlington	24,827 77	-	-	11,534 87	-	1,534 62	168,010 00	16,242 00
21	Agency, Cincinnati	-	-	-	-	-	17,283 46	-	-
20	Chillicothe	4,188 94	18,653 73	-	-	-	2,131 92	-	-
		3,029,297 52	3,419,441 42	123,024 18	1,174,380 02	201,400 01	207,997 60	22,363,430 82	2,707,907 84

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GENERAL STATEMENT—Continued.

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		Specie.	Capital stock.	Notes issued.	Discount, exchange, and interest.	Foreign exchange account.	Dividend unclaimed.	Profit and loss	Contingent fund.
November 1	Bank United States	- 1,865,320 68	16,450,000 00	4,369,793 18	161,345 70	30,273 22	23,227 50	2,382,948 01	5,614,349 96
October 29	Office, Portland	- 40,673 94	-	213,220 00	10,944 62	-	35 00		
22	Portsmouth	- 49,669 03	300,000 00	273,720 00	5,418 70	-	728 00		
25	Boston	- 509,310 57	1,500,000 00	857,780 00	53,833 50	-	934 50		
25	Providence	- 117,361 11	800,000 00	464,360 00	25,079 65	-	1,295 00		
22	Hartford	- 26,968 00	300,000 00	331,392 50	13,557 31	-	843 50		
31	New York	- 618,359 70	2,500,000 00	1,695,087 50	177,309 32	-	18,904 61		
29	Baltimore	- 401,000 00	1,500,000 00	1,050,147 50	46,784 89	-	7,521 75		
27	Washington	- 43,881 50	500,000 00	1,024,827 50	33,263 82	-	4,831 43		
23	Richmond	- 217,330 36	1,000,000 00	1,132,305 00	27,089 45	-	9,613 00		
20	Norfolk	- 119,263 18	500,000 00	1,255,045 00	23,346 91	-	2,520 00		
15	Fayetteville	- 26,853 85	500,000 00	1,365,470 00	19,074 45	-	1,033 50		
23	Charleston	- 246,620 71	1,500,000 00	1,753,670 00	77,886 60	-	20,092 50		
23	Savannah	- 386,742 92	1,000,000 00	2,475,345 00	21,676 42	-	2,803 50		
19	Mobile	- 162,680 42	-	2,057,741 00	48,556 65	-			
15	New Orleans	- 1,688,517 60	1,000,000 00	8,601,080 00	221,379 12	-	196 25		
11	Natchez	- 31,517 82	-	1,952,585 00	108,073 90	-			
15	St. Louis	- 163,411 22	-	834,410 00	18,391 89	-	98 00		
17	Nashville	- 197,651 13	1,000,000 00	3,761,940 00	80,450 60	-			
18	Louisville	- 239,202 35	1,250,000 00	1,431,330 00	95,533 41	-	201 30		
22	Lexington	- 209,410 88	1,000,000 00	2,532,055 00	48,727 04	-	69 50		
18	Cincinnati	- 183,345 93	1,700,000 00	1,605,110 00	87,787 77	-			
25	Pittsburgh	- 58,988 02	700,000 00	1,340,645 00	44,739 56	-			
25	Buffalo	- 132,050 86	-	1,052,985 00	26,041 52	-			
23	Utica	- 132,626 36	-	747,250 00	17,125 54	-			
24	Burlington	- 157,297 21	-	514,315 00	15,215 76	-			
21	Agency, Cincinnati	- -	-	1,830 00	8,743 57	-			
20	Chillicothe	- -	-	135 00	918 50	-			
		8,026,055 45	35,000,000 00	44,695,574 18	1,518,295 97	30,273 22	94,937 84	2,382,948 01	5,614,349 96

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GENERAL STATEMENT—Continued.

		Fund for extin- guishing cost of banking houses.	Due to Bank United States and offices.	Due to State Banks.	Redemption of public debt.	Deposites of Treasurer United States.	Deposites on on account of public officers.	Deposites on account of individuals.
November 1	Bank United States	611,292 05	3,576,021 21	676,175 19	2,576,628 38	647,611 99	180,610 22	1,473,558 26
October 29	Office, Portland	-	353,400 21	28,648 91	-	27,312 70	18,295 19	34,004 09
22	Portsmouth	-	115,206 14	2,025 14	-	1,802 79	79,822 71	15,019 20
25	Boston	-	731,754 83	74,066 47	-	794,567 49	248,457 44	163,541 80
25	Providence	-	237,586 89	19,699 36	-	27,974 46	30,745 03	34,052 93
22	Hartford	-	144,509 94	608 53	-	3,422 09	31,124 65	29,650 52
31	New York	-	1,914,456 73	430,771 47	2,171,068 07	2,527,822 26	221,281 59	1,274,631 27
29	Baltimore	-	2,139,277 92	100,855 27	-	95,204 80	69,452 74	422,935 62
27	Washington	-	232,779 00	105,220 61	-	60,081 85	456,799 40	311,841 88
23	Richmond	-	497,802 22	105,033 44	-	23,064 29	40,484 23	371,750 21
20	Norfolk	-	29,448 65	77,830 25	-	98,112 15	71,939 72	287,993 06
15	Fayetteville	-	102,177 48	14,773 94	-	21,605 15	27,426 84	32,429 54
23	Charleston	-	742,471 08	97,450 60	-	88,237 87	47,020 15	548,487 25
23	Savannah	-	73,943 17	36,776 16	-	18,524 02	13,002 05	63,388 89
19	Mobile	-	583,393 77	11,665 66	-	78,091 29	60,917 51	76,561 18
25	New Orleans	-	5,474,641 82	10,312 09	-	252,573 35	58,181 89	667,624 75
11	Natchez	-	2,543,536 72	90,847 30	-	42,715 49	4,081 97	123,030 57
15	St. Louis	-	1,321,257 86	16,710 83	-	121,691 98	39,328 02	221,426 21
17	Nashville	-	898 616 47	23,958 52	-	45,150 09	23,410 12	182,763 19
18	Louisville	-	2,645,900 10	69,802 82	-	29,877 98	3,952 73	300,665 13
22	Lexington	-	451,659 88	-	-	797 51	12,277 50	182,258 55
18	Cincinnati	-	1,646,850 60	54,085 07	-	259,156 96	39,944 94	336,071 54
25	Pittsburgh	-	222,751 66	131,043 54	-	39,920 61	10,433 53	293,279 73
25	Buffalo	-	811,150 74	34,858 34	-	2,532 57	23,633 14	73,980 74
23	Utica	-	544,990 60	5,143 77	-	41 51	14,893 70	65,122 68
24	Bennington	-	490,115 12	5,888 84	-	1,240 73	22,370 57	26,762 77
21	Agency, Cincinnati	-	2,644,009 36	-	-	-	-	-
20	Chillicothe	-	249,273 48	-	-	-	-	67 28
		611,292 05	31,418,983 65	2,224,252 12	4,747,696 45	5,309,133 98	1,849,887 58	7,622,898 84

GENERAL STATEMENT—Continued.

Notes of Bank United States and Offices, in transitu.

Bank United States	-		Office, Mobile	-	305,200
Office, Portland	-	6,230	New Orleans	-	1,398,050
Portsmouth	-	11,430	Natchez	-	673,340
Boston	-	156,505	St. Louis	-	73,540
Providence	-	3,920	Nashville	-	90,845
Hartford	-	11,675	Louisville	-	21,575
New York	-	36,295	Lexington	-	26,015
Baltimore	-	35,105	Cincinnati	-	169,845
Washington	-	20,625	Pittsburgh	-	64,005
Richmond	-	232,525	Buffalo	-	258,235
Norfolk	-	43,260	Utica	-	51,615
Fayetteville	-	308,875	Burlington	-	144,860
Charleston	-	125,750			
Savannah	-	94,090			4,363,410

At Bank United States.

Baring, Brothers & Co., Hope & Co., E. Hottinguer & Co.	-	-	-	-	2,885,016 26
Bonds and mortgages	-	-	-	-	57,919 26
Due by the United States	-	-	-	-	5,267 32

At Office, Norfolk.

Navy Agent	-	-	-	-	-	40,144 17
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Statement of the actual circulation of the Notes of the Bank U. S. and Offices.

Notes issued	-	-	-	-	-	44,695,574 18
Notes on hand	-	-	-	-	22,363,430 82	
Notes in transitu	-	-	-	-	4,363,410	
						26,726,840 82
Actual circulation	-	-	-	-	-	17,968,733 36

RECAPITULATION.

Bills discounted on personal security	42,079,966 19		Capital stock	- - - -	35,000,000 00
Bank stock	845,705 27		Notes issued	- - - -	44,695,574 18
Other stocks	2,801,263 49		Discount, exchange, and interest	- - - -	1,518,295 97
	45,726,934 95		Foreign exchange account	- - - -	30,273 22
Domestic bills of exchange	16,304,498 48	62,031,433 43	Dividends unclaimed	- - - -	94,937 84
		83,392 10	Profit and loss	- - - -	2,382,948 01
Foreign bills of exchange	- - - -		Contingent fund	5,614,349 96	
Due from Bank United States and offices	34,941,699 94		Less losses chargeable to conting't fund	3,419,441 42	
Do State Banks	3,029,297 52	37,970,992 46			2,194,908 54
Do United States	- - - -	5,267 32	Due to Bank United States and offices	31,418,983 63	
Baring, Brothers & Co., Hope & Co., and Hottinguer & Co.	- - - -	2,885,016 26	Due to State Banks	2,224,252 12	
Real estate	- - - -	1,822,721 51			33,643,235 77
Deficiencies	- - - -	123,024 18	Redemption of public debt	- - - -	4,747,696 45
Expenses	- - - -	207,997 60	Fund for extinguishing cost of banking houses	- - - -	611,292 05
Banking houses	- - - -	1,174,380 02	Deposites on account of Treasurer U. S.	5,309,133 98	
Cash, viz. notes of Bank United States and offices	22,363,430 82		Less overdrafts and special deposits	201,400 01	
State Banks	2,707,907 84			5,107,733 97	
		25,071,338 66	Deposites on account of public officers	1,849,887 57	
Specie	- - - -	8,026,055 45	Deposites on account of individuals	7,622,898 84	14,580,520 39
Mortgages	- - - -	57,919 26			
Navy Agent, Norfolk	- - - -	40,144 17			
		139,499,682 42			139,499,682 42

BANK OF THE UNITED STATES, November 2d, 1832.

S. JAUDON, Cashier.

[Doc. No. 8.]

ANALYSIS A.

The capital paid in,	-	-	-	-	-	\$35,000,000
Circulation, viz.—Notes in transitu between the Bank and	-	-	-	-	-	
Offices,	-	-	-	-	\$4,363,410	
Actual circulation,	-	-	-	-	17,968,733 36	
						22,332,143 36
Deposites—Public,	-	-	-	-	6,957,621 55	
Private,	-	-	-	-	7,622,898 84	
						14,580,520 39
Unclaimed dividends,	-	-	-	-	-	94,937 84
Fund for redemption of public debt,	-	-	-	-	-	4,747,696 45
Contingent fund to meet losses,	-	-	-	-	2,194,908 54	
Profit and loss,	-	-	-	-	2,382,948 01	
Discount, exchange, and interest,	-	-	-	-	1,548,569 19	
Fund for extinguishing cost of banking houses,	-	-	-	-	611,292 05	
						6,737,717 79
						\$83,493,015 83
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Bills discounted on personal security, bank stock, sundry stocks, and	-	-	-	-	-	
mortgages,	-	-	-	-	-	\$45,784,854 21
Bills of exchange, domestic and foreign,	-	-	-	-	-	16,387,890 58
Balance due by Offices,	-	-	-	-	-	3,522,711 29
Do. State Banks,	-	-	-	-	-	803,045 40
Debts due by United States, and Navy Agent at Norfolk,	-	-	-	-	-	45,411 49
Real estate,	-	-	-	-	1,822,721 51	
Banking houses,	-	-	-	-	1,174,380 02	
						2,997,101 53
Expenses and deficiencies,	-	-	-	-	-	330,021 78
Cash in Europe,	-	-	-	-	2,885,016 26	
Notes of State Banks,	-	-	-	-	2,707,907 84	
Specie,	-	-	-	-	8,026,055 45	
						13,618,979 55
						\$83,493,015 83

B.

Pursuing the Analysis still further, it appears that the total responsibilities of the bank to the public, are,

The notes in circulation,	-	-	-	-	-	\$17,968,733 36
The deposits, public and private,	-	-	-	-	-	14,580,520 39
The debts to the holders of the principal and interest of the public funds,	-	-	-	-	-	4,747,696 45
						\$37,296,950 20

To meet which, the bank has,

In specie,	-	-	-	-	-	\$8,026,055 45
cash in Europe at par,	-	-	-	-	-	2,885,016 26
banking houses and other real estate,	-	-	-	-	-	2,997,101 53
debts from State Banks,	-	-	-	-	-	3,512,952 94
debts from individuals,	-	-	-	-	-	62,172,744 79
						79,593,870 97
To meet a demand of	-	-	-	-	-	37,296,950 20
Leaving an excess of	-	-	-	-	-	\$42,296,920 77

DOMESTIC BILLS OF EXCHANGE purchased and on hand at the Western Offices, showing the places at which the bills are payable.

On hand, and payable at	Mobile, Oct. 19, 1832	N. Orleans, Oct. 15.	Natchez, Oct. 11.	St. Louis, Oct. 15.	Nashville, Oct. 17.	Louisville, Oct. 18.	Lexington, Oct. 22.	Cincinnati, Oct. 18.	Pittsburgh, Oct. 25.	Totals.
Bank United States, -	6,559 38	269,661 58	5,301 38	-	12,750	35,667 13	2,466 15	36,734 64	60,817 90	429,958 16
Office, Portland, -	-	8,173 71	-	-	-	-	-	-	-	8,173 71
Portsmouth, -	-	951 49	-	-	-	-	-	-	-	951 49
Boston, -	10,500	61,609 75	21,200	23,550	-	14,264 52	-	9,825	1,500	142,449 27
Providence, -	-	8,141 99	-	-	-	3,500	-	1,000	-	12,641 99
Hartford, -	-	7,165 61	-	-	-	-	-	775	-	7,940 61
New York, -	263,293 45	348,027 49	34,500	14,125	105,639 71	63,288 74	754 10	101,534 58	8,550	939,713 07
Baltimore, -	6,041 78	108,917 36	-	-	778 62	29,990 85	5,360	37,420	17,992 79	206,501 40
Washington, -	958 22	724 28	9,592 63	2,500	900	5,623 53	12,279 03	6,725	-	39,302 69
Richmond, -	-	3,967	-	1,250	1,500	26,658 45	40,668 76	-	-	74,044 21
Norfolk, -	-	5,994 28	-	-	-	-	-	-	-	5,994 28
Fayetteville, -	-	-	-	-	-	-	500	-	-	500
Charleston, -	-	20,957 60	-	-	-	-	27,000	7,540 02	-	55,497 62
Savannah, -	-	685 64	-	-	-	900	52,485	-	-	54,070 64
Mobile, -	-	241,670 58	3,500	-	-	73,662 79	4,452 69	2,721 61	3,847 50	329,855 17
N. Orleans, -	30,867 28	-	2,119,875 21	22,143 85	707,487 92	764,346 90	155,192 43	145,102 99	29,502 84	3,974,519 42
St. Louis, -	-	56,845 85	-	-	2,800	55,031 10	225	9,859 29	43,856 95	168,618 19
Nashville, -	-	828,144 95	-	-	-	99,864 20	30,118 18	3,430 21	52,958 43	1,014,515 97
Louisville, -	27,836 12	396,819 03	23,311 71	11,603 27	25,448 91	-	170,159 09	56,618 35	133,364 10	845,155 58
Lexington, -	-	3,649 84	-	-	-	90,029 21	-	1,332 15	-	103,061 20
Cincinnati, -	20,852 24	182,053 02	450	3,365 53	17,170 34	163,807 89	107,434 36	8,050	151,768 63	646,902 01
Pittsburgh, -	2,024	31,067 57	600	5,399 03	17,757 80	104,558 39	14,045 94	47,198 64	-	222,651 37
Buffalo, -	-	-	-	-	-	-	-	2,000	2,680	4,680
Utica, -	-	-	-	-	-	-	-	-	-	-
Burlington, -	-	-	-	-	-	-	-	-	-	-
Natchez, -	3,593 93	264,596 34	-	5,000	3,000	66,455 46	114,339 65	13,342 98	5,534 51	475,862 87
Sundry places, -	5,300	44,610 10	68,210 50	-	-	78,876 56	15,263	21,631 61	56,228 38	290,120 15
	377,826 40	2,894,435 06	2,286,541 43	88,936 68	895,228 30	1,676,525 72	752,743 38	511,509 92	569,934 18	10,053,681 07

D.

D—Continued.

BANK OF THE UNITED STATES.

PORTLAND.

DATE.	ACTIVE DEBT.	DOMESTIC BILLS.
1831.		
Nov. 17	7,233,034 62	2,008,791 20
24	7,357,201 59	2,035,716 53
Dec. 1	7,427,512 95	2,059,682 77
8	7,408,583 74	2,102,207 15
15	7,362,225 27	2,123,106 77
22	7,572,574 41	2,175,657 54
29	7,668,053 63	2,274,212 93
1832.		
Jan. 5	7,647,636 16	2,364,983 48
12	7,660,617 86	2,374,667 90
19	7,630,051 34	2,339,096 47
26	7,609,970 27	2,336,482 17
Feb. 2	7,472,603 14	2,287,229 63
9	7,379,143 00	2,241,588 42
16	6,909,121 17	2,197,836 32
23	6,806,970 06	2,162,516 98
Mar. 1	6,724,310 78	2,119,044 27
8	6,682,322 10	2,127,140 93
15	6,511,213 63	2,083,224 30
22	6,326,984 01	1,972,059 34
29	6,225,782 01	1,976,429 26
April 5	6,104,827 78	1,975,787 05
12	6,037,623 99	2,118,943 85
19	5,874,055 33	2,114,185 36
26	5,747,958 54	2,105,682 83
May 3	5,514,581 18	2,060,582 96
10	5,486,219 65	2,037,963 44
17	5,461,043 17	1,967,511 19
24	5,378,809 04	1,965,308 89
31	5,417,112 39	1,978,311 43
June 7	5,399,607 95	1,999,516 32
14	5,287,674 93	1,988,983 45
21	5,331,452 77	1,980,894 84
28	5,289,104 05	1,975,145 91
July 5	5,336,493 46	1,902,818 93
12	5,387,724 73	1,934,272 41
19	5,427,946 86	1,889,461 15
26	5,408,902 10	1,814,143 55
Aug. 2	5,374,016 23	1,736,777 31
9	5,353,635 62	1,701,204 48
16	5,381,553 50	1,687,539 85
23	5,392,325 73	1,649,683 13
30	5,428,007 91	1,613,438 64
Sept. 6	5,421,953 70	1,595,055 38
13	5,411,647 54	1,581,604 06
20	5,468,677 07	1,525,668 78
27	5,365,669 58	1,483,729 93
Oct. 4	5,065,006 46	1,497,045 64
11	5,084,826 55	1,380,293 55
18	5,053,335 13	1,340,651 29
25	5,059,067 07	1,335,205 73
Nov. 1	5,228,517 96	1,351,395 43
8	5,289,723 26	1,351,214 09
15	5,255,977 50	1,388,217 54

DATE.	ACTIVE DEBT.	DOMESTIC BILLS.
1831.		
Nov. 14	165,274 24	48,651 81
21	165,352 12	49,053 96
28	166,840 95	49,642 14
Dec. 5	166,491 22	49,219 59
12	168,009 72	45,882 95
19	177,412 68	47,180 81
26	179,998 46	43,304 90
1832.		
Jan. 2	178,672 48	45,873 81
9	178,499 37	46,610 01
16	187,073 90	49,042 72
23	187,157 44	49,655 39
30	186,208 22	45,020 40
Feb. 6	188,644 27	45,481 76
13	192,008 01	38,874 78
20	192,360 75	41,303 87
27	191,764 72	44,243 25
March 5	189,802 14	43,943 03
12	204,294 77	48,085 64
19	208,398 61	51,452 64
26	214,550 24	55,227 64
April 2	220,874 52	56,856 59
9	227,694 93	60,606 21
16	236,745 62	65,256 59
23	246,984 43	65,292 59
30	249,310 22	62,318 07
May 7	264,022 69	66,440 70
14	276,249 72	75,744 32
21	287,723 28	81,803 81
28	294,866 52	89,512 29
June 4	295,361 13	90,170 47
11	295,233 46	86,578 51
18	303,715 97	93,413 85
25	311,132 12	92,250 23
July 2	319,266 79	99,761 13
9	317,677 22	103,583 66
16	312,236 53	100,005 09
23	313,465 40	98,723 61
30	314,510 74	98,928 59
Aug. 6	310,268 57	106,336 37
13	306,229 04	105,607 51
20	306,867 24	108,170 60
27	296,160 02	107,191 62
Sept. 3	303,221 46	112,820 67
10	300,969 41	119,391 12
17	299,880 81	100,111 85
24	302,270 80	102,497 03
Oct. 1	300,109 28	101,108 70
8	299,845 73	106,278 86
15	305,114 84	112,187 19
22	316,799 36	121,673 31
29	330,597 39	122,176 06
Nov. 5	343,458 36	125,468 79
12	359,642 48	129,944 28

D—Continued.

PORTSMOUTH.			BOSTON.		
DATE.	ACTIVE DEBT.	DOMESTIC BILLS.	DATE.	ACTIVE DEBT.	DOMESTIC BILLS.
1831.			1831.		
Nov. 14	94,673 66	36,833 28	Nov. 10	758,217 80	1,792,970 30
21	95,974 66	73,175 84	17	736,268 12	1,783,164 18
28	95,194 66	78,075 84	24	757,137 46	1,764,676 82
Dec. 5	95,509 66	80,763 86	Dec. 2	766,995 96	1,697,461 22
12	96,102 95	79,425 42	8	791,495 00	1,742,479 13
19	97,312 95	77,892 92	15	821,371 78	1,791,506 55
26	96,917 95	77,618 64	22	823,801 15	1,755,390 08
31	95,489 66	81,094 43	29	824,060 64	1,723,523 27
1832.			1832.		
Jan. 9	96,733 60	81,829 62	Jan. 5	878,634 85	1,673,776 94
16	96,287 60	80,549 33	12	920,275 65	1,718,604 54
23	96,258 60	71,848 05	19	908,383 78	1,736,752 95
30	93,741 89	71,317 12	26	871,500 46	1,785,886 46
Feb. 6	94,354 54	7,597 12	Feb. 2	841,909 27	1,764,386 05
13	96,699 61	82,253 81	9	904,208 76	1,795,222 01
20	97,993 83	104,066 11	16	774,939 01	1,745,491 55
27	99,260 65	93,944 28	22	753,227 77	1,687,887 37
March 5	113,292 97	99,850 03	March 1	815,390 39	1,687,662 71
12	112,020 66	101,737 31	8	896,877 34	1,671,065 47
19	111,628 19	93,311 96	15	919,267 46	1,574,094 49
26	118,079 61	95,136 83	22	938,551 72	1,520,308 78
31	120,325 99	96,819 59	29	932,936 45	1,451,611 49
April 9	122,388 96	106,819 03	April 4	878,197 30	1,422,705 71
16	123,449 31	100,240 37	12	862,173 72	1,325,338 43
23	126,089 47	97,981 46	19	837,020 34	1,249,326 42
30	139,500 94	96,141 91	26	812,810 84	1,261,081 97
May 7	149,726 72	93,784 61	May 3	811,518 87	1,247,489 27
14	154,549 62	90,048 61	10	815,355 68	1,205,669 82
21	165,216 80	83,727 57	17	827,082 21	1,192,887 20
28	163,430 15	74,751 60	24	824,448 79	1,169,820 29
June 4	163,737 81	67,016 49	June 1	830,027 47	1,140,450 80
11	165,500 18	65,430 44	7	815,051 33	1,125,732 88
18	173,035 52	63,179 68	14	828,683 52	1,064,113 42
25	176,684 43	53,087 72	21	852,704 77	1,041,488 15
30	175,856 78	43,134 94	28	961,733 22	1,044,698 69
July 9	172,917 73	37,677 51	July 5	983,482 74	1,025,922 26
16	172,246 69	46,245 98	12	1,010,718 97	1,039,999 53
23	179,657 58	47,798 86	19	998,152 04	1,062,633 54
30	177,342 29	53,957 95	26	1,018,015 21	1,054,176 58
Aug. 6	180,675 21	52,957 00	Aug. 2	1,104,560 4	1,039,564 18
13	180,316 41	62,168 24	9	1,141,760 92	1,034,041 18
20	179,934 42	63,405 99	16	1,240,199 86	1,064,499 57
27	184,700 45	61,905 99	23	1,244,672 02	1,031,290 15
Sept. 3	177,748 56	60,605 99	30	1,217,307 18	1,002,279 13
10	172,731 45	59,496 77	Sept. 6	1,226,694 88	958,153 11
17	173,877 70	55,546 77	13	1,383,636 80	927,106 65
24	173,450 55	56,609 36	20	1,338,464 01	930,058 98
30	182,356 86	63,264 50	28	1,478,166 23	936,743 75
Oct. 8	191,633 75	53,214 50	Oct. 4	1,210,501 29	1,021,142 03
15	186,697 11	45,522 50	11	1,256,996 09	975,784 20
22	184,918 47	41,722 50	18	1,242,365 54	920,799 54
29	184,972 94	53,736 00	25	1,221,739 93	947,302 28
Nov. 5	192,093 89	59,736 00	Nov. 1	1,353,974 78	996,519 16
12	196,611 81	83,496 11	8	1,497,957 42	1,059,537 67

D—Continued.

PROVIDENCE.			HARTFORD.		
DATE.	ACTIVE DEBT.	DOMESTIC BILLS.	DATE.	ACTIVE DEBT.	DOMESTIC BILLS.
1831.			1831.		
Nov. 10	655,699 80	366,939 80	Nov. 14	459,248 11	45,393 64
17	656,262 66	376,713 85	21	457,978 95	53,348 57
24	657,282 68	386,081 94	28	469,860 99	52,094 24
Dec. 1	646,612 82	403,506 76	Dec. 5	465,792 18	41,834 24
8	639,901 27	403,939 75	12	453,433 13	44,559 02
15	624,137 37	409,245 03	19	459,719 25	42,692 67
22	621,495 98	402,935 80	26	469,897 38	40,859 67
29	620,503 18	400,767 87	1832.		
1832.			Jan. 2	470,384 37	41,732 73
Jan. 5	621,659 92	393,726 11	9	460,950 17	45,695 55
12	622,537 30	389,574 47	16	429,307 32	45,941 63
19	624,860 23	386,691 06	23	434,825 70	43,831 40
26	602,986 58	398,806 59	30	432,229 69	47,813 21
Feb. 2	601,761 25	390,520 41	Feb. 6	426,341 71	51,525 69
9	611,781 62	390,204 80	13	414,271 48	50,008 60
16	621,674 38	376,924 44	20	420,819 63	49,846 59
23	632,682 10	381,070 21	27	422,476 66	5,079 59
March 1	642,618 13	369,512 54	March 5	422,794 97	5,936 54
8	637,440 14	381,218 72	12	420,846 10	53,260 72
15	657,719 50	382,970 40	19	422,011 62	53,996 44
22	654,993 43	390,194 72	26	426,297 05	50,459 99
29	657,532 62	380,093 54	April 2	437,223 62	55,459 95
April 5	667,876 04	371,584 31	9	442,607 18	62,559 85
12	674,494 77	369,092 54	16	443,386 64	57,109 26
19	672,265 91	354,849 27	23	448,018 87	56,579 26
26	691,951 80	354,671 80	30	446,834 67	58,179 61
May 3	698,784 80	365,165 84	May 7	431,256 97	55,195 42
10	701,533 81	367,177 47	14	436,615 84	62,583 00
17	697,090 25	382,035 80	21	418,799 77	71,927 98
24	707,182 75	374,598 48	28	414,426 43	72,427 98
31	609,971 28	388,134 58	June 4	413,853 03	71,408 75
June 7	694,640 93	389,892 54	11	409,525 26	72,188 40
14	691,261 47	404,319 50	18	408,969 86	74,591 81
21	685,585 93	413,382 06	25	410,447 17	72,711 42
28	678,478 12	422,724 11	July 2	410,327 94	67,753 56
July 5	670,810 65	420,074 35	9	413,818 48	72,375 80
12	673,103 46	416,366 27	16	411,998 69	73,926 28
19	664,199 71	420,285 71	23	405,967 88	75,702 11
26	658,521 18	425,904 93	30	399,310 59	71,416 12
Aug. 2	649,596 66	433,659 30	Aug. 6	395,574 35	65,149 27
9	651,142 84	453,071 62	13	396,865 89	54,791 25
16	659,920 59	459,047 76	20	389,256 79	53,633 46
23	641,369 66	455,320 56	27	403,616 44	54,768 62
30	635,750 00	472,538 76	Sept. 3	404,272 54	56,495 62
Sept. 6	625,451 93	475,202 02	10	416,906 85	63,950 94
13	613,959 30	455,667 04	17	421,041 29	65,896 36
20	602,788 73	454,896 43	24	443,420 35	60,283 01
27	594,420 49	451,549 96	Oct. 1	450,068 67	55,927 54
Oct. 4	590,773 67	431,997 30	8	453,760 63	55,307 54
11	592,845 93	409,240 76	15	450,229 04	55,857 09
18	597,655 68	414,040 60	22	472,367 50	55,932 84
25	590,843 29	419,780 10	29	478,154 95	54,708 93
Nov. 1	583,239 87	407,217 72	Nov. 5	485,256 67	52,612 04
8	581,676 44	409,793 06	12	480,947 24	53,173 71

D—Continued.

NEW YORK.			BALTIMORE.		
DATE.	ACTIVE DEBT.	DOMESTIC BILLS.	DATE.	ACTIVE DEBT.	DOMESTIC BILLS.
1831.			1831.		
Nov. 16	4,533,349 57	1,444,382 76	Nov. 14	1,933,865 47	256,917 66
23	4,403,666 32	1,384,253 02	21	1,990,132 56	272,508 76
30	4,429,660 78	1,347,287 00	28	1,977,594 25	275,180 16
Dec. 8	4,438,345 16	1,349,626 60	Dec. 5	2,001,708 25	266,058 22
14	4,523,697 78	1,352,707 18	12	2,020,458 19	272,079 53
21	4,555,525 16	1,361,883 80	19	1,998,011 68	283,623 03
28	4,632,676 74	1,353,045 08	26	2,017,791 91	274,437 92
1832.			1832.		
Jan. 4	4,753,860 79	1,331,709 82	Jan. 2	1,987,848 89	283,180 80
11	4,748,804 94	1,316,567 70	9	2,008,739 19	293,462 86
18	4,855,531 22	1,312,234 74	16	2,006,347 54	312,750 73
25	4,777,695 35	1,258,761 73	23	1,987,786 97	306,869 37
Feb. 2	4,847,227 31	1,224,386 52	30	1,974,374 93	300,077 17
8	4,759,597 28	1,201,730 22	Feb. 6	1,966,589 36	303,281 60
15	4,730,200 12	1,133,601 01	13	1,941,429 43	309,952 56
22	4,737,377 96	1,088,145 86	20	1,955,951 01	318,466 60
29	4,881,464 65	1,069,434 07	27	1,922,408 26	331,413 01
March 7	4,872,665 86	1,075,758 30	March 5	1,896,660 42	329,793 96
14	4,869,189 44	1,060,744 01	12	1,962,355 83	340,184 42
21	4,834,917 15	1,041,293 72	19	1,936,851 69	314,690 29
28	4,808,733 45	997,531 73	26	1,928,290 49	286,295 62
April 1	4,781,679 60	987,624 70	April 2	1,870,049 36	325,307 28
8	4,682,532 13	953,830 44	9	1,754,118 35	308,310 26
15	4,689,329 65	948,989 50	16	1,828,982 80	300,737 53
22	4,700,198 67	913,967 49	23	1,809,303 82	312,766 10
May 5	4,690,505 55	891,179 92	30	1,796,047 12	297,814 02
9	4,624,158 19	850,000 61	May 7	1,777,750 55	321,558 30
16	4,625,098 29	805,257 69	14	1,754,816 34	323,764 76
23	4,589,142 11	755,748 22	21	1,757,185 81	319,356 06
29	4,620,021 01	726,652 43	28	1,725,672 66	343,195 05
June 6	4,615,336 31	711,725 73	June 4	1,685,636 01	355,942 69
13	4,552,887 00	672,416 81	11	1,692,087 61	340,940 95
20	4,558,431 26	616,678 16	18	1,690,220 57	332,855 63
27	4,579,023 65	609,719 00	25	1,707,860 64	350,220 32
July 3	4,735,484 09	585,935 96	July 2	1,723,440 72	375,068 22
11	4,744,523 44	564,742 06	9	1,707,895 24	377,003 36
18	4,867,828 26	569,374 38	16	1,745,540 25	357,776 30
25	4,992,629 35	575,454 54	23	1,737,806 46	340,688 75
Aug. 1	5,023,201 49	552,346 47	30	1,730,372 14	338,087 47
8	4,980,732 16	502,484 90	Aug. 6	1,740,793 01	319,715 96
15	5,016,572 27	479,002 85	13	1,781,765 84	309,484 90
22	5,119,345 47	506,227 23	20	1,783,274 09	304,635 84
29	5,536,767 50	498,202 91	27	1,804,684 47	287,945 54
Sept. 5	5,672,585 02	549,552 32	Sept. 3	1,810,028 67	272,588 66
12	5,921,120 20	596,424 24	10	1,838,879 58	275,406 08
19	5,967,024 10	643,161 70	17	1,813,533 35	273,151 20
26	5,956,389 47	688,384 11	24	1,791,100 75	256,207 08
Oct. 3	5,087,236 20	757,919 90	Oct. 1	1,757,115 13	253,519 78
10	5,308,526 98	847,836 62	8	1,694,988 79	239,754,53
17	5,365,093 00	922,292 22	15	1,646,941 03	256,991 76
24	5,367,311 01	956,144 99	22	1,594,999 89	229,818 98
31	5,501,707 61	947,309 34	29	1,556,082 91	192,494 96
Nov. 7	5,344,609 89	969,578 83	Nov. 5	1,581,357 35	211,930 47
14	5,332,777 53	962,043 84	12	1,593,713 27	193,547 71

D—Continued.

WASHINGTON.			RICHMOND.		
DATE.	ACTIVE DEBT.	DOMESTIC BILLS.	DATE.	ACTIVE DEBT.	DOMESTIC BILLS.
1831.			1831.		
Nov. 12	1,117,487 00	144,247 15	Nov. 15	769,296 63	424,470 26
19	1,083,851 79	123,329 51	22	761,942 14	480,351 62
30	1,093,271 67	142,536 14	29	751,520 72	530,814 74
Dec. 10	1,004,371 82	151,115 52	Dec. 6	764,415 80	583,782 98
17	1,107,701 87	152,040 08	13	776,621 38	625,966 66
24	1,098,658 66	150,046 04	20	767,885 85	665,455 42
31	1,093,179 35	153,604 08	27	766,403 53	702,363 28
1832.			1832.		
Jan. 7	1,085,791 60	158,311 31	Jan. 3	792,733 16	711,934 24
14	1,091,427 68	146,272 14	10	814,977 14	749,946 81
21	1,071,946 14	146,591 02	17	820,851 72	770,459 75
28	1,078,108 23	137,242 20	24	821,845 63	778,104 70
Feb. 4	1,091,143 62	140,140 41	31	823,691 70	785,565 35
11	1,079,386 20	154,532 47	Feb. 7	816,401 06	754,580 08
18	1,076,529 39	176,697 47	14	815,752 06	736,160 54
25	1,083,799 77	173,732 33	21	808,084 62	799,830 13
March 3	1,089,023 79	175,762 91	28	787,317 40	802,226 76
10	1,082,124 54	178,898 13	March 6	807,136 29	780,341 49
17	1,080,231 16	183,757 52	13	819,188 87	769,028 04
24	1,107,301 24	192,528 08	20	829,313 68	728,307 41
31	1,106,281 88	178,484 50	27	853,845 72	702,651 39
April 7	1,123,513 52	158,955 00	April 3	858,706 96	675,942 31
14	1,116,655 61	172,733 13	10	863,188 83	658,832 16
21	1,096,082 54	183,242 09	17	848,615 53	621,122 50
28	1,090,065 33	171,793 20	24	847,674 70	622,306 40
May 5	1,090,680 04	154,907 52	May 1	842,799 24	579,244 20
12	1,092,583 15	169,884 64	8	799,999 69	596,490 99
19	1,060,092 52	178,790 04	15	792,435 23	559,851 94
26	1,053,880 20	182,698 91	22	782,577 76	544,332 04
31	1,057,937 97	182,346 58	29	771,823 63	499,567 40
June 9	1,058,330 43	200,002 89	June 5	765,865 44	462,745 11
16	1,063,509 18	180,470 99	12	748,606 30	433,127 92
23	1,064,809 62	185,578 78	19	741,391 77	400,398 26
30	1,059,568 54	189,004 89	26	742,472 88	368,900 70
July 7	1,032,313 96	201,833 31	July 3	745,026 56	346,069 69
14	1,064,290 15	190,092 20	10	729,162 70	319,236 78
21	1,050,517 98	173,478 03	17	747,545 92	313,165 44
28	1,060,180 83	164,889 73	24	771,616 88	296,229 25
Aug. 4	1,035,512 22	172,780 30	31	805,741 70	300,616 13
11	1,034,365 08	148,101 96	Aug. 7	812,527 12	299,270 66
18	1,016,014 02	120,397 84	14	809,611 17	286,995 16
25	1,019,640 19	115,340 08	21	818,006 75	285,429 23
Sept. 1	1,023,650 90	147,804 74	28	808,508 45	271,777 50
8	1,021,815 12	155,391 36	Sept. 4	833,416 18	277,704 33
15	1,020,072 84	167,589 74	11	836,950 16	272,103 52
22	1,030,442 89	186,491 66	18	857,208 52	279,537 50
29	1,034,299 85	195,033 77	25	853,355 10	260,121 47
Oct 6	1,033,287 32	189,732 93	Oct. 2	840,906 96	343,402 82
13	1,032,130 59	192,378 48	9	833,843 96	214,624 04
20	1,064,485 07	159,900 35	16	826,645 73	207,156 71
27	1,067,371 61	177,284 53	23	837,603 19	204,583 66
Nov. 3	1,060,005 92	182,606 35	30	829,006 74	201,697 64
10	1,046,468 42	186,595 40	Nov. 6	833,973 72	183,124 80

D—Continued.

NORFOLK.			FAYETTEVILLE.		
DATE.	ACTIVE DEBT.	DOMESTIC BILLS.	DATE.	ACTIVE DEBT.	DOMESTIC BILLS.
1831			1831		
Nov. 12	582,149 82	195,925 24	Nov. 7	585,368 88	113,454 80
19	582,094 40	195,957 23	14	558,737 26	125,537 22
26	581,487 09	203,226 53	21	565,555 61	130,444 09
Dec. 3	594,590 70	219,578 73	28	565,526 84	133,688 77
10	593,488 68	225,732 32	Dec. 5	577,310 27	138,387 49
17	592,769 30	226,064 81	12	577,898 59	136,658 77
24	596,495 18	225,247 26	19	576,104 52	141,923 17
31	620,995 87	217,370 11	26	596,527 31	144,064 05
1832			1832		
Jan. 7	618,626 70	214,600 34	Jan. 2	593,227 90	145,573 39
14	620,640 93	218,688 90	9	590,933 66	137,543 02
21	636,556 48	234,125 80	16	589,682 63	153,404 76
28	645,131 65	239,673 54	23	589,386 09	149,704 64
Feb. 4	657,167 98	235,616 23	30	588,165 56	147,810 84
11	663,474 77	225,153 45	Feb. 6	583,307 65	154,176 78
18	643,053 47	231,754 42	13	568,333 39	155,370 81
25	655,170 91	254,392 15	20	524,202 72	168,341 49
March 3	662,432 76	282,821 48	27	531,945 13	174,519 35
10	665,542 82	291,411 95	March 5	525,026 68	171,061 82
17	676,519 32	301,710 42	12	545,181 47	183,730 75
24	681,413 66	296,114 74	19	539,715 98	183,568 75
31	687,869 91	292,602 03	26	564,573 42	194,541 80
April 7	697,529 39	288,905 45	April 2	568,494 57	184,021 85
14	705,701 34	288,545 93	9	575,514 43	185,477 39
21	697,606 86	290,843 64	16	581,234 39	183,267 97
28	700,567 97	288,702 03	23	580,204 75	172,466 21
May 5	695,808 66	274,724 81	30	593,467 06	181,601 40
12	695,157 81	270,248 89	May 7	588,539 57	166,255 66
19	702,502 29	275,043 75	14	589,550 48	179,479 98
26	703,992 39	270,306 52	21	553,685 03	172,972 37
June 2	707,519 71	286,170 21	28	551,527 25	181,845 97
9	737,284 04	277,367 30	June 4	550,451 79	177,115 89
16	743,323 77	266,601 04	11	561,347 49	176,780 48
23	741,117 35	255,222 38	18	561,094 42	178,523 62
30	726,059 85	252,610 96	25	548,167 64	168,402 72
July 7	713,560 70	275,618 92	July 2	556,051 57	167,525 64
14	700,769 28	276,323	9	554,148 75	167,022 28
21	696,904 90	265,216 09	16	557,417 71	156,547 20
28	696,569 65	262,764 86	23	572,290 66	162,914 97
August 4	682,941 62	263,869 71	30	572,878 24	159,273 57
11	679,240 70	268,096 99	Aug. 6	597,280 86	144,409 15
18	677,896 49	278,239 39	13	571,505 05	135,906 43
25	670,244 86	270,249 58	20	579,566 07	133,507 69
Sept. 1	670,947 32	270,251 04	27	592,421 45	131,488 10
8	668,536 14	258,438 60	Sept. 3	598,201 68	132,884 89
15	662,342 79	238,812 88	10	591,048 59	130,347 51
22	668,002 83	230,255 01	17	596,953 86	141,587 06
29	672,935 01	231,466 27	24	592,370 36	159,764 48
Oct. 6	675,350 48	245,443 53	Oct. 1	627,218 25	163,169 46
13	664,694 32	256,583 62	8	633,978 39	151,317 89
20	666,937 65	265,651 93	15	639,161 62	184,566 17
27	671,617 91	254,258 45	22	635,562 02	188,775 33
Nov. 3	675,908 21	248,329 78	29	638,217 11	196,195 93
10	682,047 20	255,971 26	Nov. 5	650,764 59	211,779 90

D—Continued.

CHARLESTON.			SAVANNAH.		
DATE.	ACTIVE DEBT.	DOMESTIC BILLS.	DATE.	ACTIVE DEBT.	DOMESTIC BILLS.
1831			1831		
Nov. 8	3,008,943 52	226,028 90	Nov. 8	639,548 23	82,004 79
15	3,023,405 87	217,325 49	15	632,373 55	86,704 65
22	3,063,510 52	239,115 89	22	662,969 06	108,972 8
29	3,069,243 29	276,736 40	29	645,948 37	133,767 58
Dec. 6	3,092,422 41	331,818 56	Dec. 6	702,936 35	163,024 48
13	3,097,959 52	353,658 43	13	716,786 99	152,461 56
20	3,103,724 87	359,349 10	20	796,992 91	194,168 22
27	3,087,216 24	361,426 01	27	804,744 63	231,564 85
1832			1832		
Jan. 3	3,073,015 12	383,695 04	Jan. 3	779,096 48	241,519 41
10	3,051,490 21	460,106 61	10	752,291 84	275,809 43
17	3,009,862 02	547,635 02	17	721,626 01	330,885 94
24	2,977,745 34	668,921 52	24	720,419 86	376,221 12
31	2,973,912 59	746,761 70	31	721,891 73	419,184 45
Feb. 7	2,940,819 46	879,661 76	Feb. 7	696,913 80	454,894 24
14	2,910,400 53	980,482 32	14	853,642 17	509,363 49
21	2,925,887 07	983,954 39	21	857,631 99	504,141 64
28	2,884,887 14	998,526 16	28	830,957 15	515,374 89
March 6	2,931,036 40	963,554 12	March 6	764,464 28	543,502 84
13	2,873,982 23	916,691 07	13	782,402 87	610,082 85
20	2,888,775 86	956,678 27	20	705,409 91	695,891 27
27	2,880,733 22	986,636 29	27	745,011 08	712,345 99
April 3	2,862,329 03	986,059 96	April 3	767,028 82	757,814 34
10	2,865,924 26	936,960 32	10	744,397 53	782,053 81
17	2,876,487 40	914,051 83	17	813,034 78	789,845 79
24	2,816,761 77	814,905 96	24	768,080 68	874,936 77
May 1	2,810,319 77	703,105 67	May 1	876,442 85	837,914 79
7	2,817,596 94	666,806 49	8	854,807 38	821,117 49
15	2,842,185 27	605,715 64	15	850,168 93	813,203 86
22	2,844,998 12	551,789 38	22	798,599 46	911,355 36
29	2,881,634 05	567,196 04	29	746,092 04	972,942 75
June 5	2,938,483 63	560,260 42	June 5	680,850 72	998,006 34
12	2,942,963 92	552,576 38	12	594,924 80	1,102,979 86
19	2,938,526 10	561,550 18	19	583,011 53	1,096,428 58
26	3,013,140 16	563,601 63	26	558,837 21	997,400 98
July 3	3,078,679 03	585,449 39	July 3	526,337 74	922,151 30
10	3,056,995 96	588,193 93	10	556,464 09	958,018 15
17	3,105,773 70	584,207 88	17	545,558 36	916,252 65
24	3,079,356 43	551,805 22	24	529,406 73	836,505 94
31	3,056,746 68	479,257 07	31	524,640 14	732,499 13
Aug. 7	3,065,502 48	416,642 51	August 7	518,021 20	654,574 23
14	3,073,010 26	413,725 29	14	507,217 16	527,173 01
21	3,037,717 82	360,547 06	21	493,515 73	469,609 37
28	3,087,103 14	358,891 54	28	540,011 51	414,182 33
Sept. 4	3,080,532 23	363,697 11	Sept. 4	511,711 52	298,519 34
11	3,142,292 27	350,259 38	11	557,102 39	293,577 53
18	3,124,730 09	278,454 59	18	543,035 44	278,798 50
25	3,149,085 08	258,882 94	25	529,317 66	277,085 31
Oct. 2	3,171,552 51	223,320 34	Oct. 2	507,925 16	247,235 31
9	3,203,420 03	214,193 22	9	483,922 79	230,807 30
16	3,219,354 92	222,693 36	16	481,944 90	215,307 30
23	3,235,480 91	232,742 51	23	484,540 40	198,866 78
30	3,238,117 52	283,187 82	30		
Nov. 6	3,270,289 86	339,459 03	Nov. 6	606,376 45	190,267 39

D—Continued.

MOBILE.			NEW ORLEANS.		
DATE.	ACTIVE DEBT.	DOMESTIC BILLS.	DATE.	ACTIVE DEBT.	DOMESTIC BILLS.
1831			1831		
Nov. 4	1,353,667 09	42,865 19	Nov. 7	6,161,352	1,766,828 63
11	1,344,930 01	125,686 05	14	6,171,012 29	1,796,996 16
18	1,453,160 03	62,956 94	21	6,199,095 40	1,800,480 89
25	1,451,021 90	88,132 66	28	6,199,516 45	1,804,166 49
Dec. 1	1,452,462 92	92,343 75	Dec. 5	6,298,754 76	1,863,515 14
7	1,484,935 94	124,468 75	12	6,376,504 95	1,915,003 80
16	1,502,610 22	153,107 93	19	6,417,876 87	1,997,231 60
23	1,521,157 48	220,231 88	26	6,412,990 79	2,035,258 82
30	1,502,423 48	285,049 78			
1832			1832		
Jan. 6	1,401,532 22	435,775 96	Jan. 2	6,506,436 80	2,088,491 14
13	1,378,584 75	529,184 98	9	6,504,279 37	2,185,677 34
20	1,363,950 92	620,516 92	16	6,512,553 25	2,237,795 24
27	1,363,696 17	773,831 41	23	6,459,108 09	2,419,264
Feb. 3	1,381,625 69	793,007 87	30	6,511,362 04	2,509,517 09
10	1,334,881 27	885,652 64	Feb. 6	6,651,682 15	2,655,682 15
17	1,312,113 41	1,047,489 33	13	6,698,400 53	2,840,489 60
24	1,448,010 74	1,062,702 89	20	6,763,758 80	2,975,056 09
March 2	1,400,188 14	1,098,667 20	27	6,781,866 37	3,065,849 36
9	1,293,546 56	1,293,959 50	March 5	6,741,259 44	3,288,008 33
16	1,296,701 52	1,351,735 66	12	6,753,926 30	3,364,141 87
23	1,252,183 31	1,416,573 67	19	6,838,981 06	3,582,011 82
30	1,201,561 80	1,450,631 87	26	7,010,669 83	4,012,173 45
April 6	1,099,225 05	1,643,867 98	April 2	7,187,373 33	4,649,912 58
13	1,088,008 38	1,592,844 86	9	6,932,824 66	4,949,574 86
20	1,078,689 69	1,532,075 77	16	6,823,976 37	5,104,749 48
27	1,066,162 58	1,501,811 21	23	6,733,564 53	5,334,487 92
May 4	1,031,805 25	1,534,377 40	30	6,699,735 39	5,409,856 82
11	1,039,676 85	1,614,224 08	May 7	6,559,990 42	5,487,966 79
18	1,070,318 52	1,656,110 02	14	6,506,487 17	5,600,137 19
25	1,097,792 47	1,543,302 89	21	6,374,747 73	5,815,456 71
June 1	1,119,877 74	1,470,216 57	28	6,315,351 36	6,136,647 47
8	1,076,265 19	1,372,657 61	June 4	6,316,041 92	6,494,735 87
15	1,122,991 02	1,170,022 02	11	6,273,331 33	6,689,119 11
22	1,159,108 59	1,131,680 03	18	6,194,935 38	6,817,766 10
29	1,143,822 27	1,089,860 13	25	6,127,161 92	7,031,968 07
July 6	1,165,418 14	1,108,105 36	July 2	6,127,210 06	6,966,623 68
13	1,221,117 31	1,123,281 14	9	6,086,503 21	6,942,164 17
20	1,254,734 19	1,062,609 16	16	6,007,086 51	6,785,827 16
27	1,276,151 82	1,042,426 01	23	5,950,049 53	6,647,235 30
August 3	1,292,066 71	1,031,737 79	30	5,873,380 82	6,527,142 95
10	1,295,562 90	896,801 24	Aug. 7	5,778,499 62	6,261,636 21
17	1,324,297 27	784,424 03	13	5,427,875 08	5,969,633 70
24	1,338,352 97	774,250 23	20	5,674,689 09	5,636,389 07
31	1,337,226 84	654,135 37	27	5,653,227 59	5,136,273
Sept. 7	1,322,908 66	606,763 63	Sept. 3	5,636,496 98	4,484,109 32
14	1,313,298 98	530,881 93	10	5,635,410 46	4,076,739 92
21	1,298,623 78	594,289 04	17	5,622,120 11	3,858,104 52
28	1,287,787 61	457,863 65	24	5,630,959 14	3,592,871 41
Oct. 5	1,275,051 51	420,350 48	Oct. 1	5,555,198 70	3,249,715 42
12	1,270,577 06	443,527 27	8	5,531,714 66	3,009,313 53
19	1,262,098 40	377,836 40	15	5,472,709	2,849,824 96
26	1,259,629 34	369,208 99	22	5,446,455 06	2,704,084 03
Nov. 2	1,246,856 84	362,315 06	29	5,446,545 56	2,501,820 58

D—Continued.

NATCHEZ.			ST. LOUIS.		
DATE.	ACTIVE DEBT.	DOMESTIC BILLS.	DATE.	ACTIVE DEBT.	DOMESTIC BILLS.
1831.			1831.		
Oct. 20	948,792 46	679,695 16	Oct. 31	444,679 25	96,836 49
27	902,665 19	698,202 97	Nov. 7	492,563 27	99,567 09
Nov. 3	867,853 85	758,915 94	14	498,883	101,172 34
10	857,046 81	757,596 83	21	520,261 16	107,681 02
17	874,046 81	804,328 37	28	529,367 26	89,460 59
24	879,079 56	850,447 07	Dec. 5	539,483 58	92,570 64
Dec. 1	863,421 12	873,936 18	12	563,702 70	86,495 95
8	843,105 27	897,911 92	19	576,713 19	84,415 48
15	856,279 73	923,101 77	26	599,305 55	76,915 48
22	852,645 92	948,755 34	1832.		
29	895,410 47	985,042 56	Jan. 2	628,419 31	75,445 03
1832.			9	627,600 19	74,495 03
Jan. 5	876,790 18	1,042,697 95	16	639,329 35	72,400
12	901,997 45	1,030,811	23	652,706 16	70,624 40
19	955,483 57	1,063,854 90	30	654,922 33	71,924 40
26	1,068,939 01	1,103,863 91	Feb. 6	676,650 10	72,471 11
Feb. 2	1,178,416 78	1,162,816 85	13	673,379 87	73,994 73
9	1,273,197 58	1,232,887 09	20	676,449 80	72,824 73
16	1,336,609 50	1,236,066 07	27	677,504 80	77,078 36
23	1,433,017 58	1,236,103 77	March 5	682,892 66	69,994 95
March 1	1,426,661 33	1,237,338 07	12	694,998 50	71,483 93
8	1,426,414 24	1,329,777 84	19	698,215 62	73,949 59
15	1,438,070 40	1,299,982 43	26	697,897 87	76,717 84
22	1,445,364 18	1,304,792 65	April 2	694,680 01	81,937 84
29	1,450,965 36	1,281,512 72	9	699,577 70	96,621 23
April 5	1,459,988 54	1,266,612 32	16	704,537 02	97,104 64
12	1,484,500 01	1,219,779 84	23	694,268 87	98,833 52
19	1,508,384 48	1,174,972 15	30	710,300 91	98,204 11
26	1,526,312 96	1,232,400 64	May 7	722,622 97	115,204 11
May 3	1,532,427 50	1,242,291 20	14	732,852 22	119,783 69
10	1,530,430 01	1,271,307 70	21	736,184 67	124,628 89
17	1,532,675 63	1,251,397 03	28	731,369 40	128,653 89
24	1,552,006 42	1,296,265 55	June 4	723,931 10	132,328 89
31	1,564,079 56	1,270,616 52	11	721,848 41	137,519 79
June 7	1,629,005 01	1,307,606 76	18	737,763 09	137,636 01
14	1,547,713 99	1,308,704 15	25	716,856 40	138,481 41
21	1,546,970 05	1,333,084 62	July 2	709,573 85	139,195 88
28	1,555,470 66	1,376,429 60	9	717,776 10	138,140 92
July 5	1,559,381 20	1,452,646 44	16	714,656 85	138,423 09
12	1,559,764 84	1,540,032 48	23	708,806 19	139,821 83
19	1,563,855 11	1,555,677 06	30	661,476 16	139,438 62
26	1,552,502 49	1,618,225 12	August 6	643,322 08	147,831 49
August 2	1,540,009 38	1,758,695 83	13	650,686 09	152,770 75
9	1,565,838 90	1,842,895 39	20	645,275 37	146,653 77
16	1,575,390	1,960,114 13	27	650,914 42	131,578 22
23	1,582,092 23	2,079,050 28	Sept. 3	648,072 06	125,853 22
30	1,612,559 89	2,067,607 74	10	637,057 45	123,733 22
Sept. 6	1,588,812 97	2,158,821 58	17	630,726 92	117,925 59
13	1,594,665 07	2,177,325 54	24	627,692 74	113,663 84
20	1,571,092 63	2,180,313 46	Oct. 1	623,093 16	104,406 83
27	1,561,041 22	2,225,659 38	8	631,865 71	102,268 83
Oct. 4	1,526,991 45	2,310,838 43	15	608,333 21	88,936 68
11	1,493,839 46	2,286,541 43	22	607,767 59	94,436 68
18	1,511,627 47	2,307,186 10	29	600,043 73	97,292 72

D—Continued.

NASHVILLE.			LOUISVILLE.		
DATE.	ACTIVE DEBT.	DOMESTIC BILLS.	DATE.	ACTIVE DEBT.	DOMESTIC BILLS.
1831.			1831.		
Nov. 2	2,971,175 98	910,836 13	Nov. 3	2,345,128 83	998,582 65
9	2,847,963 45	1,062,094 84	10	2,347,514 94	1,029,168 95
16	2,840,676 36	1,187,626 76	17	2,358,961 71	1,069,948 07
23	2,761,874 90	1,355,280 60	24	2,378,684 58	1,117,005 66
30	2,686,967 77	1,492,935 57	30	2,392,534 10	1,122,277 43
Dec. 7	2,573,793 49	1,677,927 18	Dec. 8	2,419,039 66	1,183,416 78
14	2,473,680 28	1,854,677 82	15	2,451,070 05	1,197,634 13
21	2,327,865 52	2,063,841 61	22	2,477,274 25	1,236,176 65
28	2,321,238 43	2,139,024 62	29	2,522,405 15	1,226,156 98
1832.			1832.		
Jan. 4	2,284,630 06	2,225,911 11	Jan. 5	2,543,915 27	1,281,178 83
11	2,239,523 09	2,358,201 35	12	2,586,647 33	1,278,533 49
18	2,208,927 38	2,457,614 93	19	2,630,222 93	1,291,037 98
25	2,203,947 31	2,502,751 88	26	2,658,208 28	1,282,984 67
Feb. 1	2,200,197 14	2,547,619 81	Feb. 2	2,682,629 50	1,267,281 49
8	2,204,482 23	2,587,298 30	9	2,644,849 98	1,275,293 32
15	2,184,165 60	2,627,856 25	16	2,627,126 92	1,306,121 49
22	2,170,240 16	2,677,902 51	23	2,607,126 92	1,309,911 06
29	2,167,441 24	2,707,034 64	March 1	2,567,900 96	1,333,430 59
March 7	2,144,410 76	2,737,938 99	8	2,528,423 97	1,320,308 68
14	2,146,428 42	2,759,754 93	15	2,499,644 08	1,326,749 16
1	2,153,107 47	2,738,052 16	22	2,503,894 13	1,334,973 15
28	2,143,684 24	2,766,003 81	29	2,472,114 81	1,330,895 22
April 4	2,157,995 99	2,754,447 63	April 5	2,463,972 10	1,339,911 06
11	2,144,941 91	2,744,867 52	12	2,455,964 02	1,329,973 82
18	2,132,482 17	2,713,268 52	19	2,433,640 61	1,361,063 35
25	2,116,494 33	2,683,695 55	26	2,461,558 80	1,357,833
May 2	2,113,060 51	2,623,915 41	May 3	2,411,917 62	1,360,189 11
9	2,072,974 59	2,572,978 96	10	2,404,755 21	1,391,387 79
16	2,063,559 43	2,449,679 79	17	2,393,946 84	1,382,270 08
23	2,060,821 37	2,264,387 91	24	2,374,097 10	1,407,696 27
30	2,047,119 67	2,141,096 26	31	2,349,422 12	1,421,499 99
June 6	2,041,004 31	1,982,911 59	June 7	2,368,247 62	1,390,295 03
13	2,017,306 74	1,853,470 58	14	2,402,497 62	1,383,521 34
20	2,001,309 84	1,703,353 79	21	2,392,660 15	1,378,253 91
27	1,989,426 19	1,557,169 32	28	2,393,955 69	1,308,867 01
July 4	1,883,163 68	1,285,289 84	July 5	2,376,358 80	1,314,834 26
11	1,985,640 69	1,162,363 66	12	2,378,025 72	1,241,569 48
18	1,973,693 16	1,034,271 82	19	2,400,068 68	1,204,813 88
25	1,985,902 69	888,581 70	26	2,413,784 51	1,211,571 70
August 1	2,014,986 14	748,555 34	August 2	2,407,350 37	1,240,651 16
8	2,019,423 94	670,316 14	9	2,427,258 70	1,280,185 24
15	1,986,032 60	573,957 69	16	2,421,372 12	1,283,694 69
22	2,000,190 46	519,690 11	23	2,409,896 83	1,314,452 29
29	2,014,558 65	489,829 49	30	2,388,228 70	1,333,808 91
Sept. 5	2,049,244 35	500,462 22	Sept. 6	2,360,796 85	1,414,954 44
12	2,064,190 87	503,234 90	13	2,329,437 97	1,438,921 77
19	2,072,491 49	571,098	20	2,312,030 15	1,531,188 02
26	2,079,261 68	632,200 13	27	2,284,511 45	1,567,084 71
Oct. 3	2,069,278 88	703,433 82	Oct. 4	2,265,507 69	1,607,639 47
10	2,061,264 41	803,769 94	11	2,243,645 70	1,634,291 15
17	2,039,639 36	895,228 30	18	2,217,203 05	1,676,525 72
24	2,023,900 91	1,023,348 36	25	2,205,332 23	1,746,081 49
31	1,996,783 41	1,098,423 77	Nov. 1	2,191,516 77	1,763,387 55

D—Continued.

LEXINGTON.			CINCINNATI.		
DATE.	ACTIVE DEBT.	DOMESTIC BILLS.	DATE.	ACTIVE DEBT.	DOMESTIC BILLS.
1831			1831		
Nov. 7	944,235 45	1,089,387 08	Nov. 3	3,042,110 21	334,249 38
14	924,086 50	1,119,953 67	10	3,044,412 81	336,101 17
21	904,980 28	1,129,325 99	17	3,061,240 31	355,144 06
28	889,270 80	1,156,211 57	23	3,126,807 38	353,173 53
Dec. 5	878,150 04	1,163,070 35	Dec. 1	3,148,900 38	341,735 03
12	866,347 21	1,176,856 29	8	3,207,815	378,223 36
19	858,228 79	1,180,025 06	15	3,233,792 97	414,338 77
26	859,644 76	1,178,366 24	22	3,236,507 93	449,217 54
1832			1832		
Jan. 2	847,161 46	1,168,251 75	Jan. 5	3,278,445 97	565,154 82
9	839,626 95	1,134,347 24	12	3,324,389 88	579,331 25
16	829,818 12	1,108,812 69	19	3,366,068	611,910 17
23	863,879 22	1,018,797 68	26	3,372,200 89	629,658 41
30	892,838 22	905,041 19	Feb. 2	3,355,985 18	642,423 06
Feb. 6	918,177 42	820,342 21	9	3,341,867 34	650,301 59
13	970,444 75	782,872 34	16	3,338,652 44	682,361
20	1,045,424 53	724,166 49	23	3,329,028 21	692,439 49
27	1,079,490 83	658,982 17	Mar. 1	3,320,306 94	716,454 82
Mar. 5	1,150,121 03	636,595 17	8	3,302,370 82	742,376 36
12	1,171,476 76	588,892 05	15	3,269,118 36	754,125 55
19	1,191,920 47	573,840 23	22	3,249,107 63	758,815 39
26	1,217,591 50	519,075 79	29	3,225,921 76	779,490 84
April 2	1,229,537 82	506,681 52	April 5	3,198,662 74	791,743 92
9	1,231,914 50	472,239 18	12	3,185,966 08	795,398 87
16	1,254,308 67	456,113 41	19	3,146,653 59	801,560 24
23	1,258,901 18	416,636 14	26	3,137,864 64	817,850 83
30	1,265,747 34	427,859 93	May 3	3,126,792 64	792,548 85
May 7	1,270,160 54	429,061 18	10	3,108,747 38	783,437 90
14	1,290,411 17	408,293 23	17	3,089,345 65	776,086 76
21	1,270,849 35	422,559 68	26	3,076,536 91	755,665 31
28	1,287,244 12	437,070 25	31	3,052,511 51	732,053 43
June 4	1,288,265 51	453,129 77	June 7	3,037,662 53	715,559 35
11	1,270,974 13	424,712 35	14	3,031,896 09	714,563 87
18	1,277,943 01	414,744 44	21	3,016,970 78	706,668 85
25	1,286,515 91	447,107 42	28	3,007,662 96	701,467 30
July 2	1,299,848 31	469,586 93	July 5	2,994,092 38	700,602 76
9	1,324,826 58	482,549 26	12	2,985,438 54	684,622 29
16	1,333,530 66	512,103 02	19	2,982,211 10	700,632 44
23	1,327,933 51	497,756 97	26	2,973,501 53	722,456 55
30	1,299,828 47	526,701 19	Aug. 2	2,958,846 30	715,399 54
Aug. 6	1,288,915 36	556,873 42	9	2,936,975 09	701,056 10
13	1,276,037 26	560,909 48	16	2,925,671 37	652,178 93
20	1,252,857 26	572,087 74	23	2,922,432 99	638,604 49
27	1,239,266 70	565,886 49	30	2,926,912 66	614,693 33
Sept. 3	1,223,634 83	576,838 43	6	2,906,924 46	582,451 02
10	1,209,841 24	593,820 94	12	2,908,086 23	539,711 39
17	1,191,163 87	616,547 92	19	2,890,641 03	525,029 39
24	1,162,805 13	634,849 10	27	2,878,442 74	504,343 89
Oct. 1	1,139,333 07	648,820 27	Oct. 4	2,863,093 57	519,391 79
8	1,093,997 29	679,283 75	11	2,856,609 86	495,300 61
15	1,098,640 03	692,948 62	18	2,859,963 02	502,175 85
26	1,058,443 33	737,480 38	25	2,865,166 64	517,258 31
29	1,021,898 84	760,210	Nov. 1	2,856,163 53	530,166 47
Nov. 5	990,849 92	774,049			

D—Continued.

PITTSBURGH.			BUFFALO.		
DATE.	ACTIVE DEBT.	DOMESTIC BILLS.	DATE.	ACTIVE DEBT.	DOMESTIC BILLS.
1831.			1831.		
Nov. 7	1,128,780 24	465,158 54	Nov. 10	825,720 86	281,067 99
14	1,141,435 30	486,830 22	17	835,205 07	280,069 17
21	1,148,102 54	491,761 71	24	796,834 65	278,170 15
28	1,144,698 02	505,457 52	30	794,690 55	275,650 62
Dec. 5	1,153,152 10	503,437 10	Dec. 8	749,474 02	287,323 62
12	1,160,607 75	509,440 91	15	760,430 40	279,707 14
19	1,174,919 30	508,232 66	22	742,402 57	279,137 37
26	1,194,366 57	521,870 37	29	717,827 90	282,209 74
1832.			1832.		
Jan. 2	1,231,617 01	523,625 55	Jan. 5	691,137 19	286,119 33
9	1,218,361 91	531,601 20	12	660,659 30	292,809 52
16	1,216,018 85	534,704 95	19	650,701 30	282,030 73
23	1,206,446 33	567,894 49	26	614,062 11	286,808 47
30	1,203,823 98	577,547 04	Feb. 2	603,182 83	288,806 41
Feb. 6	1,200,746 98	569,363 59	9	601,635 13	293,242 72
13	1,197,215 13	571,120 40	16	607,731 81	301,469
20	1,191,521 30	571,609 86	23	604,359 96	324,558 42
27	1,183,431 85	584,219 79	29	597,310 98	351,786 77
March 5	1,167,217 68	598,070 64	March 8	600,698 89	360,842 41
12	1,148,570 43	617,341 31	15	613,536 23	347,630 80
19	1,140,227 99	614,275 11	22	650,059 19	364,520 36
26	1,145,088 40	620,759 46	29	646,711 08	370,083 66
April 2	1,139,789 11	621,914 20	April 5	672,417 68	387,709 45
9	1,136,910 67	627,863 68	12	693,876 52	368,257 25
16	1,127,319 34	637,543 05	19	713,955 69	380,095 69
23	1,119,273 72	637,658 93	26	730,982 30	381,913 11
30	1,117,593 40	625,842 18	May 3	749,969 63	393,780 24
May 7	1,112,644 32	626,572 55	10	746,639 69	387,033 70
14	1,106,459 12	613,214 14	17	737,018 40	390,791 80
21	1,095,214 80	626,349 07	24	723,874 76	388,364 40
28	1,094,564 56	610,199 81	31	710,024 24	397,913 24
June 4	1,088,574 93	614,276 08	June 7	708,705 92	401,341 76
11	1,086,744 39	628,633 37	14	706,142 23	386,644 89
18	1,074,683 73	615,146 27	21	733,498 66	383,292 48
25	1,070,530 11	609,415 12	28	722,915 53	345,867 58
July 2	1,063,569 65	610,930 94	July 5	702,011 70	302,864 95
9	1,059,411 56	600,043 68	12	703,686 23	294,313 34
12	1,060,262 08	604,760 70	19	683,606 09	286,878 61
19	1,058,246 84	599,376 97	26	666,816	285,656 19
26	1,068,725 07	568,032 52	Aug. 2	641,687 55	286,578 52
Aug. 2	1,064,604 88	577,651 30	9	632,004 11	286,738 52
9	1,060,574 27	557,698 02	16	612,643 75	287,567 78
26	1,064,206 83	547,111 07	23	587,890 08	287,263 38
23	1,059,574 99	540,450 34	30	602,622 74	301,957 82
30	1,058,898 85	539,086 33	Sept. 6	604,291 77	305,404 54
Sept. 6	1,056,698 86	534,640 48	13	603,651 87	297,305 11
13	1,054,638 42	534,061 20	20	629,664 16	311,116
20	1,054,796 45	519,544 64	27	632,463 80	319,065 25
27	1,051,667	507,915 62	Oct. 4	640,670 79	324,988 59
Oct. 4	1,037,719 57	508,656 62	11	646,627 19	304,190 15
11	1,047,390 49	538,923 17	18	651,906 58	301,575 66
18	1,047,327 38	558,759 62	25	659,466 37	301,693 22
25	1,048,244 68	569,954 18	Nov. 1	660,128 16	298,138 32
Nov. 1	1,047,070 87	564,002 96	8	662,286 73	291,891 03
8	1,039,721 45	574,748 49			

D—Continued.

BURLINGTON.			UTICA.		
DATE.	ACTIVE DEBT.	DOMESTIC DEBT.	DATE.	ACTIVE DEBT.	DOMESTIC DEBTS.
1831.			1831.		
Nov. 9	374,258 30	114,991 53	Nov. 8	620,182 37	103,453 54
16	379,740 04	132,435 97	15	635,419 22	99,793 90
23	385,094 67	133,573 59	22	632,389 01	110,476 50
30	404,704 38	147,567 72	29	630,064 09	117,532 69
Dec. 7	405,702 89	149,425 04	Dec. 6	612,989 48	119,150 53
14	422,132 57	157,770 81	13	594,337 02	130,685 84
21	451,364 61	164,670 81	20	586,020 32	139,446 37
28	455,534 44	163,042 43	27	606,622 20	143,443 24
1832.			1832.		
Jan. 4	455,655 63	167,542 83	Jan. 3	604,914 29	145,543 03
11	458,467 43	149,842 83	10	587,779 29	153,695 98
18	454,506 61	161,224 62	17	582,244 85	171,927 22
25	446,169 12	162,116 35	24	570,353 02	171,511 82
Feb. 1	447,955 01	159,039 49	31	566,192 76	172,754 53
8	451,166 87	167,206 95	Feb. 7	561,021 18	164,759 72
15	446,253 37	177,923 95	14	547,740 27	169,358 10
22	449,109	209,342 58	21	531,629 70	168,902 08
29	448,539 52	213,364 55	27	502,272 55	177,001 07
March 7	442,091 53	219,015 24	March 6	504,822 18	194,543 18
14	439,564 51	241,419 61	13	521,239 75	188,510 45
21	424,651 87	249,573 91	20	515,290 67	194,413 52
28	422,557 71	242,248 31	27	536,358 29	204,504 52
April 4	432,449 12	246,468 68	April 3	559,042 16	215,459 84
11	417,255 95	248,032 53	10	586,230 62	226,884 53
18	416,203 48	230,939 51	17	607,313 77	233,592 85
25	428,956 46	237,681 76	24	633,394 30	240,978 90
May 2	456,977 93	243,192 78	May 1	626,636 44	241,876 33
9	447,318 07	248,094 64	8	625,738 13	243,288 42
16	443,453 71	256,046 50	15	615,224 20	238,448 60
23	438,602 33	251,832 99	22	615,202 84	226,196 38
30	424,944 11	260,417 99	29	615,405 41	226,855 68
June 6	425,922 26	254,414 42	June 5	603,640 20	230,829 67
13	424,896 81	252,522 75	12	582,339 27	228,174 10
20	425,960 42	247,440 74	19	566,748 72	207,644 43
27	415,681 15	241,420 47	26	554,814 31	204,756 69
July 3	409,930 72	237,070 23	July 3	544,021 10	196,534 32
11	404,604 64	226,907 23	10	536,666 81	188,977 77
18	404,407 73	234,821 17	17	518,865 39	188,524 59
25	394,786 52	243,798 09	24	513,148 15	188,144
August 1	398,425 09	221,105 20	31	512,511 09	179,463 45
8	390,848 57	233,685 47	Aug. 7	502,891 62	165,396 77
15	384,719 43	250,643 39	14	497,582 62	165,958 52
22	381,835 94	281,505 59	21	492,527 51	168,200 63
29	364,313 64	250,353 39	28	484,903 97	163,829 67
Sept. 6	353,234 93	266,716 28	Sept. 4	493,181 60	161,633 99
12	349,702 14	269,314 67	11	496,976 02	158,727 28
19	355,067 08	276,359 91	17	508,339 51	158,121 88
26	353,263 75	265,106 50	25	506,399 99	163,586 82
Oct. 3	356,215 24	277,794 70	Oct. 2	506,935 99	164,195 39
10	361,048 19	277,684 09	9	514,680 86	163,344 48
17	372,091 44	275,213 24	16	513,833 81	163,516 10
24	391,413 84	275,327 81	23	530,111 32	162,543 55
31	406,269 56	268,719 43	30	530,837 57	162,546 69
Nov. 7	411,925 42	363,169 65	Nov. 6	539,660 76	166,420 60

E.

BANK UNITED STATES, *April 24, 1832.*

The President invited the attention of the board to the subject of the early preparation for the payments of the large amount of public debt payable at the close of the year, and the expediency of adopting any measures, in addition to the instructions already given to the several offices, in regard to the payment of the balances due to the bank by them.

Whereupon, it was, on motion,

Resolved, That the Committee on the Offices be instructed to inquire and report whether any further measures are expedient, in addition to those already taken, for accomplishing the objects mentioned by the President.

April 27, 1832.

The Committee on the Offices, in pursuance of the directions of the board, at its last meeting, to inquire and report whether any further measures are expedient, in addition to those already taken, on the subject of the early preparation for the payment of the large amounts of public debt payable at the close of the year, respectfully report:

That the instructions already given in regard to the payment of the balances due to the bank from the several offices, have been examined by the committee, and are, in their opinion, well calculated to accomplish the important object to which they were directed. It appears therefore only necessary to recommend to the board the adoption of the following resolution:

Resolved, That, in addition to the instructions heretofore given to the several offices relative to the payment of the balances owing by them, respectively, to the bank, further directions be given to use their best endeavors to bring their business within such limits, so far as it may be done without injurious consequences, as to enable them to assist in placing the parent bank in a state of preparation to meet the views of the Government, as to the intended reduction of the public debt, continuing, at the same time, its usual salutary support to the business of the country.

July 27, 1832.

Mr. Eyre, from the Committee on the Offices, submitted the following report and resolution, which, on being read, were, on motion, adopted.

The Committee on the Offices, who were instructed on the 24th of April last, to inquire what measures were necessary in order to prepare for the payments on account of the public debt, and who reported thereon at the meeting of the board, on the 27th April, having again examined the subject, beg leave to make a further report:

The Government having now announced, that, between this time and the first of January next, there will be reimbursed upwards of fifteen millions of dollars of the funded debt of the United States. As the provision for these payments must be made by the bank out of its means now employed in loans to the community, it is an object of great anxiety to withdraw these means in such a manner as may press with the least possible inconvenience upon the debtors of the bank, and the country at large. In doing this, the committee think it desirable not to call for any further reductions of the loans

of the bank in the western and southwestern offices, but simply to avoid the creation of any new debt. The purchase, for instance, of domestic bills at the distant offices, tends to throw their issues on the bank and Atlantic offices, which thus become in advance to the offices purchasing these bills, until the maturity of the bills furnishes the means of repaying the debt to the bank and Atlantic offices. Under ordinary circumstances, this advance is not in convenient, but the contemplated payment of the public debt at the bank and Atlantic offices requires so large a portion of the means of the bank at those points, as to render, at the present moment, any considerable advance to the interior offices inexpedient and hazardous.

The committee, therefore, trusts that the bank will be able to accomplish the object of paying the debt without making any further reduction of its loans in the interior than has been already ordered; but they deem it of essential importance, that, for the present, and until the heavy engagements of the bank have passed, the distant offices should not increase their business and their issues. For this purpose, they submit for consideration the following resolution:

Resolved, That the western and southwestern offices be instructed to decline the purchase or discounting of any domestic bills of exchange, except when it may be necessary to secure a debt already due to the bank or the offices.

F.

September 21, 1832.

The President laid before the board a statement of the amount of the three per cent. stock of the United States, to be paid off on the 1st October, and explained the situation of the bank and offices in relation thereto, showing the ample resources which have been accumulated to meet the payments at various points, by means of the policy which has been pursued for some time past. He suggested also to the board the propriety of considering, now that the bank occupies so favorable a position, whether some relaxation in that policy might not be advantageously made.

Whereupon, it was, on motion,

Resolved, That the Committee on the Offices be authorized to modify the instructions under which the offices of the bank have been acting, at such points, and in such manner, as they may deem most conducive to the interests of the bank.

October 4, 1832.

The President stated to the board, that the Committee on the Offices, under the authority given them on the 21st ult., in consequence of the strong position which the bank now occupies, had deemed it advisable so to modify the instructions to the offices at Lexington, Louisville, St. Louis, Cincinnati, and Pittsburgh, as to allow them to check freely upon the bank as heretofore, and to extend their purchases in domestic bills, based upon real business transactions, and having not more than four months to run to maturity; and that instructions had been given accordingly.

Extract from the minutes.

*Report of the Committee on the general state of the Bank and Offices
November 23, 1832.*

BANK UNITED STATES,
November 20, 1832.

It being the order of the day, under the resolution adopted on the 9th inst., to take into consideration the situation of the bank and its future policy, the President explained in detail the course of its operations during the past year, and the instructions under which the offices are now acting, accompanied by various statements from the books of the bank, showing the amount of its investments at each point, and their gradual diminution; the amount of its circulation and specie; the progress made in the payment of the public debt, &c.

Whereupon, it was, on motion,

Resolved, That the subject of the state of the bank, with the papers submitted by the President to the board, be referred to a committee consisting of the non-resident members now present, viz. Messrs. Carow, Campbell, McElderry, Gilmor, and McKim, in conjunction with the Committee on the Offices.

November 23.

Mr. Eyre, from the committee appointed on the 20th inst., to take into consideration the situation of the bank and its future policy, presented the following report, with the remark, that it had been unanimously adopted by the committee.

The committee to whom was referred the subject of the state of the bank, presented this day by the President, together with the papers submitted by him to the board, respectfully report:

That, after hearing the explanations made of the situation and prospects of the bank, they do not think it expedient to propose any change in the general system of its operations. The tendency of its measures henceforward, should, in the opinion of the committee, be to place its business in such a position, as while it is perfectly safe in itself, might be readily changed, so as to enable the institution either to continue and increase its operations, or else to close them without inconvenience to the community. For this purpose, the discounts of the bank should not be increased, but, as far as practicable, they should gradually and gently be converted from local discounts into the form of bills of exchange; an investment generally more secure, as well as more easily reduced, if required. The concerns of the bank have been for some time passing into that channel under the instructions of the board; and, upon revising these instructions, the committee think that nothing more is necessary than to persevere in the course prescribed by them, with such modifications as experience may suggest to the board. This opinion, the result of the examination confided to them, is contained in the following resolution, which they respectfully present to the board:

Resolved, That it is inexpedient to make any change in the present system of the operations of the bank.

Extract from the minutes.

S. JAUDON, *Cashier.*

H.

Extract of a letter from P. Benson, Cashier of the Office Cincinnati, to S. Jaudon, dated November 21, 1832.

Our discount line does not go down as fast, I am afraid, as the parent board wish. The truth is, we have had a most disastrous fall. The cholera raged here so violently from the beginning of October until within a few days, that the business of the place has been thrown into a confusion that it will not recover from for some time. Our board are struggling to get it down, and we hope to be able to do so soon; but, at present, it appears to be impossible. As fast as good bills of exchange are offered to be applied to discounted notes, they are purchased. Further than that we do not feel authorized to go under our instructions; and until we can get funds from our income, we are refusing first rate bills, as we do not feel authorized to increase the total amount of our discounts. The Commercial Bank is not interfering with us. I believe we could control the whole exchange business, but the bills offered now are for new operations principally, and we cannot at present get them applied as we wish. The demand for money for the winter operations in produce, as well as for eastern acceptances, is enormous; and we shall have a severe struggle for some time to resist it. In the mean time, you may rest assured we will do all we can. Our board are anxious to comply with the wishes of the parent board, and I think determined to do so. If we can gradually, as I think we can, transfer a large amount from our discount line to domestic bills, we can easily keep it there. By the close of the winter, I hope we shall exhibit a statement much improved in this respect.

I am, very respectfully,

Your obedient servant,

R. BENSON, *Cashier.*

S. JAUDON, Esq.,

Cashier Bank U. S. Philadelphia.

I.

OFFICE BANK UNITED STATES,

Louisville, 18th November, 1832.

DEAR SIR: Your letter of 10th instant contains views and suggestions in relation to our business, which do not surprise me. In truth, the increase of our domestic bills induced me to *expect* such a letter as you have written. We have been, and still are, in a situation of peculiar delicacy, and believing it to be not only the desire, but the *interest* of the bank to sustain all houses which are supposed to be solvent, we have found it difficult to attain that object without, for a time, exceeding the point where it would seem prudent otherwise to stop.

A large proportion of our bills were purchased to enable the parties to meet their obligations sent here for collection. The amount of such collections has been at least *four millions of dollars* in the past year, of which about one half came from the Bank United States, and the office at New Orleans. The greater part of that debt was created by the purchase of merchant-

dise, groceries, &c., which had to be resold here on time for negotiable notes, which could not, under existing rules, be discounted; and a part, groceries particularly, have been shipped to Cincinnati, Lexington, Wheeling, and Pittsburgh; thus forming the foundation of many of the bills on those places.

By a hasty estimate, the bills collected for the office at New Orleans, amounts, for the past 12 months, to upwards of \$1,300,000, and a large amount is still on hand coming to maturity; these, I presume, were principally for groceries, and will give you some idea of the amount annually sold here. The consumption of this place and neighborhood is, of course, not very large: the residue must, therefore, be sold to the towns in the western country. Add to this, lead, tobacco, and cotton, in large quantities, sent up the river; pork, whiskey, and flour, shipped to St. Louis; dry goods, groceries, bagging, and bale rope, to Nashville, and West Alabama; castings, bagging, bale rope, flour, and pork, shipped to Mississippi—the bills on those points will be in a great measure accounted for.

Louisville has become the great mart for the western States: some gentlemen undertook, about a year since, an estimate of imports and exports, derived from the *books* of our merchants and dealers. The aggregate was upwards of 13 millions during the preceding year; and since that time it has been greatly increased. This, you will see, forms a large field for exchange operations, particularly as we have no competition. I do not mean to say all our bills have a real business origin: we are doubtless often imposed upon by fictitious transactions, but I believe not to a greater extent than such institutions are always liable to.

The first order to curtail our operations was received on the 1st February. Since that time our "bills discounted" have been reduced more than half a million: more than *three millions* of collection paper has been provided for; and a considerable sum has been recently advanced in the flour transactions of the country; but the aggregate of our business now stands nearly where it did in February. In prospective, our situation is this—our bills are rapidly maturing, but the large pork business now commencing, and the tobacco and hemp exports after that, will, if sustained, require nearly all those funds. There is still upwards of a million of paper now in the office for collection, principally on account of the bank and its branches, which, with our gradual, but regular curtailment of discounts, will, for some time to come, absorb all the means the country can command. We do not hope, therefore, to make any material diminution of our business for several months: it may probably, for a time, be a little increased.

We have looked with great solicitude on the situation of this country, and the deep stake the bank has in its welfare. Encouraged by the excessive importations at the east, our merchants have been induced to purchase more largely than their own means, or the necessity of the country required. Hence the embarrassment which now exists, and from which nothing but the indulgence of the bank, and the aid of one full year's products of the country, can relieve them. It seems to me all important that every solvent person should be sustained. Their purchases have lately been, and will continue to be, much more limited. The produce business promises well, and, if encouraged, will afford infinite relief, and a few months of prudent operations will place us beyond danger, and leave the people in moderate but easy circumstances.

These are the views which have governed our movements, and eight months' experience convince us that it is the only means of extrication. We,

of course, look only to a very limited sphere, forming but a speck in the great commercial atmosphere to which your attention is directed. We do not ask to be made an exception to any general rule, but only that you will give us as much latitude as circumstances will justify. The chief capital of the west is the products of the soil. To that source we must look for payment, and a proper encouragement of its exports not only tends to its being fully and speedily realized, but places the proceeds in the hands of the bank, in proportion as its facilities are given.

I assure you we will do all that circumstances will justify, and if we do not meet your wishes promptly, the heavy load of collection paper, with which we are burthened, will, I hope, be viewed as some extenuation.

SAMUEL JAUDON, Esq., *Cashier.*

K.

Extract of a letter from J. Correy, Cashier of the Office at Pittsburgh, to S. Jaudon, dated November 17, 1832.

"In reply to your letter of the 10th instant, I remark, that the bills purchased in the west, are founded on transactions, and that the amount could not be lessened, at this time, without inconvenience to our customers; but, in a few months, I have no doubt, the operations here, in exchange, will be as limited as may be desired. Our manufacturers are diminishing their products, because the office is more cautious in its loans, declining all new notes which are not payable at maturity, and of a business character, and calling in, by regular reductions, those on time heretofore discounted.

This course will, in a measure, arrest the operations of our producers, and as they will not have the articles, we shall not see the bills which, under other circumstances, would represent them. Withholding capital to aid in production, is better, in my opinion, than to decline collecting the value. For this reason, I would prefer lessening our local loans, in the first instance, rather than the purchase of bills.

Should it, however, be found that our line of bills of exchange does not diminish, as expected, it would be well to fix a shorter limit, as to time, say ninety days. The west is our principal market: bills to be genuine must be drawn on her. We cash all good eastern drafts which are offered.

I enclose a list of banks whose notes are received at our counter; and remark that those east of us are sent to Philadelphia, Baltimore, and Washington, for our credit: those in our neighborhood and in Ohio, are all redeemed by agreement at this office, without any charge. Of the amount on hand, by the last statement, (\$255,335,) \$54,010 are notes of eastern banks, and \$201,325 of western. The latter have, at their credit, to provide for their issues, \$186,180 29, leaving about \$15,000 unprovided for. I do not think it desirable to make any change, at present, in the receipt of western notes, and request your instructions as to those in the east.

Keeping in view the necessity of lessening the amount of the liabilities of our customers, and refusing aid to new establishments and operations, I think we shall be able to meet any reasonable contingency, without much loss or embarrassment. Our community, in a commercial point of view, is sound.

We estimate all our transactions, for twelve years past, as perfectly good.

I am, very respectfully, your obedient servant,

J. CORREY, *Cashier.*

SAM'L JAUDON, Esq., *Cashier Bank U. S."*

L.

Extract of a letter from the Cashier of the Office at Lexington, dated November 20, 1832.

"Under the present state of affairs, I cannot but deem it a matter of much gratification, in viewing the statement of the situation of this office, both as to its debt and circulation. Our aggregate debt, active and inactive, is now \$330,000 less than it was this day twelve month, and our circulation is considerably reduced. Our board of directors have consulted the interests and safety of the institution, and have only extended facilities for small loans, and at short dates, to sustain business men, and have kept a steady eye to the great point of reducing all large accounts, and requiring additional security; a policy which I have no doubt will meet with entire approbation."

Extract of a letter from the Cashier of the Office at Nashville, dated 21st October, 1832.

"For the two last seasons, my attention has been steadily applied to the lessening our note business, by a substitution of bills to the amount of such reduction; but in this, I have not been so successful as I could wish, because it is the interest of the merchants to counteract this policy; and therefore, it is, that we neither get as large an amount in bills, or payment in money, as we had a right to expect, at the originating of each operation. I am decidedly in favor of our bill operations, as being the most profitable, and by far the safest operation. Of the truth of which, our operations in Alabama, for the three last seasons, is positive proof. The whole of our business within that State, for the two last seasons, have been wound up within the season, without any other difficulty than such re-drafts as the loss of crop necessarily produced, but all such operations are solvent. The unexampled scarcity of money in both Alabama and this State, and our refraining from doing business wherein money is to be advanced on either note or bill, has compelled us to discount safe bills at six months, to enable debtors to the Orleans and other offices to meet the paper deposited with us for collection. In this way have all the bills been paid, which were remitted to us for collection from the Orleans and other western offices, since the month of June last. This course of business has, of course, deprived us of 5 to 600,000 of our funds at Orleans, which was intended for the parent bank, but which we had to reserve in that office to meet the bills thus remitted for collection. However, we will have that amount ready for the parent in the spring. This operation has swelled our domestic bill account very much, without lessening the debts due to this office very sensibly as yet; but, in the course of the months of November and December next, we will get, as I hope and confidently expect, a pretty large amount towards the payment of notes now under discount.

It is reported here, with much confidence, that the Louisville office has received instructions to discount *bills* for money. If this be true, then allow me, with becoming and due respect, to solicit similar instructions to this office; for I assure you that no portion of the Union contains a more suffering population, for lack of circulating medium, than does that portion of which this office is the focus; and one of the evils produced by that distress, is the chartering of a local bank in this State, by the Legislature now in session;

which charter you will find in the Banner of yesterday, which I have addressed to you. The friends of that measure calculate on raising, with great ease, from the capitalists to eastward, particularly in Boston, the whole amount of the bonus to be issued by the State under that law. The law passed contrary to my expectations; and, from the present scarcity of money, is likely to become so great a favorite with the people at large, as to fill the subscription for the purpose of getting it organized, and then, if subscribers cannot pay the second and other instalments, the board of directors will, as I believe, follow up the former customs of this State, on similar occasions, by discounting the stockholders' paper in some way or other, so as to get the bank in operation, when discounts will be granted with such a lavish hand as to fill every debtor's pockets with their notes. The sequel of the five years' operation of that bank, should it go into operation, will produce a state of things, and of distress, that none of its friends now dream of. My experience in the former local banks of this State, enables me to foresee the consequences that will inevitably result from the operations of such a bank."

M.

Extract of a letter from S. Jaudon, Cashier, to E. Shippen, Esq. Cashier of Office of the Bank United States at Louisville, dated November 10, 1832.

"With a view to our future instructions, I should be glad to receive from you an explanation of the business upon which bills drawn upon St. Louis, Natchez, Nashville, Lexington, Cincinnati, Pittsburgh, and Wheeling, are founded, and how far the purchase of such bills could be restricted, without producing injurious consequences. The last instructions given to your office respecting the purchase of domestic bills, authorized the course which you have pursued, but the amount has exceeded our expectations."

Extract of a letter from S. Jaudon, Cashier, to J. Correy, esq. Cashier of Office of the Bank United States at Pittsburgh, dated November 10, 1832.

"In examining the returns from your office, our attention has been drawn to the large amount of bills purchased on Cincinnati, Louisville, St. Louis, Nashville, and Wheeling. Are these bills founded on real business transactions, and could not the amount be greatly reduced without inconvenience to your customers?"

"We have now arrived at a point from which it may be prudent to take a fresh departure, after a careful review of our situation. This we purpose to make very soon, and are therefore desirous of understanding, fully, the concerns of your office, not only upon the matters now inquired into, but all others that you may deem it useful to present."

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Extract of a letter from S. Jackson, Cashier, to E. Shippen, Esq., Cashier of Office of the Bank United States at Louisville, dated November 10, 1832.

"With a view to our future instructions, I should be glad to receive from you an explanation of the business upon which bills drawn upon St. Louis, Natchez, Nashville, Lexington, Cincinnati, Pittsburgh, and Wheeling, are founded, and how far the purchase of such bills could be restricted, without producing injurious consequences. The last instructions given to your office respecting the purchase of domestic bills, authorized the course which you have pursued; but the amount has exceeded our expectations."

Extract of a letter from S. Jackson, Cashier, to A. Conroy, Esq., Cashier of Office of the Bank United States at Pittsburgh, dated November 10, 1832.

"In examining the returns from your office, our attention has been drawn to the large amount of bills purchased on Cincinnati, Louisville, St. Louis, Nashville, and Wheeling. Are these bills founded on real business transactions, and could not the amount be greatly reduced without inconvenience to your customers?"

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