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 analysises 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. Digitized for Sectory of the Treasury, City of Washington. http://fraser.stlouisted.org/ Federal Reserve Bank of St. Louis

ALIOT	And	Scatch 2.	Bills discounted on personal se- curity.		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	19.8 . 77.7	G. S. S C. C. 1	128,607 08	2 9 9 1 2 2	1 9 m 2. 14 2	61,293 70
22	Portsmouth	-	190,854 18	011 e		62,025 51	-3 SAP-3 8	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	1	221-	420,971 83	- 0.0. · · · · · · ·	6 . 23	97,704 50
22	Hartford		469,387 38	7,900 00	12,700 00	55,932 84	2 E	29,915 25	91,641 51
31	New York	-	4,967,313 40	291,350 00	- 334,143 46	947,309 34	5.0	19 11-119-16	3,807,981 5
29	Baltimore	-	1,704,761 55	105,954 24	1. 1	195,873 57	192.1981	E E ANTAT	369,127 24
27	Washington	-	1,228,345 38	17,811 15	32,205 00	177,284 53		177,614 73	449,768 71
23	Richmond	- 1	1,149,216 11	13,000 00	Charles States	204,383 66	N 77 1. 1981	64,854 85	699,697 0
20	Norfolk	-	745,506 74	52,172 48		265,651 93	7 8 P. 8 8 19	48,725 80	219,968 1
15	Fayetteville		734,546 10	11,900 00	10 0 - 1 - 1 - 1	189,066 17	1. 1. 1. 2. 1.	21,016 29	620,701 3
23	Charleston	- 1	3,025,966 05	235,091 00	36,552 00	248,631 36	- G B B.	and the second	186,866 8
23	Savannah		502,784 92		48,670 00	198,866 78	1. 1. P	1 802 1 2 2	729,774 0
19	Mobile	-	1,265,566 67	A.P A.S.	9.00 . 11	377,826 40	- E 1. 3 23		630,953 7
15	New Orleans		5,552,473 71	13,000 00	11 A T.	2,894,435 06	5. B. S. M. S.	128.17	2,081,734 1
11	Natchez	21	1,507,104 76	2 2 2 3 3	2	2,286,541 43	1	1 19 2 4 6 1	49,846 8
15	St. Louis	- 1	580,000 21	1. P. P. B. B.	27,500 00	88,936 68	- 1. A E.	116 日本日本	1,093,403 7
17	Nashville	- 1	2,086,406 90	· · · · · ·	1.2. C. M. M. M.	895,228 30		47,613 50	63,551 1
18	Louisville	- 1	2,295,939 32			1,676,525 72	199.28	73,183 33	159,476 9
22	Lexington		1,123,825 17		10. 3. Mar.	752,743 38		209,693 80	165,365 2
18	Cincinnati		2,925,249 16	1,000 00		511,509 92	1 1 1	1. J	1,015,207 9
25	Pittsburgh		1,171,735 93			569,934 18		81,217 16	41,108 6
25	Buffalo	-1	436,766 37	8,700 00	205,000 00	301,693 22	2 2 2 2 3		379,628 5
23	Utica		544,058 96	0,100 00	200,000 00	162,543 55	28.6.9.9	1	91,025 9
24	Burlington	. 1	410,231 00	ふたって ひらく	EEEGA	275,527 81	N 2		10,702 6
	Agency, Cincinnati		1,665,537 67	2	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Stolost or	2 1 1 1 1	906,185 67	65,576 1
ized for FRAS		-	147,853 40		34 19 31	132362	1 5 C . B . B	77,575 07	
		-	10 070 060 10		0.001.000.10	10 001 100 10	00 000 10	1. 000 801 -1	24 041 604 0
//fraser.stlouis	ted.org/	t	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 9

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

GENERAL STATEMENT-Cuntinued.

	all stanks Conserved	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	Torrow	413,081 19	-	52,125 77	3,909,695 28	720,997 31
Oct. 29	Office, Portland -	15,679 45	7,020 83	-		-	1,673 14	83,245 00	16,940 00
22	Portsmouth -	332 50	84,481 10		1. Co.+ C		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 1
22	Hartford -	40,833 34	14,245 72		1.1.1		-	90,340 00	15,245 0
31	New York -	364,300 30			87,000 00		15,396 55	1,131,370 54	366,808 05
29	Baltimore -	69,040 93	1,662,502 06	34,075 65	110,657 34	-	7,448 36	701,370 00	70,368 5
27	Washington -	73,246 91	210,448 72	-	34,613 10	29,205 65	13,946 58	220,405 00	20,868 4
23	Richmond -	35,943 50	39,148 46	69,376 83	36,024 07		12,104 24	508,995 00	157,067 7
20	Norfolk .	10,404 68	229,253 40		35,109 65	-	3,690 61	500,995 00	75,350 0
15	Fayetteville .		57,953 67	-	13,385 02		2,312 42	368,720 00	37,536 0
23	Charleston .	119,832 74	137,840 17	- N.S.	67,727 78	-	7,480 38	509,650 00	53,087 0
23	Savannah .	187,256 29	146,219 57	1.	48,885 00		5,044 73	1,258,505 00	197,710 0
19	Mobile .	1,737 73	-	456 52	24,096 92	-	4,680 18	386,335 00	62,593 5
15	New Orleans -	1,149,904 35	33,453 61		48,000 00		20,385 81	2,652,985 00	151,100 0
11	Natchez .	26,133 25	-		18,597 74		4,940 17	928,665 00	11,523 8
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 7
18	Louisville .	4,170 12	157,875 22		31,970 92		3,849 59	1,173,915 00	11,155 0
22	Lexington .		195,383 53		-	-	2,718 01	1,568,695 00	-
18	Cincinnati .	64,948 41	11	395 40	23,519 84	170,000.00	5,519 26	727,275 00	101,036 0
25	Pittsburgh .	1	82,991 82	a state in the	21,272 48	2,194 36	4,272 99	539,605 00	209,493 0
25	Buffalo .	26,885 28	the section of the section of the	300 00	17,127 08		2,642 74	404,880 00	114,508 0
23	Utica .	55,606 63					2,381 94	357,280 00	49,044 4
24	Burlington .	-24,827 77	-	- 53	11,534 87	to be entitle	1,534 62	168,010 00	16,242 0
21	Agency, Cincinnati	-		- 195	There to an	Care and	17,283 46	1	- Same
20	Chillicothe .	4,188 94	18,653 73	Notes	Deorate's en	To Prevention	2,131 92	Profit and Pa	- Control a
		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
ed for FR/			Contraction in the		Land and proved		L		
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GENERAL STATEMENT_Continued.

	12.C	Parington Unitedation		Specie.	Capital stock.	Notes issued.	Discount, ex- change, and interest.	Foreign exchange account.	Dividend unclaimed.	Profit and loss	Contingent fund:
Noven	ber 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
Octobe		Office, Portland	-	40,673 94	Contract and the	213,220 00	10,944 62		35 00		The Carlos of
	22	Portsmouth	-	49,669 03	300,000 00	273,720 00		-	728 00	P. C. Starty Con-Pr	A Carson
	25	Boston		509,310 57	1,500,000 00	857,780 00			934 50	Carl Stands	A RANGE STATE
	25	Providence	-	117,361 11	800,000 00	464,360 00	. 25,079 65		1,295 00		1. C S & C & C & C
	22	Hartford	- 1	26,968 00	300,000 00	331,392 50	13,557 31		843 50	Service and the	1. 1. 1. 1. 1.
	31	New York	-	618,359 70	2,500,000 00	1,695,087 50	177,309 32		18,904 61		Solder Street
*	29	Baltimore	- 1	401,000 00	1,500,000 00	1,050,147 50	46,784 89		7,52175	Programme and the	States and
	27	Washington	- 1	43,881 50	500,000 00	1,024,827 50	33,263 82	-	4,831 43	CARDING NO.	all and the
	23	Richmond		217,330 36	1,000,000 00	1,132,305 00	27,089 45		9,613 00	President and the	1. 1. M. 198
	20	Norfolk	- 1	119,263 18	500,000 00	1,255,045 00	23,346 91		2,520 00	Salara No.	100 2 Call 1
	15	Fayetteville	. 1	26,853 85	500,000 00	1,365,470 00	19,074 45		1,033 50		CONTRACTOR STATE
	23	Charleston	.	246,620 71	1,500,000 00	1,753,670 00	77,886 60	-	20,092 50	1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.	1. 26. 27. 26. 3
	23	Savannah	- 1	386,742 92	1,000,000 00	2,475,345 00	21,676 42		2,803 50	AND IN THE REAL	- STALL SER -
	19	Mobile	. 1	162,680 42		2,057,741 00	48,556 65	Sec. Call		1996 1996 1996 19	CONTRACTOR OF T
	15	New Orleans	. 1	1,688,517 60	1,000,000 00	8,601,080 00	221,379 12		196 25	All the way	1.07.00.05
	11	Natchez		31,517 82	1.10 (M) (M)	1,952,585 00	108,073 90	1000	Stanta Miller	1200000	and an and
	15	St. Louis	1	163,411 22		834,410 00	18,391 89		98 00	Section 1	10-20-00
	17	Nashville	.	197,651 13	1,000,000 00	3,761,940 00	80,450 60		and the state of the	and share had be	C. C. C. C. C. C.
	18	Louisville	-	239,202 35	1,250,000 00	1,431,330 00	95,533 41		201 30	1000 0000 000	1000000000
	22	Lexington	. 1	209,410 88	1,000,000 00	2,532,055 00	48,727 04		59 50	100/213	Contra and
	18	Cincinnati		183,345 93	1,700,000 00	1,605,110 00	87,787 77			all has a set	1000 007
	25	Pittsburgh	. 1	58,988 02	700,000 00	1,340,645 00	44,739 56	Call and	and the second second	1200 020	
	25	Buffalo	. 1	132,050 86	-	1,052,985 00	26,041 52		a contraction		
	23	Utica	- 1	132,626 36		747,250 00	17,125 54	the second s		and the second se	and the second s
	24 1	Burlington	.	157,297 21		514,315 00	15,215 76			and opposite	1. 1. 1. 1. 1.
	21	Agency, Cincinnati	1	Lorgeor et	and the second second	1,830 00	8,743 57	of Submit 9	1000	the start of seasons and	Pierse and the second
	20	Chillicothe		and server 1 to	10 10 miles 1	135 00		bergers.	Palacine -	COLOR GENINA	Sector of a
ed for FR	ASER		-	8 026 055 45	35,000,000 00	44 695 574 18	1 518.295 97	30 973 92	94,937 84	2,382,948 01	5,614,349 96
fraser.stlc	uisfed.	org/	1	0,000,000 40	10,000,000				1	-,000,040 01	0,014,345 50
Sector Se		of St. Louis	-	a contract of the second secon	The Area of the second	a contraction of the second	and the second s			and the second second second second second	Name of Concession, Name of Street, or other Street, or other

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GENERAL STATEMENT-Continued.

Sector Sec	H-M	3	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 or 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	Portsmout	1 -	• 100 ·	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		1000 ·	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	31,121 65	29,650 52
31	New York	ć •		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 65
27	Washingto	n .		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 2
20	Norfolk			29,448 65	77,830 25	2.000	98,112 15	71,939 72	287,993 0
15	Fayetteville	f: -		102,177 48	14,773 94		21,605 15	27,426 84	32,429 5
23	Charleston			742,471 08	97,450 60		88,237 87	47,020 15	548,487 2
. 23	Savannah			73,943 17	36,776 16		18,524 02	13,002 05	68,388 8
19	Mobile			583,393 77	11,665 66		78,091 29	60,917 51	76,561 1
25	New Orlea	ns -		5,474,641 82	- 10,312 09	- 1	252,573 35	58,181 89	667,624 7
11	Natchez			2,543,556 72	90,847 30		42,715 49	4,081 97	123,030 5
- 15	St. Louis			1,321,257 86	16,710 83		121,691 98	39,328 02	221,426 2
17	Nashville		-	898.616 47	23,958 52		45,150 09	23,410 12	182,763 1
18	Louisville		-	2,645,900 10	69,802 82		29,877 98	3,952 73	300,665 1
22	Lexington			451,659 88		-	797 51	12,277 50	182,258 5
18	Cincinnati			1,646,850 60	54,085 07		259,156 96	39,944 94	336,071 5
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	78,980 7
23	Utica		-	544,990 60	5,143 77		41 51	14,893 70	65,122 6
24	Bennington		-	490,115 12	5,888 84		1,240 73	22,370 57	26,762 7
	Agency, Cincinnati		-	2,644,009 36	Long Street			Care a set	
20	Chillicothe	•	-	249,273 48		-	-		67 2
zed for FRASE	R		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 8

Federal Reserve Bank of St. Louis

Doc. No. 8.

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	- 1	11,430	Natchez	- 1	673,340	
Boston	-1	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	- 1	258,235	
Norfolk		43,260	Utica	- 1	51,615	
Fayetteville		308,875	Burlington	- F	144,860	
Charleston	-	125,750		- I-		
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	3.52			Sec. 24			5,267 32

At Office, Norfolk.

Navy Agent

40,144 17

Statement of the actual circulation of the Notes of the Bank U. S. and Offices.

Notes issued			22.20		1	1	452.183.9	44,695,574 18
Notes on hand			5.002		19.2.7		22,363,430 82	
Notes in transitu	•			•			4,363,410	26,726,840 82
	A	ctual cir	culation					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		0.164.17 - 1 - 1	Notes issued		44,695,574 18
Other stocks 2,801,263 49		1.010.01	Discount, exchange, and interest -		1,518,295 97
shich"	45,726,934 95		Foreign exchange account		30,273 22
Domestic bills of exchange	16,304,498 48		Dividends unclaimed		94,937 84
THEN THEY? AN STRING	1. TT	62,031,433 43	Profit and loss	139188 68-	2,382,948 01
Foreign bills of exchange		83,392 10	Contingent fund	5,614,349 96	A. 19 March 1990
Due from Bank United States and offices	34,941,699 94	d'ane nd ()	Less losses chargeable to contig't fund	3,419,441 42	
Do State Banks	3,029,297 52				2,194,908 54
peperative a state of a state of a		37,970,992 46	Due to Bank United States and offices	31,418,983 63	
Do United States		5,267 32	Due to State Banks	2,224,252 12	
Baring, Brothers & Co., Hope & Co., and Hot-		7010 201 1 1			33,643,235 77
tinguer & Co		2,885,016 26	Redemption of public debt		4,747,696 4
Real estate		1,822,721 51	Fund for extinguishing cost of banking	and the second states	1010121201 13
Deficiencies	200	123,024 18	houses	·····	611,292 03
Expenses		207,997 60	Deposites on account of Treasurer U. S.	5,309,133 98	
Banking houses	0.00 2.	1,174,380 02	Less overdrafts and special deposites	201,400 01	5151 508 79
Cash, viz. notes of Bank United States and offices	22,363,430 82	2°23 1 10 1 1 1	a prinete criest ", cys pa ecoparticare peuty"		
State Banks	2,707,907 84	1000 00 1000	and an antiper and a second second second	5,107,733 97	
		25,071,338 66	Deposites on account of public officers	1,849,887 57	5725348.01
Specie		8,026,055 45	Deposites on account of individuals -	7,622,898 84	197832 24
Mortgages	and the second	57,919 26			14,580,520 39
Navy Agent, Norfolk		40,144 17	competerous and and an and		11 21 9 38 28 28
the a store sone sone	12.53		to respect	·	
	10.10	139,499,682 42	and and a hours of the second s	1	139,499,682 42

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

S. JAUDON, Cashier.

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GENERAL STATEMENT, dated November 2, 1832.

RECAPITULATION.

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			1	
Bills discounted on personal security, bank stock,	- \$42,079,966 19 - 845,705 27		Capital stock,	\$35,000,000 00 44,695,574 18
other stocks,	- 2,801,263 49		Discount, exchange, and interest,	1,518,295 97
outer stocks	- 2,001,200 45	\$45,726,934 95	Foreign exchange account,	30,273 22
Domestic bills of exchange, -		16,304,498 48	Dividends unclaimed,	94,937 84
contraine on a creating of		10,001,100 10	Profit and loss.	2,382,948 01
Same Sugar	a la contra contra	62,031,433 43	Contingent fund \$5,614,349 96	
Foreign bills,		83,392 10	Less losses charg'ble to contingent fund, 3,419,441 42	
Due from the Bank U. S. and Offices	34,941,694 94		Less losses entry bie to contingent randy by try, the re	2,194,968 54
State Banks, -			Due to Bank United States and Offices, - 31,418,983 65	
Construction have been as a second		37,970,992 46	State Banks, 2,224,252 12	
Due from the United States, -		5,267 32	and the second second and the second second second	33,643,235 77
Baring, Brothers, & Co., Ho	ppe & Co., and Hot-		Redemption of public debt,	4,747,696 45
tinguer & Co., -		2,885,016 26	Fund for the extinguishment of cost of banking houses,	611,292 05
Real estate		1,822,721 51	Deposites, viz Treasurer U. States, - 5,309,133 98	
Deficiencies,		123,024 18	Less overdrafts, &c., - 201,400 01	
Expenses,		207,997 60		
Banking houses,		1,174,380 02	5,107,733 97	
Cash, viz Notes of Bank U.S. and Offi	ces, 22,363,430 82	1 127.00	Public officers, - 1,849,887 58	
State Banks,	- 2,707,907 84		Individuals, 7,622,898 84	
Transferrate sources of a reconder ?		25,071,338 66	The specific methods and a second second	14,580,520 39
Specie,		8,026,055 45	The President of the second se	
Mortgages,	· 100 • 00: 200.	57,919 26	Tompool, a salising, and relative to a second	
Navy Agent at Norfolk, ized for FRASER	-303 (m= 32) -	40,144 17	A state prove the state of the	
//fraser.stlouisfed.org/		\$139,499,682 42		\$139,499,682 42
eral Reserve Bank of St. Louis	a contractor and the second	and store the surface sectors, the	I service and the service and	
and Reperve Dunit of Ot. Louis				and the second s

ANALYSIS A.

ht

Offices,	-	een the	Bank		\$4,363,410		
Actual circula	tion,				17,968,733	36	
Deposites-Public, -	1				6,957,621	55	22,332,143 3
Private, -			1		7,622,898		
		1 1.40				-	14,580,520 3
Unclaimed dividends, Fund for redemption of public d		-		•	2	-	94,937 8
Contingent fund to meet losses,	lebt,	-		•	2,194,908	54	4,747,696 4
Profit and loss,					2,382,948		
Discount, exchange, and interest					1,548,569		
Fund for extinguishing cost of b	anking	houses,	20	•	611,292	05	C 707 717 7
2 24 10 0						-	6,737,717 7
							\$83,493,015 8
sills discounted on personal se	curity,	bank st	ock. s	undr	v stocks, a	ind	
mortgages,				-	•	-	\$45,784,854 2
fills of exchange, domestic and	foreign,		•	-		-	16,387,890 5
Balance due by Offices, - Do. State Banks,			•	-		•	3,522,711 2 805,045 4
Debts due by United States, and	Navy A	orent at	Norfo	Ik.	1	2	45,411 4
cal estate,	-	-	-	-	1,822,721	51	
lanking houses,				-	1,174,380		
xpenses and deficiencies,						-	2,997,101 5
ash in Europe		1.4	1	-	2,885,016	26	330,021 7
iotes of State Banks, -					2,707,907		
pecie,	·				8,026,055		2. 2. 2. 2. 2
				-		-	13,618,979 5
							\$83,493,015 8
		_					
		В.			100 T		
Pursuing the Analysis still fur	ther, it :	1	that t	the t	otal respon	sibi	
Parsuing the Analysis still fur	ther, it :	1	that t	the t	otal respon	sibi	
The notes in circulation.		1	that t	the t	otal respon	sibil	lities of the ban
The notes in circulation, - The deposites, public and private	•32	appears	1000			:	lities of the ban \$17,968,733 3 14,580,520 3
he notes in circulation, - the deposites, public and private	•32	appears	1000			:	lities of the ban \$17,968,733 3 14,580,520 3
he notes in circulation, - the deposites, public and private	•32	appears	1000			:	lities of the ban \$17,968,733 3 14,580,520 3 4,747,696 4
he notes in circulation, - the deposites, public and private	•32	appears	1000			:	lities of the ban \$17,968,733 3 14,580,520 3 4,747,696 4
The notes in circulation, - The deposites, public and private The debts to the holders of the p	•32	appears	1000			:	litics of the ban \$17,968,733 3
To meet which, the bank has,	•32	appears	1000			:	lities of the ban \$17,968,733 3 14,580,520 3 4,747,696 4
To meet which, the bank has,	•32	appears	1000			:	lities of the ban \$17,968,733 3 14,580,520 3 4,747,696 4 \$37,296,950 2 \$8,026,055 4
To meet which, the bank has, a specie, - cash in Europe at par.	rincipal	appears	1000			:	litics of the ban \$17,968,733 3 14,580,520 3 4,747,696 4 \$37,296,950 2 \$8,026,055 4 2,885,016 2
To meet which, the bank has, aspecie, - cash in Europe at par, - banking houses and other real	rincipal	appears	1000			:	Lities of the bank \$17,968,733 3 14,580,520 3 4,747,696 4 \$37,296,950 2 \$8,026,055 4 2,885,016 2 2,997,101 5
To meet which, the bank has, a specie, - cash in Europe at par, - banking houses and other real debts from State Banks	rincipal	appears	1000			:	Lities of the bank \$17,968,733 3 14,580,520 3 4,747,696 4 \$37,296,950 2 \$8,026,055 4 2,885,016 2 2,997,101 5 3,512,952 9
To meet which, the bank has, a specie, cash in Europe at par, b end output of the p	rincipal	appears	1000			:	Lities of the bank \$17,968,733 3 14,580,520 3 4,747,696 4 \$37,296,950 2 \$8,026,055 4 2,885,016 2 2,997,101 5 3,512,952 9
To meet which, the bank has, a specie, - Cash in Europe at par, - banking houses and other real debts from State Banks, debts from individuals, -	rincipal	appears	1000			:	Lities of the bank \$17,968,733 3 14,580,520 3 4,747,696 4 \$37,296,950 2 \$8,026,055 4 2,885,016 2 2,997,101 5 3,512,952 9 62,172,744 7 79,593,870 9
To meet a demand of	rincipal	appears	1000			:	\$17,968,733 3 14,580,520 3 4,747,696 4 \$37,296,950 2 \$8,026,055 4 2,885,016 2 2,997,101 5 3,512,952 9 62,172,744 75
To meet a demand of	rincipal	appears	1000			:	Lities of the bank \$17,968,733 3 14,580,520 3 4,747,696 4 \$37,296,950 2 \$8,026,055 4 2,885,016 2 2,997,101 5 3,512,952 9 62,172,744 7 79,593,870 9 37,296,950 2
To meet which, the bank has, a specie, cash in Europe at par, banking houses and other real debts from State Banks, debts from individuals, caving an excess of	rincipal	appears	1000			:	Lities of the bank \$17,968,733 3 14,580,520 3 4,747,696 4 \$37,296,950 2 \$8,026,055 4 2,885,016 2 2,997,101 5 3,512,952 9 62,172,744 7 79,593,870 9
To meet a demand of	rincipal	appears	1000			:	Lities of the bank \$17,968,733 3 14,580,520 3 4,747,696 4 \$37,296,950 2 \$8,026,055 4 2,885,016 2 2,997,101 5 3,512,952 9 62,172,744 7 79,593,870 9 37,296,950 2

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Doc. No. 8.

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

On hand, and pay- able 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.	1
Bank United States, -	6,559 38		5,301 38	19 - 10 - 11 (g)	12,750	35,667 13	2,466 15	36,734 64	60,817 90	429,958	16
Office, Portland, -	-	8,173 71		-	12.2.	1. S				8,173	71
Portsmouth, -	-	951 49		-	19 9-			-		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		1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	-	3,500		1,000		12,641	99
Hartford, -	10 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1	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	
Baltimore, .	6,041 78	108,917 36	-		778 62	29,990 85	5,360	37,420	17,992 79	206,501	
Washington,-	958 22	724 28	9,592 63	2,500	900	5,623 53	12,279 03	6,725	-	39,302	
Richmond, -	-	3,967		1,250	1,500	26,658 45	40,668 76	-	-	74,044	
Norfolk, -	-	5,994 28	64	-	-	-				5,994	
Fayetteville, -				-			500		16 1	500	
Charleston, -	-	20,957 60					27,000	7,540 02		55,497	62
Savannah, -	-	685 64			-	900	52,485	.,		54,070	
Mobile, -	-	241,670 58	3,500	And and the	-	73,662 79	4,452 69	2,721 61	3,847 50	329,855	
N. Orleans, -	30,867 28		2,119,875 21	22,143 85	707,487 92	764,346 90		145,102 99	29,502 84	3,974,519	
St. Louis, -		56,845 85			2,800	55,031 10	225	9,859 29	43,856 95	168,618	
Nashville, -		828,144 95	1.1.1		-,000	99,864 20	30,118 18	3,430 21	52,958 43	1,014,515	
Louisville, -	27,836 12	396,819 03	23,311 71	11,603 27	25,443 91		170,159 09	56,618 35		845,155	
Lexington, -		3,649 84		-		90,029 21	110,100 00	8,050	1,332 15	103,061	
Cincinnati, -	20,852 24	182,053 02	450	3,365 53	17,170 34	163,807 89	107,434 36		151,768 63	646,902	
Pittsburgh, -	2,024	31,067 57	600	5,399 03	17,757 80	104,558 39	14.045 94	47,198 64		222,651	
Buffalo, -	-,	01,001 01	-	.,		101,000 00		2,000	2,680	4,680	
Utica, -	6.5 5 25	2.4.5	1	100000000	C. C. Barres	1. 51.54	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	2,000	2,000	.,	
Burlington, -			1.2.2.2.1.1.1.1		1. 26 -		1.2	1.1.1	122 20		
Natchez, .	3,593 93	264,596 34	200	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	
zed for FRASER											
fraser.stlouisfed.org/	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

Federal Reserve Bank of St. Louis

D.

BANK OF THE UNITED STATES.

D-Continued.

P	0	к	Т	LAN	D.

DATE.	ACTIVE DEBT.	DOMESTIC BILLS.	DATE.	ACTIVE DEBT.	DOMESTIC BILLS.
1831.			1831.		
Nov. 17	7,233,034 62	2,008,791 20	Nov. 14	165,274 24	48,651 81
24	7,357,201 59	2,035,716 53	21	165,352 12	49,053 96
Dec. 1	7,427,512 95	2,059,682 77	28	166,840 95	49,642 14
8	7,408,583 74	2,102,207 15	Dec. 5	166,491 22	49,219 59
15	7,362,225 27	2,123,106 77	12	168,009 72	45,882 95
22	7,572,574 41	2,175,657 54	19	177,412 68	47,180 81
29	7,668,053 63	2,274,212 93	26	-179,998 46	43,304 90
1832.	NET T AT ITAL		1832.		
Jan. 5	7,647,636 16	2,364,983 48	Jan. 2	178,672 48	45.873 81
12	7,660,617 86	2,374,667 90	9	178,499 37	46,610 01
19	7,630,051 34	2,339,096 47	16	187,073 90	48,042 72
26	7,609,970 27	2,336,482 17	23	187,157 44	49,655 39
Feb. 2	7,472,603 14	2,287,229 63	30	186,208 22	45,020 40
9	7,379,143 00	2,241,588 42	Feb. 6	188,644 27	43,481 76
16	6,909,121 17	2,197,836 32	13	192,008 01	38,874 78
23	6,806,970 06	2,162,516 98	20	192.360 75	41,303 87
Mar. 1	6,724,310 78	2,119,044 27	27	191,764 72	44,243 25
8	6,682,322 10	2,127,140 93	March 5	189,802 14	43,943 03
15	6,511,213 63	2,083,224 30	12	204,294 77	48,085 64
22	6,326,984 01	1,972,059 34	19	208,398 61	51,452 64
29	6,225,782 01	1,976,429 26	26	214,550 24	55,227 64
April 5	6,104,827 78	1,975,787 05	April 2	220,874 52	56,856 59
12	6,037,623 99	2,118,943 85	9	227,694 93	60,606 21
19	5,874,055 33	2,114,185 36	16	236,745 62	65,256 59
26	5,747,958 54	2,105,682 83	23	246,984 43	65,292 59
May 3	5,514,581 18	2,060,582 96	30	249,310 22	62,318 07
10	5,486,219 65	2,037,963 44	May 7	264.022 69	66,440 70
17	5,461,043 17	1,967,511 19	14	276,249 72	75,744 32
24	5,378,809 04	1,965,308 89	21	287,723 28	\$1,803 81
31	5,417,112 39	1,978,311 43	28	294,866 52	89,512 29
June 7	5,399,607 95	1,999,316 32	June 4	295,361 13	90,170 47
14	5,287,674 93	1,988,983 45	11	295,238 46	86,578 51
21	5,321,452 77	1,980,894 84	18	303,715 97	93,413 85
28	5,289,104 05	1,975,145 91	25	311,132 12	92,250 23
July 5	5,336,493 46	1,902,818 93	July 2	319,266 79	99,761 13
12	5,387,724 73	1,934,272 41	9	317,677 22	103,583 66
19	5,427,946 86	1,889,461 15	16	312,236 53	100,005 09
26	5,408,902 10	1,814,143 55	23	313,465 40	98,723 61
Aug. 2	5,374,016 23	1,736,777 31	30	314,510 74	98,928 59
9	5,353,635 62	1,701,204 48	Aug. 6	310,268 57	106,336 37
16	5,381,553 50	1,687,539 85	13	306,229 04	105,607 51
23	5,392,325 73	1,649,688 13	20	306,867 24	108,170 60
30	5,428,007 91	1,618,458 64	27	296,160 02	107,191 62
Sept. 6	5,421,953 70	1,595,055 38	Sept. 3	303 221 46	112,820 67
13	5,411,647 54	1,581,604 06	10	300,969 41	119,391 12
20	5,468,677 07	1,525,668 78	17	299,880 81	100,111 85
27	5,365,669 58	1,483,729 93	24	302,270 80	102,497 03
Oct. 4	5,065,006 46	1,497,045 64	Oct. 1	300,109 28	101 108 70
11	5,084,826 55	1,380,293 55	8	299,845 73	106,278 86
18	5,053,335 13	1,340,651 29	15	305,114 84	112,187 19
25	5,059,067 07	1,335,205 73	22	316,799 36	121.673 31
Nov. 1	5,228,517 96	1,351,395 43	29	330,597 39	122,176 06
8	5,289,723 26	1,351,214 09	Nov. 5	343,458 36	125,468 79
15	5,255,977 50	1,388,217 54	12		129,944 28

D-Continued.

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PORTSMOUTH.

BOSTON.

DA	TE.	ACTIVE DEBT.	DOMESTIC BILLS.	DATE.	ACTIVE DEBT.	DOMESTIC BILLS
	-					
18	31.	5, 276 25 °FC, 6	1. 41 .47	1831.	0,8 1, 57 400	12.7 72.00
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
405	19	97,312 95	77,892 92	15	821,371 78	1,791,506 55
	26	96,917 95	77,618 64	22	\$23,801 15	1,755,390 08
	31	95,489 66	81,094 43	29	824,060 64	1,723,523 27
18	32.			1832.	C. 2	100 AT 1 25-22
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 56
	27	99,260 65	93,944 28	22	753,227 77	1,687,887 37
March	5	113,292 97	98,850 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
1.24	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
. 40	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
10	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	1,125,752 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	1,040 498 15
199	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
201	16	172,246 69	46,245 98	12	1,010,718 97	1,059,999 53
	23	179,657 58	47,798 86	19	998,152 04	1,062,633 54
	30	177,342 29	53,957 95	and the second sec	1,018,015 21	1,054,176 58
Aug.	6	180,675 21	52,957 00	A COLOR OF A	1,104,560 4	1,039,564 18
00.4	13	180,316 41	62,168 24		1,141,760 92	1,034,041 18
	20	179,934 42	63,405 99	1.1 1.1 1.1 1.1 1.1 1.1 1.1 1.1	1,240,199 86	1,064,499 57
	27	184,700 45	61,905 99		1,244,672 02	1,031,290 15
ept.	3	177,748 56	60,605 99		1,217,307 18	1,002,279 13
1	10	172,731 45	59,496 77		1,226 694 88	958 153 11
	17	173,877 70	55,546 77		1,283,636 80	927,106 65
	24	173,450 55	56,609 36		1,338,464 01	930,058 98
	30	182,356 86	63,264 50		1.478,166 23	936,743 75
let.	8	191,633 75	53,214 50	and the second se		330,115 10
	15	186,697 11	45,522 50		1,210,501 29	1,021,142 03
	22	184,918 47	41,722 50		1,256,996 09	975,784 20
	29	184,972 94	53,736 00		1,242,365 54	920,799 54
lov.	5	192.093 89	59,736 09		1,221,739 93 1,353,974 78	947,302 28 996,519 16
		R ^{196,611 81}				

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Federal Reserve Bank of St. Louis

D-Continued.

PROVIDENCE.

HARTFORD.

PROVIDENCE.				HARTFORD.				
DAT	re.	ACTIVE DEBT.	DOMESTIC BILLS.	DATE.	ACTIVE DEBT.	DOMESTIC BILLS.		
183	1.		1 6 1 1 1 200 V	1831.		.1681.		
Nov.	10	655,699 80	366,939 80	Nov. 14	459,248 19	45,393 64		
	17	656,262 66	376,713 85	. 21	457,978 93	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.		1. 192.		
183	32.	A 199 699. 1		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		
14	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	55,079 59		
March		642,618 13	369,512 54	March 5	422,794 97	50,936 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	53,096 44		
	22	654,993 43	390,194 72	26	426,297 05	50,445 99		
	29	657,532 62	380,093 54	April 2	437,223 62	55,145 95		
April	5	667,876 04	371,584 31	9	442,607 18	62,535 85		
	12	674,494 77	369,092 54	16	443,386 64	57,150 26		
	19	672,265 91	354,849 27	23	448,018 87	56,570 26		
1.97 3	26	691,951 80	354,671 80	30	446,834 67	58,172 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	639,971 28	388,134 58	June 4	413,853 03	71,408 76		
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	413,282 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		
4.00	26	658,521 18	425,904 93	30	399,310 59	71,416 12		
Aug.	29	649,596 66	433,659 30	Aug 6	395.574 35	65,149 27		
		651,142 84	453,071 62	13	396,865 89	54,791 25		
1	16	659,920 59	459,047 76	. 20		53,633 46		
S BEL	23	641,369 66	455,320 56	27	403,616 44	54,768 62		
Sant	30	635,750 00	472,538 76	Sept. 3		56,495 62		
Sept.	6	625,451 93	475,202 02	10		63,950 94		
	13 20	613,959 30	455,667 04	17	Contraction of the second second second			
	20	602,788 73	454,896 43	24 Oct 1				
Oct.	4	594,420 49	451,549 96	Oct. 1				
	11	590,773 67	431,997 30	8				
	18	592,845 93	409,240 76	15				
	25	597,655 68	414,040 60	22				
Nov.	10000	590,843 29	419,780 10	29				
		583,239 87 FRASE,676 44	407,217 72	Nov. 5	485,256 67	52,612 04		

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NEW YORK.

BALTIMORE.

	NEW YORK	×18					
DATE.	ACTIVE DEBT.	DOMESTIC BILLS.	DATE.	ACTIVE DEBT.	DOMESTIC BILLS.		
			1001				
1831.			1831.	1,933,865 47	256,917 66		
Nov. 16	4,533,349 57	1,444,382 76	Nov. 14		272,508 76		
23	4,403,366 32	1,384,253 02	21	1,990,132 56			
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	4,552,525 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.	and the stand	interest 1	1832.	No all states			
Jan. 4	4,733,860 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	4,785,531 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	4,757,377 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		
		1,060,744 01	12	1,962,355 83	340,184 42		
14	4,869,189 44	1,041,293 72	19	1,936,851 69	314,690 29		
21	4,834,917 15	997,531 73	26	1,928,290 49	286,295 62		
28	4,808,733 45	987,624 70	April 2	1,870,049 36	325,307 28		
April 4	4,781,679 60		apin ~	1,754,118 35	308,310 26		
11	4,682,532 13	953,830 44	16	1,828,982 80	300,737 53		
18	4,689,329 65	948,989 50	23	1,809,303 82	312,766 10		
25	4,700,198 67	913,967 49	30	1,796,047 12			
May 2	4,690,505 55	891,179 92		1,777,750 55	297,814 02		
9	4,624,158 19	850,000 61	May 7 14	1,754,816 34	321,558 30		
16	4,625,098 29	805,257 69			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		
*7 77	5 344 600 89	969,578 83	Nov. 5	1,581,357 35	211,930 47		
Nov. 7	5 229 777 52						
for EDAS	5,332,777 53	962,043 84	12	1,593,713 27	193,547		

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Federal Reserve Bank of St. Louis

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		WASHINGTO	N.	RICHMOND.			
DATE	s.	ACTIVE DEBT.	DOMESTIC BILLS.	DATE.	ACTIVE DEBT.	DOMESTIC BILL	
1831			1 1831	1831.		ITRI	
Nov.	12	1,117,487 00	144,247 15	Nov. 15	769,296 63	424,470 26	
a starter	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	
100	31	1,093,179 35	153,604 08	27	• 766,403 53	702,363 28	
183	7	1 005 701 60	120 011 01	1832. Jan. 3	792,733 16	711,934 24	
Jan.	14	1,085,791 60	158,311 31 146,272 14	Jan. 3 10		749,946 81	
	21	1,091,427 68	146,591 02	17	814,977 14 820,851 72	770,459 73	
\$63.0	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 3	
	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 71	
	10	1,082,124 54	178,898 13	March 6	807,136 29	780,341 4	
	17	1,080,231 16	183,757 52	13	819,188 87	769,028 0	
	24	1,107,301 24	192,528 08	20	829,313 68	728,307 4	
	31	1,106,281 88	178,484 50	27	853,845 72	702,651 3	
April	7	1,123,513 52	158,955 00	April 3	858,706 96	675,942 3	
	14 21	1,116,655 61	172,733 13 183,242 09	10 17	863,188 83 848,615 53	658,832 10	
	28	1,096,082 54 1,090,065 33	171,793 20	24	847,674 70	622,306 4	
May	5	1,090,680 04	154,907 52	May 1	842,799 24	579,244 2	
100,1	12	1,092,583 15	169,884 64	8	799,999 69	596,490 9	
	19	1,060,092 52	178,790 04	15	792,435 23	559,851 9	
	26	1,053,880 20	182,698 91	22	782,577 76	544,332 0	
	31	1,057,937 97	182,346 58	29	771,823 63	499,567 4	
June	9	1,058,330 43	200,002 89	June 5	765,865 44	462,745 1	
	16	1,063,509 18	180,470 99	12	748,606 30	433,127 9	
	23	1,064,809 62	185,578 78	19	741,391 77	400,398 2	
	30	1,059,568 54	189,004 89	26	742,472 88	368,900 7	
July	7	1,032,313 96	201,833 31	July 3	745,026 56	346,069 6	
	14 21	1,064,290 15	190,092 20	10	729,162 70	319,236 7	
	28	1,050,517 98	173,478 03 164,889 73	17 24	747,545 92	313,165 4 296,229 2	
Aug.	4	1,060,180 83 1,035,512 22	172,780 30	81	771,616 88 805,741 70	300,616 1;	
	11	1,034,365 08	148,101 96	Aug. 7	812,527 12	299,270 6	
	18	1,016,014 02	120,397 84	14	809,611 17	286,995 10	
	25	1,019,640 19	115,340 08	21	818,006 75	285,429 2	
Sept.	1	1,023,650 90	147,804 74	28	808,508 45	271,777 50	
States V	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	
0.0	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 95	343,402 83	
	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	
Nov.	27	1,067,371 61	177,284 53	23	837,603 19	204,583 66	
-101.	3	1,060,005 92	182,606 35	SO SO	829,006 74	201,697 64	
	40	1,046,468 42	180,595 40	Nov. 6	833,973 72	100,124 80	

D-Continued.

	NORFOLK.			F	AVETTEVILL	E.
-*	1			1	CONTRACTOR	DOMESTIC BILLS.
DATE.	ACTIVE DEBT.	DOMESTIC BILLS.	DATE.		ACTIVE DEBT.	DOALSTIC BILLS.
1831		1097	1831			
Nov. 12	582,149 82	195,925 24	Nov.	7	585.368 88	113,454 80
19	582,094 40	195,957 23	1329 51	14	558,737 26	125,537 22
26	581,487 09	203,226 53	31 822	21	565,555 61	130,444 09
Dec. 3	594,590 70	219,578 73	1.536 14	28	565,526 84	133,688 77
10	593,488 68	225,732 32		5 12		138,387 49
24 123 240	592,769 30	226,064 81	1.50 629.1	10 1	577,898 59	
24 31	596,495 18	225,247 26	80 400	19	576,104 52	141,923 17
31	620,995 87	217,370 11	1832	20	596,527 31	144,064 03
1832	C10 696 70	214,600 34			593,227 90	145,573 35
Jan. 7 14	618,626 70 620,640 93	912 688 00	Jan.		590,933 66	137,543 02
21	636,556 48	218,688 90 234,125 80 239,673 54	,591 02	16	589,682 63	153,404 76
00	645,131 65	930 673 54	112 2525	23	589,386 09	149,704 64
Feb. 4	657,167 98	235,616 23	140.41		588,165 56	147,810 84
11	663,474 77	225,153 45	Feb.	30 6	583,307 65	154,176 7
18	643,053 47	231,754 42	100.	13	568,333 39	155,370 8
25	655,170 91	254,392 15	100 202	20	524,202 72	168,341 4
March 3	662,432 76	282,821 48	16.592	27	531,945 13	
10	665,542 82	291,411 95	March	5	525,026 68	
17	676,519 32	301,710 42	1-0.3034	12	545,181 47	183,730 7.
24	681,413 66	296,114 74	80 352.	19	539,715 98	183,568 7.
31	687,869 91	292,602 03	02 834 J	20	564,573 42	194,541 8
April 7	697,529 39	288,905 45	April			
14	705,701 34	288,545 93		9	568,494 57 575,514 43 581,234 39	185,477 3
21	697,606 86	290,843 64	an rus	16	581,234 39	183,267 9
28	700,567 97	288,702 03	100 1910	23	580.204 75	172,460 2
May 5	695,808 66	274,724 81		30		
12	695,157 81	270,248 89	May	7	588,539 57	
19	702,502 29	275,043 75	10 898	14	589,550 48	179,479 9
26	703,992 39 707,519 71	270,306 52	240 58	21	553,685 03	
June 2 9	737,284 04	286,170 21 277,367 30	100 000	28	551,527 25 550,451 79	
16	743,323 77	266,601 04	June	11	561,347 49	
07	741,117 35		127 872,	18		
00	726,059 85		108 100		1	
July 7	713.560 70		Tuly	2	556,051 57	
14	700,769 28	275,323	July	9	554,148 75	
21	696,904 90	265,216 09	Charles Praces	16	557,417 71	
28	696,569 65	262,764 86	67 088,	93		
August 4	682,941 62	263,869 71	280 59	20	572.878 24	
11	679,240 70	268.096 99	Aug.	6	597,280 86	
10	677,896 49	278,239 39	-	13	571,505 05	
25	670,244 86	270,249 58	1	20	579,566 07	133,507 (
Sept. 1			100	27	592,421 45	131,488
8			Sept.	3		
15			has roll	10		
22				17		
29			CO. CAR	24	592,370 30	5 159,764
Oct. 6			Oct	24	627,218 2	5 163,169
13			102 000	0	000,010 0.	151,817
20			10.3.00	15		
27	671,617 91	254,258 45	1. 100	22		188,775
Nov. 3	675,908 21	248,329 78		29		1 196,195
10	682,047 20	255,971 26	Nov.	5	650,764 5	211,779

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		CHARLESTO	N.		SAVANNAR	ι.
DAT	R.	ACTIVE DEBT.	DOMESTIC BILLS.	DATS.	ACTIVE DEBT.	DOMESTIC BILLS.
183	1			1831		
Nov.	8	3,008,943 52	226,023 90	Nov. 8	639,548 23	82,004 75
1.828 8	15	3,023,405 87	217,326 49	15	632,373 55	86,704 65
	22	3,063,510 52	239,115 89	22	662,959 06	108,972 :
	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
	15	3,097,959 52	353,658 43	13	716,786 99	152,461 5
1 000,0	20	3,103,724 87	359,349 10	20	796,992 91	194,168 2
Ass. T	27	3,037,216 24	361,426 01	27	804,744 63	231,564 8
183		1 N. Marteres	04	1839	521,157 48	1 22.015 51
Jan.	3	3,073,015 12	383,695 04	Jan. 3	779,096 48	
500 2	10	3,051,490 21	460,106 61	10	752,291 84	275,809 43
2025	17	3,009,862 02	547,635 02	17	721,626 01	
1000	24	2,977,745 54	668,921 52	24	720,419 86	
Pak	31 7	2,973,912 59	746.761 70	The second second	721,891 73	
Feb.	14	2,940,819 46	879,661 76 980,482 32	Feb. 7 14	695,913 80 853,642 17	454,894 2
	21	2,910,400 58 2,925,887 07	985,954 39	21	857,631 99	504,141 6
	28	2,884,887 14	998,526 16	28		516,374 8
March	6	2,951,036 40	963,554 12	March 6		543,502 8
200,0	13	2,873,982 23	916,691 07	13	782,402 87	610,082 8
141,34	20	2,888,775 86	956,678 27	20		695,891 2
	27	2,880,753 22	986,636 29	27	745,011 08	712.345 9
April	3	2,862,329 03	986,059 96	April S	767,028 82	
1.00	10	2,865,924 26	936,960 32	10	744,597 53	782,053 8
917,20	17	2,876,487 40	914,051 83	17.	813,034 78	789,845 7
80. 21	24	2,815,761 77	814,905 96	24		
May	1	2,810,319 77	703,105 67	May 1 8	876,442 85	
	7	2,817,596 94	666,806 49	8		821,117 4
101.00	15	2,842,185 27	605,715 64		850,168 93	
	22	2,841,993 12	551,789 38	22 29		
June	29 5	2,881,634 05 2,938,483 63	567,196 04 500,260 42	June 5		972,942 7 998,005 3
arrig	12	2,942,963 92	552,576 38	12	680,850 72 594,924 80	1,102,979 8
	19	2,938,526 10	561,550 18	19		1,096,428 5
	26	3,013,140 16	563,601 68	26		997,400 9
July	3	3,078,679 03	585,449 39	July 3	526,337 74	922,151 3
100,000	10	3,056,995 96	588,193 93	10	556,464 09	958,018 1
	17	3,105,773 70	584,207 88	17	545,558 36	916,252 6
	24	3,079,356 43	551,805 22	24	529,406 73	836,505 9
1	31	3,056,745.68	479,257 07	S1	1 524,640 14	732,499 1
Aug.	7	3,065,502 48	416,642 51	August 7		654,574 2
	14	3,073,010 26	413,725 29	14		527,173 0
	21	5,037,717 82	360,547 05	21	493,515 73	469,609 3
e	23	5,087,103 14	\$58,391 54	28	540,011 51	414,182 3
Sept	4	3,080,532 28	363,697 11	Sept. 4	511,711 52	298,519 3
	11	3,142,292 27	350,259 38	· 11 18		293,577 5
	25	3,124,730 09 3,149,085 08	278,454 59 258,882 94	25	and the second se	277,085 3
Oct.	2	3,171,552 51	223,520 34	Oct. 2	and the second second second second	247,235 3
I LUIS	9	3,203,420 03	214,193 22	9	507,925 16	230,807 3
	16	3,219,354 92	222.693 36	16		215,307 3
	23	3,235,480 91	232,742 51	23		198,856 7
	SO	3,238,117 52		30		1010000
Nov.	6	3,270,289 86		Nov. 6		190,267 3

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		MOBILE.		- 1-		NEW ORLEA	NS.
DAT		ACTIVE DEBT.	DOMESTIC BILLS.	DATE		ACTIVE DEBT.	DOMESTIC BILLS.
183			1681	183	1	1	11.21
Nov.		1,353,667 09	42,865 19	Nov.	7	6,161,352	1,766,828 63
1404.		1,344,930 01	125,686 05	101.	A CONTRACTOR	6,171,012 29	1,796,996 16
767 6		1,453,160 03	62,956 94	22 222		6,199,095 40	1,800,480 89
- 4554	25	1,451,021 90	88,132 66	100.000	00	6,199,516 45	1,804,166 49
Dec.	1	1,452,462 92	92,343 75	Dec.	1.0.1.201	6,298,754 76	1,863,515 14
168 0		1,484,935 94	124,468 75	849 16		6,376,504 95	1,915,003 80
. 5564 8		1,502,610 22	153,107 93	Dec 1.	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	183	2	or seasons	
183	2	-9-8- 105- DEM	ot.	Jan.	2	6,506,436 80	2,088,491 14
Jan.	6	1,401,532 22	435,775 96	the state	9	6,504,279 37	2,185,677 34
		1,378,584 75	529,184 98	53 100	16	6,512,553 25	2,237,795 24
	20	1,363,950 92	620,516 92	107 101	23	6,459,108 09	2,419,264
	27	1,363,696 17	773,831 41	662 76	30	6,511,362 04	2,509,517 0
Feb.		1,381,625 69	793,007 87	Feb.	6	6,651,682 15	2,655,682 1
n Basiy		1,334,881 27	885,652 64	954-09	13	6,698,400 53	2,840,489 6
1.273		1,312,113 41	1,047,489 33	326 18	20	6,763,758 80	2,975,056 0
202,1		1,448,010 74	1,062,702 89	151 120	27	6,781,866 37	3,065,849 3
March		1,400,188 14	1,098,667 20	March	5	6,741,259 44	3,288,008 3
		1,293,546 56	1,293,959 50	K3 1670.	12	6,753,926 30	3,364,141 8
		1,296,701 52	1,351,735 66	62 020	19	6,838,981 06	3,582,011 8
ALL.T		1,252,183 31	1,416,573 67	00.000	26	7,010,669 83	4,012,173 4
4		1,201,561 80 1,099,225 05	1,450,631 87	April	2	7,187,373 33	4,649,912 5
April	12	1,088,008 38	1,643,867 98	13 154	9	6,932,824 66	4,949,574 8
	13	1,078,689 69	1,592,844 86	983.598		6,823,976 37	5,104,749 4
BID.		1,066,162 58	1,532,075 77	12.503	23	6,733,564 53	5,334,487 9
May	4	1,031,805 25	1,534,377 40	Ver	30	6,699,735 39 6,559,990 42	5,409,856 8 5,487,966 7
Diay		1,039,676 85	1,614,224 08	May	14	6,506,487 17	5,600,137 1
	18	1,070,318 52	1,656,110 02	CO CAL	21	6,374,747 73	3,815,456 7
		1,097,792 47	1,543,302 89	C. C.L.	28	6,315,351 36	6,136,647 4
June		1,119,877 74	1,470,216 57	June		6,316,041 92	6,494,735 8
		1,076,265 19	1,372,657 61			6,273,331 33	6,689,119 1
		1,122,991 02	1,170,022 02	1	18	6,194,935 38	6,817,766 1
11.1.2		1,159,108 59	1,131,680 03	Do ma	25	6,127,161 92	7,031,968 0
	29	1,143,822 27	1,089,860 13	July	2	6,127,210 06	6,966,623 6
July	6	1,165,418 14	1,108,105 36	la rati	9	6,086,503 21	6,942,164 1
0,8,5		1,221,117 31	1,123,281 14	12 288,	16	6,007,086 51	6,785,827 1
	20	1,254,734 19	1,062,609 16	0. 22.0	23	5,950,049 53	6,647,235 3
	27	1,276,151 82	1,042,426 01	12.22.81	30	5,873,380 82	6,527,142
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	10	1,295,562 90	896,801 24	to their	13	5,427,875 08	5,969,633 7
	17	1,324,297 27	784,424 03	5-1083	20	5,674,689 09	5,636,389 (
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	21	1,298,623 78			24	5,630,959 14	3,592,871
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Federal Reserve Bank of St. Louis

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LOUISVILLE.

	TE.	ACTIVE DEBT.	DOMESTIC BILLS.	DAT	8.	ACTIVE DEBT.	DOMESTIC BILLS.
16	331.	a lina per	1851.	1831		no la mon	1371.
	2	2,971,175 98	910,836 13	Nov.	3	2,345,128 83	998,582 65
	9	2,847,962 45	1,062,094 84	1	10	2,347,514 94	1,029,168 95
- 20	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	1 Line	24	2,378,684 58	1,117,005 66
	30	2,686,967 77	1,492,935 57	1 1 m	30	2,392,534 10	1,122,277 43
	7	2,573,793 49	1,677,927 18	Dec.	8	2,419,039 66	1,183,416 78
24	14	2,473,680 28	1,854,677 82	00 1	15	2,451,070 05	1,197,634 13
34	2 21	2,327,865 52	2,063,841 61	27 11	22	2,477,274 25	1,236,176 65
	28	2,321,238 43	2,139,024 62	C. S. S. S. S.	29	2,522,405 15	1,226,156 98
18	32.	1419 31	n. 9 61	1832		SC	CA 600. 577-
Jan.	4,495	2,284,630 06	2,225,911 11	Jan.	5	2,543,915 27	1,281,178 83
	0011	2,239,523 09	2,358,201 35	95 11 1	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	11 00-	26	2,658,208 28	1,282,984 67
	1.271	2,200,197 14	2,547,619 81	Feb.	2	2,682,629 50	1,267,281 49
	1668.	2,204,482 23	2,587,298 30	85 1	9	2,644,849 98	1,275,293 32
	15	2,184,165 60	2,627,856 25	1 80	16	2,627,126 92	1,306,121 49
		2,170,240 16	2,677,902 51	11100	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		2,144,410 76	2,737,938 99	. 97, 19	8	2,528,423 97	1,320,308 68
52	14	2,146,428 42	2,759,754 93	84 6	15	2,499,644 08	1,326,749 16
18	1	2,155,107 47	2,738,052 16	45 1	22	2,503,894 13	1,334,973 15
1884	28	2,143,684 24	2,766,003 81	1. 23	29	2,472,114 81	1,330,895 22
April		2,157,995 99	2,754,447 63	April	5	2,463,972 10	1,339,549 77
	11	2,144,941 91	2,744,867 52	32 1	12	2,455,954 02	1,329,973 82
	18	2,132,482 17	2,713,268 52	84 1	19	2,433,540 61	1,361,063 35
	25	2,116,494 33	2,683,695 55	1 21	26	2,461,558 80	1,357,833
	2		2,623,915 41	May	3	2,411,917 62	1,360,189 11
	9	2,072,974 59	2,572,978 96	20-1	10	2,404,755 21	1,391,387 79
	16	2,063,559 43	2,449,679 79	1 95	17	2,393,946 84	1,382,970 08
68		2,060,821 37	2,264,387 91	1 80-1	24	2,374,097 10	1,407,696 27
	30	2,047,119 67	2,141,096 26	1 55	31	2,349,422 12	1,421,499 99
June		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	176	14	2,402,497 62	1,383,521 34
	20 27	2,001,309 84	1,703,353 79	15 .	21	2,392,660 15	1,378,253 91
	4	1,883,163 68	1,557,169 32		28	2,393,955 69	1,308,867 01
	11	1,985,640 69	1,285,289 84	1	5	2,376,358 80	1,314,854 26
	18	1,973,693 16	1,162,363 66	1 1 14	12	2,378,025 72	1,241,569 48
	25	1,985,902 69		8.9	23.70	2,400,068 68	1,204,813 88
		2,014,986 14	888,581 70 748,555 34	Aurout	26	2,413,784 51	1,211,571 70
Lugus	8	2,019,423 94	670,316 14	August	9	2,407,350 37	1,240,651 16
	15		573,957 69	1 62 8		2,427,258 70	1,280,185 24
127		2,000,190 46	519,690 11		16 23	2,421,372 12 2,409,896 83	1,283,694 69
00.1	29		489,829 49		30	2,388,228 70	1,314,452 29
cpt.		2,049,244 35	500,462 22		6	2,360,796 85	1,333,808 91
66 S		2,064,190 87	503,234 90	2.00 M 100 M 100 M	13	2,329,437 97	1,414,954 44
20.1	10	2,072.491 49	571,098		20	2,312,030 15	1,438,921 77
28.3		2,079,261 68	COD 000 40 1		27	2,284,511 45	1,531,188 02
ct.			632,200 13 703,433 82		4	2,265,507 69	1,567,084 71
83 3	1.2.2.2.2.2.2.2.2.2.2.2.2.2.2.2.2.2.2.2	2,061,264 41	805,769 94				1,607,639 47
		2,039,639 36	895,228 30		11 13	2,243,645 70	1,634,291 15
80 03	24	2,023,900 91	1,023,348 36		C2212.4410	2,217,203 05	1,676,525 72
21 4		A15296,783 41	1,098,423 77	Nov.	25	2,205,332 23 2,191,516 77	1,746,081 49 1,763,387 55

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Federal Reserve Bank of St. Louis

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CINCINNATI

LEXINGTON.			CINCINNATI.				
DATE.		ACTIVE DEST.	DONESTIC BILLS.	DATE.		ACTIVE DEBT.	DOMESTIC BILLS.
183	1			183	_		
	7	944,235 45	1,089,387 08	Nov.	3	3,042,110 21	334,249 38
71.07	14	924,086 50	1,119,953 67		10	3,044,412 81	336,101 17
	21	904,980 28	1,129,325 99	1.1.1	17	3,061,240 31	355,144 06
Ba Us	28	889,270 80	1,156,211 57	1 22 2	23	3,126,807 38	353,173 53
Dec.	5	878,150 04	1,163;070 35	Dec.		3,148,900 38	341,735 03
	12	866,347 21	1,176,856 29	there a	0	3,207,815	378,223 36
	19	658,228 79	1,180,025 06	1	15	3,233,792 97	414,338 77
15 60	26	859,644 76	1,178,366 24	TE O	22	3,236,507 93	449,217 54
183			1373		29	3,253,340 08	527,833 71
hn	2	847,161 46	1,168,251 75	183		10 717.12	11
12:00	9	839,626 95	1,134,347 24	Jan.		3,278,445 97	565,154 8
	16	829,818 12	1,108,812 69	1.28.34	12	3,824,389 88	579,331 23
	23	863,879 22	1,018,797 68	1 63 24	19	3,366,068	611,910 17
	30	892,838 22	905,041 19		26	3,372,200 89	629,658 41
Feb.		918,177 42	820,342 21	Feb.		3,355,985 18	642,423 00
1.37	13	970,444 75	782,872 34	0.00		3,341,867 34	650,301 5
El Ser	20	1,045,424 53	724,166 49	1 38 91		3,558,652 44	6\$2,361
Mar.		1,079,490 83	658,982 17	19 79.	23	3,329,028 21	692.439 4
		1,150,121 03	636,595 17 588,892 05	Mar.		3,320,306 94	716,454 83
	10	1,191,920 47	573,840 23	1 18 12		3,302,370 82 3,269,118 36	754,125 53
20 00	26	1,217,581 50	519,075 79	11 21	00	3,249,107 63	758,815 3
April		1,229,537 82	505,681 52	ये हा	29	3,225,921 76	779,490 84
20		1,231,914 50	472,239 18	April		3,198,662 74	791,743 95
	1	1,254,308 67	436,113 41	Apra	10	3,185,966 08	795,398 8
II EL		1,258,901 18	416,636 14			3,146,653 59	\$01,560 24
10 08		1,265,747 34	427,859 93	69 80 11 10	0.0	3,137.864 64	817,850 8
May		1,270,160 54	429,061 18	May		3,126,792 64	792,548 8
03: 10		1,290,411 17	408,293 23			3,108,747 38	783,437 9
154 30		1,270,849 35	422,559 68	10.00		3,089,345 65	776,086 7
	28	1,287,244 12	437,070 25	18. 60	26	3,076,536 91	755,665 3
June	4	1,288,265 51	455,129 77	8 203 m	SI	3,052,511 51	732.053 4
514 .89	11	1,270,974 13	424,712 35	June	7	3,037,662 53	715,559 3
BA: 245	18	1,277,945 01	414,744 44	12 22	14	3,031,896 09	714,563 8
88 500	25	1,286,515 91	447,107 42	0 02 23	-1	3,016,970 78	7.6,668 8
July	2	1,299,848 31	469,586 93	1	28	3,007,662 96	701,467 5
115 . 24		1,324,826 58	482,549 26	I July	5	2,994,092 38	700.602 7
TU RA		1,333,530 66	512,103 02	50 70	- 12	2,985,438 54	684,622 2
		1,327,933 51	497,756 97	26 97	19	2,982,211 10	700.632 4
4		1,299,828 47	526,701 19	1 52 50	26	2,973,501 53	722,456 5.
Aug.		1,288,915 36	556,873 42	Aug.		2,958,846 30	715, 399 5
107:17		1,276,037 26	560,009 48	28 02	4.2	2,936,975 09	701,056 1
18 61		1,252,857 26	572,087 74	1 78 74		2,925,671 37	652,178 9. 638,604 4
Sept		1,239,265 70	565,886 49	1982.98	20	2,922,432 99	614,693 3
11 the		1,223,634 83	576,838 43	Sant	30 6	2,926,912 66	582,451 0
	17	1,191,163 87	616,547 92	Sept	10	2,908,086 23	539.711 3
116	24	1,162,805 13	634,849 10	1966-19	19	2,890,641 03	523.029
Oct.	1	1,139,333 47	648,820 27	89.14	27	2,878,442 74	504.343 3
11 001		1,093,997 29	679,282 75	Oct	4	2,863,093 57	519,391 7
155 60		1,098,640 03	692,948 62	1	11	2,856,609 86	
(k. 20)	26	1,058,443 33	737,480 38		18	2,859,963 02	502,175 8
	29	1,021,898 84	760,210	1.50.62	25	2,865,166 64	517,258 3
		FRANSER9 92	774,049	Nov.	1	2,856,163 53	530,166 4

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PITTSBURGH.

BUFFALO.

PITTSBURGH.				BUFFALO.				
DATE.	ACTIVE DEBT	. DOMESTIC BILLS	DAT	в.	ACTIVE DEET.	DOMESTIC BILLS		
1831.		158:	1831.			1851		
Nov.	7 1,128,780 24	4 465,158 54	Nov.	10	825,720 86	281,067 99		
	4 1,141,435 3			17	835,205 07	280,069 17		
C3 444 4	1 1,148,102 54		1 23 3	24	796,834 65	278,170 1		
	8 1,144,698 0		1 12 3	30	794,690 55	275,650 65		
Dec.	5 1,153,152 1		Dec.	8	749,474 02	287,323 6		
	2 1,160,607 7.		12.05.5	15	760,430 40	279,707 14		
31 425.5	9 1,174,919 3	0 508,232 66	1000	22	742,402 57	279,137 37		
AC 120	1,194,366 5	521,870 37	1.54.9	29	717,827 90	282,209 74		
1832.		and the	183			3680		
Jan.	2 1,231,617 0		Jan.	5	691,137 19	286,119 33		
	9 1,218,361 9			12	660,639 30	292,809 5		
	6 1,216,018 8			19	650,701 30	282,030 73		
	1,206,446 3	567,894 49		26	614,062 11	286,808 47		
	1,203,823 9		Feb.	2	603,182 83	288,806 41		
	6 1,200,746 9		1	9	601,635 13	293,242 7		
	3 1,197,215 1			16	607,731 81	301,469		
	1,191,521 3			23 29	604,359 96	324,558 4		
	7 1,183,431 8		lar		597,310 98	351,786 77		
March	5 1,167,217 6 2 1,148,570 4		March	8	600,698 89	360,842 41		
	2 1,148,570 4 9 1,140,227 9		0 23 1	22	613,536 23	347,630 8		
	6 1,145,088 40		8 70 1	29	650,059 19	364,520 36		
April	2 1,139,789 1		April	5	646,711 08 672,417 68	370,083 60		
apra	9 1,136,910 6		Apin	12	693,876 52	368,257 2		
	6 1,127,319 3		1 32.8	19	713,955 69	380,095 69		
	3 1,119,273 7		101.9	26	730,982 30	381,913 11		
	0 1,117,593 4		May	3	749,969 63	393,780 24		
May	7 1,112,644 3		1	10	746,639 69	387,033 70		
	4 1,106,459 1		1 22 3	17	737,018 40	390,791 80		
	1 1,095,214 8	0 626,349 07	1 22 2	24	723,874 76	388,364 40		
	8 1,094,564 5	6 610,199 81	1 4 m	31	710,024 24	397,913 24		
	4 1,088,574 9		June	7	708,705 92	401,341 70		
	1 1,086,744 3		1 50 2	14	706,142 23	386,644 8		
	8 1,074,683 7.		1	21	733,498 66	383,292 4		
the second s	5 1,070,530 1		1.	28	722,915 53	345,867 5		
	2 1,063,569 6		July	5	702,011 70	302,864 9.		
	9 1,059,411 50 2 1,060,262 00		20 8	12	703,686 23	294,313 3		
	2 1,060,262 00 9 1,058,246 84		1 22 3	19	683,606 09	286,878 6		
	6 1,068,725 07		1	26 2	666,816	285,656 1		
	2 1,064,604 8		Aug.	9	641,687 55	286,578 5		
	9 1,060,574 2		81.9	16	632,004 11	286,738 5		
	6 1,064,206 8		8 76	23	612,643 75	287,567 7 287,263 3		
	3 1,059,574 99		1.84 5	30	587,800 08 602,622 74	301,957 8		
3			Sept.	6	604,291 77	305,404 5		
	6 1,056,698 80		looba	13	603,651 87	997,305 1		
1			1 28 2	20	629,664 16	311,116		
2			10206	27	632,463 80	319,065 2		
2		507,915 62	Oct.	4	640,670 79	324,988 5		
Oct.	1,037,719 57		1 2 2 2 3	11	646,627 19	304,190 1		
1	1 1,047,390 49	538,923 17	20 83	18	651,906 58	301, 575 6		
1	3 1,047,327 38	558,759 62	1 22 B	25	659,466 37	301,693 2		
2.	5 1,048,244 68	569,934 18	Nov.	1	660,128 16	298,138 3		
for FRA	SER,047,070 87	564,002 96	. 01	8	662,286 73	291,891 0		
	1.039,721 45	574,748 49				1		

Federal Reserve Bank of St. Louis

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BURLINGTON.				UTICA				
BAT	2	ACTIVE DEBT.	DOMBSTIC DEBT.	DA	-	ACTIVE DEBT.	DOXESTIC BILLS	
183	1.	San priferanti	Consolt well's	18	31.	energiona anco	eft Technoniva	
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 5	
	14	422,132 57	157,770 81		13	594,337 02	130,685 8	
	21	451,364 61	164,670 81	1.000	20	586,020 32	139,446 3	
100	28	455,534 44	163,042 43		27	606,622 20	143,443 2	
183 Jan.		ALL OLL OT	167,542 83	183		CO 1 10 100	115 5 40 00	
340.	4	455,655 63 458,467 43	149,842 83	Jan.	10	604,914 29 587,779 29	145,543 0	
	18	454,506 61	161,224 62	a i cent	17	582,244 85	153,695 99	
	25	446,169 12	162,116 35	ene l	24	570,353 02	171,511 8	
Feb.	1	447,955 01	159,039 49	1.2.35	31	566,192 76	172,754 5	
	8	451,166 87	167,206 95	Feb,	7	561,021 18	164,759 7	
alast e	15	446,253 37	177,923 95	nogh	14	547,740 27	169,358 1	
till 7	28	449,109	209,342 58	Carros a	81	531,629 70	168,902 0	
-mi -	29	448,539 52	213,364 55		27	502,272 55	177,001 0	
March	7	442,091 53	219,015 24	March	6	504,822 18	184,543 18	
	14	439,564 51	241,419 61	100.0	13	521,239 75	188,510 4.	
	21	424,651 87	249,573 91	Diff. Dr	20	515,290 67	194,413 5	
	28	422,557 71	242,248 31		27	536,358 29	204,504 5	
April	4	432,449 12	246,468 68	April	3	559,042 16	215,459 8	
	11	417,255 95	248,032 53	1.1.1	10	586,230 62	226,884 5	
	18	416,203 48	230,939 51		17	607,313 77	233,592 8	
M	25	428,956 46	237,681 76	1.	24	633,394 30	240,978 9	
May		456,977 93	243,192 78	May	1	626,636 44	241,876 3	
	9	447,318 07 443,453 71	248,094 64 256,046 50	y ait	8	625,738 13	243,288 4	
ADDR51	23	438,602 33	251,832 99	3.364	22	615,224 20 615,202 84	238,448 6 226,196 3	
	30	424,944 11	260,417 99	and a state	29		226,855 6	
June	6	425,922 26	254,414 42	June	5	603,640 20	230,829 6	
0.0	13	424,896 81	252,522 75		12	582,339 27	228,174 1	
	20	425,960 42	247,440 74	1.2	19	566,748 72	207,644 4	
Blink	27	415,681 15	241,420 47	lon as	26	554,814 31	204,756 6	
July	3	409,930 72	237,070 23	July	3	544,021 10	196,534 3	
	11	404,604 64	226,907 23	Sec.	10	536,666 81	188,977 7	
Stel 1	18	404,407 73	234,821 17	in the second	17	518,865 39	188,524 5	
280 -	25	394,786 52	243,798 09	La como	24	513,148 15	188,144	
August		398,425 09	221,105 20		31	512,511 09	179,463 4	
	8	390,848 57	233,685 47	Aug.	7	502,891 62	165,396 7	
	15	334,719 43	250,643 39	Attest	14	497,582 62	165,958 5	
	22 29	381,835 94	281,505 59	52.70	21 28	492,527 51	163,200 6	
Sept.		364,313 64	250,353 39	Cant	C	484,903 97	163,829 6	
-	6 12	353,234 93	266,716 28	Sept	4	493,181 60	161,633 95 158,727 25	
(top)	19	349,702 14 355,067 08	269,314 67 276,359 91	1 33	11 17	496,976 02 508,339 51	158,121 8	
	26	353,263 75	265,106 50	T all	25	506,399 99	163,586 8	
Dot.	3	356,215 24	277,794 70	Och	20	506,935 99	164,195 3	
94mili		361,048 19	277,684 09	1000	9	514,680 86	163,344 4	
inter a	17	\$72,091 44	275,213 24	110 11	16	513,833 81	163,516 1	
	24	391,413 84	275,327 81	starter	23	530,111 32	162,543 5	
8, 111.5	31	405,269 56	268,719 43	ndr b		530,897 57	162,546 6	
Total .	for F	RASER,925 49					166,420 6	

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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:

Thate buse or une year,' respectiony 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 there 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 Digitized for the transition of the loans of the loans

http://fraser.stlouisfed.org/ Federal Reserve Bank of St. Louis 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.

Mr. Erre from the committee expensed on the state leve, to take into

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,

romark, that it had nees usa. imously adapted by

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.

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of the bank in the western and souther. Dera offices, but simply to avoid the

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,

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Resolved, That the subject of the state of the bank, with the papers submitted by the President to the board, he 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.

Digitized for FRASER http://fraser.stlouisfed.org/ Federal Reserve Bank of St. Louis S. JAUDON, Cashier.

H

Retract 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.

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 dallars* 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 merchan-Digitized for FRASER

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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 bankland 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 casy 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.

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

K.

"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." Digitized for FRASER

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of course, look only to a very limit

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 duing business wherein money is to be advanced on either note or bill, has compelledus 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 bill 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."

