

market in consequence of proposed railroads, and who had settled thereon prior to such withdrawal, shall be entitled to pre-emption, at the ordinary minimum, to the land settled and cultivated by them: *Provided*, They shall prove up their rights by such rules and regulations as may be prescribed by the Secretary of the Interior and pay for the same before the day that may be fixed by the President's proclamation for the restoration of said lands to market. (United States Statutes at Large, volume 10, page 269.)

This act clearly justifies the inference made therefrom by Mr. Cushing. If I am right in concluding that no right vests in the railroad companies till the line of the road is definitely fixed, and that the lands can be granted, sold, and pre-empted until withdrawn from market, enough has been established to justify my declaration now made that no vested right on the part of the railroads interferes with the relief proposed by sections 1 and 2 of the bill under consideration.

Section 1 provides that when lands have not been withdrawn from market, or after restoration to market, entries or settlements made in good faith are confirmed.

Section 2 provides that when at the time of the withdrawal lands were held by valid existing homestead or pre-emption claimants, and afterward abandoned and re-entered by other claimants, such entries shall be deemed valid.

Section 3 provides for entries made in good faith where the grantees were in default in the performance of the conditions of the grant. Such entries are declared valid.

It scarcely requires an argument to show that a person who is to receive property on the performance of conditions has no vested right in the property till the conditions are performed. These grants are almost all made to the States, and for a purpose, namely, to aid in building railroads. The State is a trustee. The acts of Congress contemplate re-grants to railroad corporations, and upon such conditions as shall insure the faithful performance of the trust. Hence a failure to perform conditions which by their very nature must be conditions precedent leaves the grantee of the State without any right to the land, and hence no vested right interferes with the performance of the noble act of justice and humanity proposed by this bill. I call attention to the fact that this bill only seeks to confirm the title of settlers in good faith under the circumstances above set forth.

I wish, Mr. Speaker, I had time and ability to amplify and paint in all its beautiful and touching colors all that is implied in those sweet words, "Good faith." The good faith here spoken of is faith in the best and most beneficent government—a government founded upon the very basis of the protection of the sacred rights of the people. All our glory as a nation, sir, has been achieved by upholding and sustaining the rights of the people. All our shame, if we have ever suffered any, has been from forgetting or failing to protect the rights of the people. The only discord that has ever marred the sweet sounds of the grand anthem of liberty which has been sounding over this land since 1776 has been the groans of individual men, our brothers, whose sacred rights were forgotten or denied. Our rapid progress, our wonderful intellectual and material growth, our free discussions, our ready accord, as a rule, of the least right to the humblest citizen, have led our people to a faith in this Government which reaches sublimity, and nothing is needed to prove this grand faith except to point to that grand rally at the nation's call in 1861.

Sir, it was with such a faith, so begotten, that the rough and honest yeoman of the West, with their families, went upon your public lands to build their humble homes. There they have dwelt for many years, and at each setting sun laid their weary bodies down to rest in their homely cottages with a confidence in their Government only excelled by their confidence in their God, to whom they looked for protection while they slept and light with the returning day. So it was with these brave-hearted, trusting people for five long years—no doubts, no lack of faith; but each returning day brought buoyant hope and bright prospects for the future. At last the day comes for the reception of the title, which shall make the little spot, now so dear by all the hallowed associations of time and toil, the family home in perpetuity. Then for the first time the settler learns that a princely, soulless corporation claims his home, and he is liable to be driven out at any time.

Mr. Speaker, if we could be present at the time when the honest settler, returning to his cabin with the light of hope dimmed in his eyes, gathers his family around him and with faltering lips tells his dear wife and loving children what he fears, and could hear how they cling to the thought that the United States will protect them, conscious as they are of the good faith of all their acts, we might then better realize than in any other way what a glorious privilege the people esteem their citizenship to be; and it might teach us how terrible a crime we would commit if by any act of ours the people were brought to lessen their estimation of this citizenship.

Sir, in view of scenes like this, which are real and not painted, as every western man can testify, the cry of vested rights coming from the railroad companies strikes my ear like the hoarse croaking of the raven or the cry of the jackal of the desert.

With others be the task of looking out and protecting these pretended vested rights of grasping corporations. It will be my pride and boast, sir, if at the end of my legislative career, be it long or short, I shall be able to say that no word or act or vote of mine ever impaired or limited the vested rights of the people.

Freedman's Savings-Bank.

SPEECH OF HON. F. G. BROMBERG,
OF ALABAMA,
IN THE HOUSE OF REPRESENTATIVES,
May 14, 1874.

The House having under consideration the bill (H. R. No. 3265) amending the charter of the Freedman's Savings and Trust Company—

Mr. BROMBERG said:

Mr. SPEAKER: I shall pursue a very different policy from that of the gentleman from Kentucky [Mr. DURHAM] in the manner in which I shall lay this question before the House. The gentleman from Kentucky has confined himself to glittering generalities and vague statements. I intend to lay before the House the official reports which have been denied to the House and the country by the committee; which have been smothered or attempted to be smothered by that committee; and I will show to the House that every statement made by the gentleman from Kentucky is controverted by the official figures of the examiners; and first, I will send to the Clerk's desk to be read a resolution which was introduced by myself and adopted by the House.

Mr. MERRIAM. Not adopted, but referred to the committee.
Mr. BROMBERG. Very well; referred to the committee. The House can see how far the committee has complied with the intention of the House.

The Clerk read as follows:

Resolved, That the Committee on Banking and Currency be, and is hereby, instructed to inquire into the management and condition of the National Freedman's Savings and Trust Company; and whether said company has violated its charter, and to report, by bill or otherwise, such measures as shall best protect the interests of the class for whom said bank was chartered.

Mr. BROMBERG. That resolution was introduced on the 3d of February. The Freedman's Savings and Trust Company was organized, as stated by the gentleman from Kentucky, in 1865. In the fall of that year agents of the company came down to the city of Mobile for the purpose of establishing a branch. I was the only white citizen of Mobile who gave them any countenance. I lent the aid of my name to their advisory board, to give it character before our people—it may seem egotism for me to say it—a name respected and honored for nearly forty years in South Alabama as a synonym for integrity. Ever since I have stood by that bank. Why? Because it met a need of the South, because the act passed by the Congress established a board of trustees, comprising some of the most honored names in this country, who seemed to me a guarantee that the professions of the incorporators would be faithfully made good, and that the institution would be worthy of my support. In addition to that, I found in the charter a clause which seemed to completely protect depositors and place them beyond the reach of individual frailty or corruption by restricting rigidly the investment of every dollar of deposits to United States securities; not a dollar was authorized to be invested in any other way. This was the law until 1870. In that year there was passed through this body an amendment to the charter, an amendment which came not from the Committee on Banking and Currency, but from the Committee on the District of Columbia of this House, although the provision was designed to affect the whole country, inasmuch as the bank had then branches in half of the States of the Union. That amendment allowed investments in other securities than those of the United States. It reads as follows:

That the fifth section of the act entitled "An act to incorporate the Freedman's Savings and Trust Company," approved March 3, 1865, be, and the same is hereby, amended by adding thereto at the end thereof the words following: "And to the extent of one-half in bonds or notes secured by mortgage on real estate in double the value of the loan; and the corporation is also authorized hereby to hold and improve the real estate now owned by it in the city of Washington, to wit, the west half of lot No. 3, all of lots 4, 5, 6, 7, and the south half of lot No. 8, in square No. 221, as laid out and recorded in the original plat or plan of said city: *Provided*, That said corporation shall not use the principal of any deposits made with it for the purpose of such improvement."

This was the only additional authority given with regard to the form of investments. I saw no danger in this amendment, if honestly executed, because I knew nothing at the time of the circumstances of its passage. I continued my countenance to the bank, giving it all the assistance in my power. Last September, during the panic, when the institution suspended payment as other banks did, and an injured depositor resorted to legal proceedings, obtained an attachment, put the sheriff in possession of the branch at Mobile, and locked it up for more than one day, I was one of the two sureties to procure its release from the hands of the officers of the law, that it might go forward in its work, and did my best to stay the panic among the colored people. I think that after this record no man can stand upon this floor and charge me with being unfriendly to the institution.

This institution, however, goes out before the country under a charter which does not provide a single particle of machinery for making public its accounts. It has gone on enticing from the laboring man of the South his hard-earned pittance and his last cent of savings, and yet denied him any scrutiny into its affairs. I therefore offered in this House the resolution which, upon my motion, was referred to a committee I thought would act fully upon it; so that if there were

any wrong in the management of the bank, the facts would be laid by it before the country and the people who have a right to know them. That committee has deliberately nullified the purpose of the resolution, and smothered the evidence which it was the object of the resolution to elicit.

Mr. MERRIAM. I do not want to interrupt the gentleman more than a moment; but he should do us the justice to say that this Congress authorized the Comptroller of the Currency last year to put an examiner into that bank, which was done.

Mr. BROMBERG. And the result was embodied in public documents which ought to have gone broadcast through the country, showing that this company was improperly managed and in a bad condition. However, I knew nothing of that at the time I introduced the resolution, (February 3.) That was called forth by facts which incidentally came to my knowledge. I heard, indirectly, that at Montgomery every dollar of the deposits, instead of being forwarded to Washington, as was done at Mobile, had been used upon the spot in worthless or insecure investment; the examiner of the bank has since confirmed that information, and admits in his official report that there is a loss there of over \$5,000. Inasmuch as every dollar that was deposited at Mobile was rigidly sent to Washington upon the demand of the authorities here, because, as they said, the law commanded it, it was with astonishment that I heard that in Montgomery the practice had been exactly opposite. As soon as I reached here last fall I consulted with the gentleman representing the district in which Montgomery lies as to the proper means to remedy the wrongs if any had been committed. Finally it was agreed not to push an investigation by a select committee, but rather to let a standing committee examine the matter, lest we might create a panic and possibly do damage to innocent parties. For myself, I thought that possibly at Montgomery there had been nothing worse than a little favoritism. The cashier at that place had been a paymaster in the Freedman's Bureau. The president here was a former member of the American Missionary Association; and it seemed probable that on account of past relations there had possibly been a little leeway in the management of affairs allowed by the one to the other.

Therefore, as the result has shown, with misplaced kindness, instead of pushing for a select committee, I referred the resolution of inquiry to one of our standing committees, the Committee on Banking and Currency. Knowing that the majority of that committee represented the party which has made colored men special objects of protection, I thought that class would find full protection at their hands. My confidence was misplaced.

I will proceed now, Mr. Speaker, as promised, to the testimony, and first simply call attention to the fact that I tried to get that testimony printed, but was met by opposition so intemperate in its zeal as to be more fitting to a paid attorney of some powerful criminal, caught in the meshes of the law, than a Representative standing here in behalf of the people of the United States.

I will first call into court the examiner, Mr. Meigs, and ask the Clerk to read the report made by him on the general condition of this Freedman's Bank.

Before, however, the Clerk reads, I will say that that report of the examiner unmistakably aims to give a favorable coloring to the conduct of the officers of the banks, and to smooth over their illegal proceedings. He is clearly a friendly witness, and although he may not have intentionally suppressed facts, yet his assertions and conclusions are culpably inaccurate, and founded on imperfect data. I will state to the gentleman from Kentucky, [Mr. DURHAM,] in denial of the statement made by him, that so far from having gone over and examining the branches, the examiner, when he made his report, did not have a single report of a branch before him, except those of New York, Baltimore, Richmond, Norfolk, and Washington, twenty-nine having been as yet not heard from. In addition to the bad and doubtful debts, amounting to two hundred and seventeen thousand and odd dollars admitted by him, there are reported by the sub-examiners of the branches \$300,000 of bad and doubtful debts which Mr. Meigs knew nothing of, and nevertheless makes an official report intended to have the effect of an exhibit of all the facts in the case. I now ask the Clerk to read the report, and for order in the House that members may hear it. It is an important document, and, carefully studied, shows that this bank is absolutely insolvent. It damns while struggling to save its managers.

The report is as follows:

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

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

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

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

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

	Resources.	Liabilities.
Cash, loans, and investments, as per schedule herewith.	\$3,227,510	.....
Loss bad and doubtful debts.....	106,500	.....
Amount due depositors.....	.....	\$3,298,569 21
For checks outstanding.....	.....	31,026 84
Cash borrowed upon collateral.....	.....	9,300 00
Total.....	3,121,010	3,338,896 15

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

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

1. The large expenses attendant upon the erection and maintenance of branches which have been established upon the basis of a business beyond what has resulted in the way of deposits received at said branches.
2. Hopes arising from the authority originally given to the cashiers of the branches to make loans and to enter into mercantile transactions foreign to the business of a legitimate savings-bank.
3. The effort to follow the example of other savings-banks, who were not liable to such heavy expenses in allowing 6 per cent. interest on deposits, has induced the managers, in the hope of realizing large rates of interest, to make loans looking more to profit than to safety of the principal sum.

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

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

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

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

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

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

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

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

All of which is respectfully submitted.

CHARLES A. MEIGS,
National Bank Examiner.

JOHN J. KNOX,
Comptroller of the Currency.

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

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

The amount due depositors at this branch on the morning of the 29th January, 1874, as per the general ledger, was..... \$384,000 00

My trial balance of the deposit ledgers shows the amount

due depositors to be.....	\$450,753 97	
Less overdrafts.....	20,859 29	429,894 68

Excess of balances over general ledger..... 45,705 68

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

I would repeat most emphatically my suggestions of last year, that all the accounts be transferred from the old ledgers and properly indexed, which, with a proper system of checking the ledger entries, rigidly enforced, and trial balances

* Report of the Comptroller of the Currency upon the condition of the savings-banks of the District of Columbia, Senate Miscellaneous Document No. 88, Forty-second Congress, third session.

taken off at least quarterly, would enable them to steer clear of such discrepancies in the future and make a less discreditable showing.

I cannot find any improvement, so far as the branch book-keeping is concerned, the result showing a difference in balances twice that of one year ago. I append a statement of the condition of the branch on the morning of January 29. The item "Principal office" stands to the credit of the branch on the books of that office. Also a statement of the cash on hand, same date, which appears to be over \$37.55.

Very respectfully, yours,

A. M. SCRIBA,
Assistant Bank Examiner.

CHARLES A. MEIGS, Esq.,
National Bank Examiner, Washington, D. C.

Statement.

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

Statement of cash on hand.

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

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

Alexandria, Virginia	\$21,584
Atlanta, Georgia	23,404
Augusta, Georgia	96,882
Baltimore, Maryland	303,947
Beaufort, South Carolina	65,592
Charleston, South Carolina	255,345
Columbus, Mississippi	18,857
Columbia, Tennessee	19,823
Huntsville, Alabama	35,963
Jacksonville, Florida	22,032
Lexington, Kentucky	34,993
Little Rock, Arkansas	17,728
Louisville, Kentucky	\$137,094
Lynchburg, Virginia	19,967
Macon, Georgia	54,342
Memphis, Tennessee	96,735
Mobile, Alabama	95,144
Montgomery, Alabama	29,743
Natchez, Mississippi	22,195
Nashville, Tennessee	78,525
New Bern, North Carolina	40,621
New Orleans, Louisiana	240,006
New York, New York	344,071
Norfolk, Virginia	126,337
Philadelphia, Pennsylvania	84,657
Raleigh, North Carolina	26,703
Richmond, Virginia	166,000
Savannah, Georgia	153,425
Shreveport, Louisiana	30,312
Saint Louis, Missouri	58,397
Tallahassee, Florida	40,207
Vicksburg, Mississippi	104,348
Washington, District of Columbia	384,789
Wilmington, North Carolina	45,223
	3,299,201

Mr. BROMBERG. The examiner hopes that Congress will extend its fostering care to this bank. He is unmistakably a friendly witness. Now I ask the House to mark the date of that report. It is March 10.

Mr. MERIAM. What year?

Mr. BROMBERG. March 10, 1874.

Accompanying that report, as furnished by the Comptroller of the Currency, are certain schedules. I hold in my hand copies of twenty-two official reports made by the various national-bank examiners of the different branches, every one of them, with four exceptions, of later dates than that under which the chief examiner writes, March 10, 1874.

I present herewith to the House the reports by the sub-examiners:

*There is a discrepancy here. The principal office has \$372.58 less to the credit of the branch. The explanation is that the difference is previous short cash, not yet charged to profit and loss.

NEW YORK, March 4, 1874.

	Resources.	Liabilities.
Cash in American Exchange National Bank, New York	\$12,084 05	
Legal-tenders and national-bank bills and fractional currency in tills	4,646 25	
Gold coin and notes	1,048 00	
Silver	296 70	
Total cash	18,075 00	
Checks on country banks and short sight-drafts received from other branches and deposited in American Exchange National Bank for collection	6,764 50	
Ditto, with out-of-town agents	2,674 84	
Loan on bonds and mortgages on improved property in Orange, New Jersey, valued at \$6,000 or more	3,000 00	
Loan on \$500 railroad bond	275 00	
\$500 first-mortgage bond, Chesapeake and Ohio Railroad, at sixty cents	300 00	
Amount due depositors		\$322,316 26
Total	31,089 34	322,316 26

Of the amount due depositors, about \$50,000 is what may be called business deposits, and the balance savings deposits.

Number of open accounts on books, 3,555.

About three-fourths of the depositors are colored people.

Amount deposited since 1866	\$3,559,298 02
Amount drawn out	3,236,981 76
Total annual expense for 1873, (rent \$2,000)	12,721 00

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

A steady diminution of their deposits has been going on for some time past in this as well as at many other branches, and Manager Harris manifests considerable anxiety as to the working of things at the parent office.

CHARLES A. MEIGS,
National Bank Examiner.

BALTIMORE.

WASHINGTON CITY, February 18, 1874.

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

The total amount due depositors this day appears to be	\$303,716 27
Total cash on hand	4,488 22
Amount loaned on good security	1,423 61

The total number of open accounts is 3,500, and the great majority of the depositors are colored people.

Current expenses about \$4,700 in all.

The books and accounts are well and clearly kept, and the last trial balance of liabilities show a discrepancy of fourteen dollars only.

The banking-house owned by the bank consists of a plain three-story brick building, No. 80 West Baltimore street, and I should think worth considerably more than the cost (\$16,000) at which it appears on the books of the bank.

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

CHARLES A. MEIGS,
National Bank Examiner.

NORFOLK, VIRGINIA, February 24, 1874.

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

The cashier's assistant has been sick for some time, and the books are only written up to February 1, 1874.

Amount due depositors	\$123,637 08
Amount of cash on hand	7,735 97
Number of open accounts	2,577

Expenses, say \$2,810 per annum in all.

CHARLES A. MEIGS,
National Bank Examiner.

SAINT LOUIS, MISSOURI, March 13, 1874—9 a. m.

	Resources.	Liabilities.
United States bonds and securities	\$100 00	
Due from other banks	496 15	
Furniture and fixtures	2,347 90	
Expense account	187 90	
Cash items	133 75	
Bills of national banks	2,542 00	
Fractional currency	107 23	
Specie	157 05	
Loans to principal office	58,613 66	
Individual deposits		\$58,613 66
Sundry resources		6,071 98
Total	64,685 64	64,685 64

W. D. W. BARNARD.

RICHMOND, VIRGINIA, February 21, 1874.

The business of this branch is confined to the receipt of deposits, payments on the same, and the remittance to the parent bank of all moneys on hand over and above a moderate working balance of cash to meet the daily demands of depositors. Amount on deposit at this date \$168,331 00
Amount of cash on hand 600 17

Number of open accounts of depositors is 3,850; amount of overdrafts is \$51.15, mostly considered good.
 The force employed consists of—
 Cashier, (white man,) salary..... \$1, 000
 Clerk, (colored,) salary..... 500
 Rent of banking-house..... 500
 The great majority of the depositors are colored people, and the average amount due each depositor is less than forty-five dollars.

CHARLES A. MEIGS,
 National Bank Examiner.

MEMPHIS TENNESSEE, March 26, 1874—9 a. m.

	Resources.	Liabilities.
Notes and bills discounted.....	\$55, 723 51	
Overdrafts.....	12, 211 48	
Principal office, Washington, District of Columbia.....	17, 698 55	
Due from branches of same.....	5, 395 00	
Due from other national banks.....	17 23	
Current expenses from commencement here.....	16, 155 97	
Checks and other cash items.....	385 45	
Bills of other national banks.....	2, 381 00	
Fractional currency, including nickels.....	226 06	
Coin.....	229 07	
Exchange.....		\$4, 918 91
Individual deposits.....	105, 254 58	
Cash over.....		222 88
Total.....	110, 396 37	110, 396 37

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

Another loan of \$10,000 to W. L. Marsh, secured by two trust deeds on property estimated at \$14,000. He thinks \$10,000 could be realized if payment were pressed. He holds besides good land notes amounting to \$5,150 as further collateral on Marsh's loan of \$10,000. The remainder of the \$35,573 loaned is in sums from \$2,000 secured by trust deeds, down to \$25, with various collaterals, and he assures me every dollar is good.

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

THOMAS WILLIAMS, Examiner.

LOUISVILLE, KENTUCKY, March 9, 1874—5 p. m.

	Resources.	Liabilities.
The principal office at Washington, District of Columbia.....	\$119, 552 85	
Due from Citizens' Bank.....	2, 186 88	
Current expenses.....	12, 882 74	
Checks and other cash items.....	80 45	
Bills of other national banks.....	2, 571 00	
Fractional currency.....	70 07	
Coin.....	530 99	
Profit and loss.....		\$878 30
Individual deposits.....		136, 996 68
Total.....	137, 874 98	137, 874 98

The system adopted by the home institution is simple, and it is easy with proper care to keep balances straight.

Commenced examination by making a full list of depositors, amounting to \$138,697.90, being \$1,701.32 more than the general ledger balance shows. Of these, \$3,973.47 have stood over five years without change. They are fifty-eight in number, and the cashier has little or no knowledge of the parties.

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

THOMAS WILLIAMS, Examiner.

LEXINGTON, KENTUCKY, March 12, 1874—9 a. m.

	Resources.	Liabilities.
Principal office, Washington, District of Columbia.....	\$27, 790 49	
Due from other banks.....	65 67	
Due from State banks.....	4, 079 59	
Current expenses.....	4, 184 30	
Bills of other national banks.....	1, 609 00	
Fractional currency.....	99 56	
Coin.....	170 28	
Exchange.....		\$126 41
Individual deposits.....		34, 872 48
Total.....	34, 998 89	34, 998 89

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

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

THOMAS WILLIAMS, Examiner.

LITTLE ROCK, ARKANSAS, March 31, 1874—4 p. m.

	Resources.	Liabilities.
Overdrafts.....	\$1, 023 58	
Principal office, Washington, District of Columbia.....	11, 886 74	
Memphis branch.....	1, 100 00	
Current expenses.....	3, 744 08	
Bills of other national banks, fractional currency, &c.....	3, 926 15	
Exchange.....		\$931 08
Individual deposits.....		20, 748 47
Total.....	21, 679 55	21, 679 55

Of overdrafts \$904.66 is by arrangements and is secured. Cashier holds himself responsible for the remainder which is on these accounts. The testing of individual ledger came out within \$15 of the general ledger on amount due depositors.

THOMAS WILLIAMS, Examiner.

WILMINGTON, NORTH CAROLINA, March 13, 1874—9 a. m.

	Resources.	Liabilities.
Due from parent bank.....	\$33, 087 51	
Expense account.....	9, 423 82	
Cash.....	2, 176 11	
Overdrafts.....	2, 850 40	
Short.....	4, 923 77	
Due to depositors.....		\$40, 594 68
Exchange account.....		871 03
Total.....	50, 466 61	50, 466 61

This branch was organized in October, 1863, and now has 2,542 accounts with depositors, five of the largest amounting to \$3,791. The system of book-keeping is very loose. Much more so under the administration of the former cashier than the present one.

Mr. John A. Smyth, the present cashier, entered upon his duties December 19, 1872, and no balance of the books was taken at that time, although some of the accounts were overdrawn, the largest one being the account of the retiring cashier, and that account now stands overdrawn \$2,016.99, and is included in "overdrafts, \$2,850.40." The cashier informed me that he attempted at one time to balance the books, but they varied two or three thousand dollars, and he had not found it, and since that time had made no attempt. I took off a trial balance and found \$2,923.77 short. This branch has made no loans, and owns no real estate. The advisory committee number nineteen, and as the branch makes no loans, but sends the money to the parent bank as fast as it is deposited, there is really nothing for them to do. The last minute on the records was in May, 1873, and was in reference to a change of office.

J. A. TALMADGE,
 National Bank Examiner.

CHARLESTON, SOUTH CAROLINA, March 16, 1874—9 a. m.

	Resources.	Liabilities.
Due from parent bank.....	\$231, 210 35	
Expense account.....	15, 763 22	
Cash.....	9, 631 17	
Due to depositors.....		\$253, 168 56
Exchange.....		3, 336 18
Total.....	256, 504 74	256, 504 74

This branch was organized in December, 1865, and now has 5,295 depositors.

The books of this branch balanced within eighty-eight dollars, after making allowance for an error which existed previous to Mr. Ritter's administration, and is regularly entered on the records of the branch by the inspector for the parent bank; amount, \$3,700. This branch have made no loans. The parent bank owns the banking office, and it is valued at \$6,000, but could not be sold for that sum at present.

All the branches are required to send to the home bank daily statements. The amount and its expenses and exchange are the totals since the branches were first organized.

J. A. TALMADGE,
 National Bank Examiner.

BEAUFORT, SOUTH CAROLINA, March 21, 1874—9 a. m.

	Resources.	Liabilities.
Loans.....	\$126, 166 61	
Cash on hand.....	3, 603 24	
Due from Charleston Bank.....	2, 468 98	
Profit and loss.....	10, 963 10	
Overdrafts.....	4, 294 11	
Expense account.....	14, 249 12	
Due to depositors.....		\$77, 216 79
Exchange account.....		15, 485 28
Due parent bank.....		71, 638 34
Short.....	2, 065 25	
Total.....	164, 340 41	164, 340 41

Loans on real estate..... \$58, 402 11
 Loans on collateral..... 37, 000 00
 Beaufort County, South Carolina, scrip, par..... 30, 764 49

Total..... 126, 166 61

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

Loans considered good	\$22,670 59
Second class	48,968 31
Third class	23,382 95
Taxes paid on real estate	380 23
Beaufort County scrip, par	30,704 48
Total	126,166 61

I am unable to arrive at any market value of the real estate on which money has been loaned, but schedule is based upon statements made by the present cashier. Profit and loss account, debtor, \$10,963.10, and overdrafts, \$4,934.11, were made by the former cashier Mr. Scovel, and the company have sued on his bond of \$6,000, and trial set for 6th of April.

The amount \$2,065.25 "short" has been accumulating since the branch first started. There are twelve hundred depositors with this branch. One account called "deserters' account" has a credit of \$11,564.53, which is money deposited by soldiers and has never been called for.

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

J. A. TALMADGE,
National Bank Examiner.

MACON, GEORGIA, April 10, 1874—3 p. m.

	Resources.	Liabilities.
Overdrafts	\$43 38	
Parent bank	42,812 32	
Due from city bank	187 08	
Expense account	8,799 43	
Exchange account	50 36	
National currency	613 00	
Fractional currency	154 14	
Coin	182 00	
Books do not balance	72	
Due depositors		\$52,837 33
Total	52,837 33	52,837 33

There are 1,549 accounts. The last trial balance of ledger varied eighteen dollars. No loans made at this branch.

J. A. TALMADGE,
National Bank Examiner.

SAVANNAH, GEORGIA, March 24, 1874—9 a. m.

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

This branch was organized in January, 1866, and now numbers 4,244 depositors, Mr. Isaac W. Brinckerhoff, cashier, and he has held the office from the time the branch first started. He keeps no general ledger, but the depositors' ledger is in very good order, and balances within \$22.27. No loans are made at this branch. The building this bank occupies is not owned, but rented at an annual rent of \$1,200. This branch has a clear record from the start.

J. A. TALMADGE,
National Bank Examiner.

ATLANTA, GEORGIA, April 8, 1874—9 a. m.

	Resources.	Liabilities.
Overdrafts	\$161 70	
Due from parent bank	11,084 87	
Due from national banks	200 00	
Expense account	9,218 47	
Items	5,883 21	
National currency	655 00	
Fractional currency	86 79	
Coin	270 49	
Errors in cash	23 82	
Short	1,939 67	
Amount due depositors		\$28,885 53
Exchange		663 40
Total	29,548 93	29,548 93

Cash items, \$5,883.21, are memoranda left by Phillip Cory, the former cashier. Overdrafts, \$161.70, considered not good. Short, \$1,939.67, reported by Phillip Cory as stolen February, 1873. February, 1, 1874, Phillip Cory was arrested as a defaulter.

This work (calling in the books) is not finished as yet, and full amount of default by Cory is not known.

The amount at present is \$3,000. This branch has made some loans and all the papers relating to them sent to the parent bank, and no record of them appears upon any book of the bank. All the loans were made without the advice or consent of the advisory committee, so I am informed; and no record of the meetings of the committee are to be found. The branch owns no real estate, but rent an office at a monthly rent of twenty dollars.

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

J. A. TALMADGE,
National Bank Examiner.

AUGUSTA, GEORGIA, April 3, 1874—9 a. m.

	Resources.	Liabilities.
Due from parent bank	\$80,632 19	
Gold	282 09	
National Bank of Augusta	2,175 75	
Cash	4,689 66	
Expense account	12,056 13	
Profit and loss	19 97	
Sundry errors in cash	81 99	
Amount due depositors		\$107,432 92
Exchange		1,603 96
Total	109,036 88	109,036 88

The books of this branch are well kept and in good order. The bank owns no real estate, but rent a banking office. This branch has made no loans. Number of depositors, 3,373; the two largest depositors are treasurers of Aiken County, South Carolina, \$10,209.98 and \$5,400; these are the only ones over \$2,000; all money sent to Washington for investment. The branch was organized in March, 1866.

J. A. TALMADGE,
National Bank Examiner.

JACKSONVILLE, FLORIDA, March 28, 1874—9 a. m.

	Resources.	Liabilities.
Loans	\$91,824 34	
Overdrafts	37,067 50	
Collecting	487 00	
Profit and loss	920 72	
Expense	10,841 22	
Cash	11,429 87	
Due depositors		\$60,399 41
Exchange		30,970 44
Due parent bank		67,200 89
Total	158,570 65	158,570 65

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

Loans on real estate	\$13,032 18
Single-name paper	38,278 06
Largest loan to any one party	21,343 46

This loan was made to Allen & Farrar, and their affairs are in the hands of a receiver and the bank have got judgment against him and have allowed the receiver to overdraw his account \$34,567.98, and try and work out the indebtedness by running the saw-mill, and on this account allowed the overdraft.

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

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

J. A. TALMADGE,
National Bank Examiner.

Statement of the Mobile branch of the Freedman's Savings and Trust Company.

MOBILE, ALABAMA, April 25, 1874—3 p. m.

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

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

The cashier, C. A. Woodward, was removed April 16, 1874, on account of having taken funds to the amount of \$3,375, which he claims as services rendered the Freedman's Bureau. This amount Woodward charged to the parent-bank account on exchange account. The parent bank would not allow the claim, and removed the cashier; and the parent-bank inspector, Mr. A. M. Sperry, is in charge of the office. The Freedman's Savings and Trust Company have commenced suit on Mr. Woodward's bonds of \$10,000 for the recovery of the money. The office now occupied by this branch is the old Bank of Mobile building, and they pay at the rate of \$1,000 a year rent.

The books appear in fair shape. Present business small.

J. A. TALMADGE,
National Bank Examiner.

MONTGOMERY, ALABAMA, April 15, 1874.

Sir: In accordance with your instructions, I have this day made an examination of the affairs of the Montgomery branch of the Freedman's Savings and Trust Company, Montgomery, Alabama. It appears that Mr. E. Beecher, the cashier, made some loans without the advice or consent of the advisory board of the parent office, the probable loss on which will be about \$5,000 or more. The result of this transaction is that the Freedman's Savings and Trust Company entered into a contract with E. Beecher & Co. on the 23d of February, 1874, whereby the Freedman's Savings and Trust Company agree to close their Montgomery branch and transfer their business and assets at this branch to E. Beecher & Co., E. Beecher & Co. to carry on the business and assume the amount due to the parent bank and depositors, and gave the Freedman's Savings and Trust Company a bond of \$50,000 for the fulfillment of their part of the contract. The Freedman's Savings and Trust Company are now liable to the depositors at this branch to the amount of \$10,810.24, and E. Beecher & Co. now owe the parent bank \$23,380.79. The statement of the branch at the time of transfer to E. Beecher & Co. is as follows:

	Resources.	Liabilities.
Amount due depositors.....		\$23,048 39
Amount due parent bank.....		19,569 62
Exchange.....		4,254 97
Expense account.....	\$3,489 98	
Cash, including loans.....	47,863 00	
Total.....	51,852 98	51,852 98

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

J. A. TALMADGE,
National Bank Examiner.

Statement of the Huntsville branch of the Freedman's Savings and Trust Company.

HUNTSVILLE, ALABAMA, April, 23, 1874—1 p. m.

	Resources.	Liabilities.
Principal office, Washington, District of Columbia.....	\$25,058 71	
Due from State banks and bankers.....	1,579 20	
Current expenses.....	5,926 83	
Bills of national banks.....	437 00	
Fractional currency.....	15 50	
Coin.....	438 16	
Exchange.....		\$520 05
Due depositors.....		34,961 85
The individual deposit ledger shows more due depositors than the general ledger shows reported to the principal office by.....	2,034 56	
Cash short.....	1 95	
Total.....	35,481 91	35,481 91

Cashier Robinson seems to be a clever fellow, and is much more astonished at the result of listing the balance due depositors than I was, notwithstanding he read them off to me himself. He says the inspectors from the principal office never list them, nor require him to do it.

The following morning, as I was about taking leave, Robinson came to the hotel and called my attention to the sum of \$239.95 paid depositors yesterday that should have been deducted from amount due depositors.

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

THOMAS WILLIAMS, Examiner.

NASHVILLE, TENNESSEE, April 8, 1874.

	Resources.	Liabilities.
Overdrafts.....	\$31 55	
Exchange in balance to debtor.....	182 16	
Principal office at Washington, District of Columbia.....	62,755 87	
Amount expense.....	12,247 20	
Bills.....	1,328 88	
Individual ledger deposit list in excess of what is shown and reported from general ledger.....	859 94	
Shortcash, Cary says, was shown up to the last inspection from principal office.....	216 26	
Individual deposits.....		\$77,620 86
Total.....	77,620 86	77,620 86

Cashier Cary is a quiet, clever colored man. He, like most whom I have met in these branches, fails of the necessary care to prove up his books and keep his two ledgers in balance. He is long on his deposits and short on his cash. Of the latter, he says the inspector who last visited him from the principal office found it so; but I have not learned from him or others, that the inspector had taken pains to list and prove up their ledger, or required them to do so.

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

The principal office made a poor investment here at Nashville in a building. Cary says it and lot cost \$27,000. He estimates that they receive \$1,250 rent, besides their banking-office room. This is a very small income on the rent.

THOMAS WILLIAMS, Examiner.

The House will see that the reports from those branches which bear most heavily upon the status of the bank, those at which the grossest irregularities and most dishonest proceedings have been practiced, were not before Mr. Meigs when he wrote his statement; and yet, without them, he has had the assurance to inform the Comptroller that the bad and doubtful debts of the Freedman's Bank were only \$106,500, and that the bank was within seven cents on the dollar of solvency.

The reports of eleven branches, including New Orleans and Vicksburg, are not yet even in the hands of the Comptroller of the Currency, and those from Mobile, Tusculumbia, Huntsville, and Montgomery, and Nashville and Columbia, Tennessee, have come in so recently that they still lie upon the table of the Speaker.

It is clear, therefore, that to arrive at any well-founded conclusions respecting the bank we must examine the official figures and schedules for ourselves. So much for the examiner's sins of omission, whose exact amount I shall discuss somewhat later. I shall now proceed to show further inaccuracies upon the part of the examiner, and these will be sins of commission. I hold copies of two schedules furnished by him as a part of his report, and which I lay before the House.

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

Henry Wells, June 3, 1870, on square No. 597; interest paid to August 22, 1872.....	\$2,000 00
J. S. Howard, May 26, 1870, on sub-lot 35, square 369, improved; interest paid to November 26, 1873.....	650 00
Thomas L. Humo, December 21, 1869, on east one-half of lot 2, square 408, improved; interest paid to May 1, 1873.....	8,000 00
General R. Williams, January 3, 1870, on lot 6, square 560; interest paid to July 1, 1872.....	6,500 00
R. P. Dodge, January 24, 1870, on Georgetown property, Congress street, "Huntington house"; interest paid to January 24, 1872.....	13,786 50
L. P. Burdick, June 6, 1870, on lot 52, square 511, improved; interest paid to December 2, 1873.....	1,473 00
George Savage, June 7, 1870, on lot 1, square 348, improved; interest paid to December 7, 1873.....	10,000 00
D. B. Nichols, June 8, 1870, on lot 12, square 773, improved; interest paid to March 11, 1873.....	250 00
Joseph Casey, June 11, 1870, on lots 1 to 17, Hall & Evans' subdivision Meridian Hill; part interest paid to August, 1871.....	3,130 00
Robert Clarkson, June 15, 1870, lot 14, square 431, improved; interest paid to December 8, 1873.....	2,500 00
Charles Dyson, June 14, 1870, lot 25, square 870.....	396 74
C. P. Deek, jr., June 23, 1870, lot 3, square 224; interest paid to June 23, 1873.....	1,500 00
Benjamin C. Wright, June 24, 1870, lot 24, square 516, improved; interest paid to December 1, 1873.....	1,500 00
S. P. Brown & Son, June 27, 1870, lots 7, 8, 10, 53, 48, 49, 41, 74, 60, 61, 66, 67, 73, 21, 22, 75, at Mount Pleasant; interest paid to June 21, 1872.....	10,000 00
Martin Buell, June 23, 1870, lots 3, 4, 5, square 572, improved; interest paid to June 24, 1873.....	3,000 00
C. M. Alexander, June 30, 1870, farm on Bladensburgh turnpike, opposite Mount Olivet cemetery, improved; interest paid to December 29, 1873.....	6,500 00
William Porter, June 30, 1870, lot 6, section 3, Barry farm fund; interest paid to June 30, 1873.....	200 00
J. Johnson, July 1, 1870, lot 22, square 120, improved; interest paid to December 30, 1873.....	268 86
Samuel Fudge, July 1, 1870, west half of lot 20, square 158; interest paid to December 22, 1873.....	300 00
W. W. Rapley, July 5, 1870, house and lot, G street, near Twenty-first street, square 203, west side Fourteenth street, east side Fifteenth street, containing 51 lots; lots 9, 10, square 79; interest paid to July 5, 1873.....	10,000 00
Thomas Blagdon, heirs, July 5, 1870, lot 22, square 523, lot 21, square 533, improved, 5 four-story brick houses; interest paid to January 2, 1874, on Indiana avenue, south side, between Third and Fourth streets west.....	23,000 00
David Miller, July 7, 1870, farm 60 acres, in Washington County, Maryland; interest paid to January 5, 1874.....	2,500 00
M. Gately, July 9, 1870, lots 10, 11, square 785, improved; interest paid to January 5, 1874.....	800 00
Levi Prince, July 11, 1870, part lot 6, square 920, improved; interest paid to January 11, 1874.....	300 00
C. Adams, August 4, 1870, lot 35, square 545, improved; interest paid to August 16, 1873, (balance).....	30 00
H. Lancaster, August 9, 1870, lot 10, square 558, improved; interest paid to August 6, 1873.....	400 00
S. Bach, September 10, 1870, lot 77, square 180, improved; interest paid to September 9, 1873.....	1,200 00
C. S. Ford, September 13, 1870, lot 7, square 763, improved; interest paid to September 9, 1873.....	3,000 00
C. M. Barnard, September 13, 1870, lots 7, 10, and 19, square 369, improved; interest paid to September 16, 1873.....	500 00
Joseph L. Savage, September 22, 1870, lots 115, 116, Bentley & Hawkins' addition, Georgetown; interest paid to June 24, 1874.....	5,375 00
James Cowser, September 24, 1870, part lots 74 and 75, old Georgetown.....	250 00
John H. Mason, October 1, 1870, lot 12, square 140, improved; interest paid to September 21, 1873.....	650 00
McGill & Witherow, October 5, 1870, lot 2, square 321, improved; interest paid to September 30, 1873.....	8,418 25
W. B. Todd, jr., (trustee), October 5, 1870, lot 14, square 309, improved; interest paid to October 4, 1873.....	165 05
William J. Murtagh, October 6, 1870, east half lot 7, square D, improved; interest paid to December 20, 1872.....	1,200 00
D. C. Forey, October 30, 1870, lot 92, in Gilbert's sub. of part of square 375, improved; interest paid to October 14, 1872.....	3,750 00
R. B. Mohun, October 20, 1870, lot 6, Daley's sub. of lots 1, 2, 3, and 4, square 215, improved; interest paid to October 30, 1873.....	1,316 71
Thomas W. Chase, October 29, 1870, part lot 1, square 335, improved; interest paid to October 25, 1873.....	3,000 00
William F. Crane, October 31, 1870, lot 9, square 398, improved; interest paid to April 30, 1872.....	3,250 00

James C. Kennedy, November 1, 1870, west 25 feet of lots 1 and 18, square 200, improved; interest paid to November 1, 1873.	410,000 00	Nelson Hall, March 28, 1871, south three-quarters of lot 36, square 69; interest to March 28, 1873.	\$175 00
Noah L. Jeffries, November 4, 1870, lot 14, square 199; interest paid to April 16, 1873.	560 00	J. J. Hinds, March 30, 1871, west half of lot 5, reservation A, improved; interest to September 27, 1873, balance.	287 00
John T. Halley, November 10, 1870, lot 46, square 302; interest paid to November 10, 1873.	250 00	Thomas L. Hume, March 30, 1871, parts lots 168, 169, 174, and 175, in Beatty & Hawkins' addition to Georgetown, improved; interest to September 28, 1873.	10,000 00
J. H. A. Shurrrman, November 11, 1870, half lot 24, square 728, improved; interest paid to July 21, 1872.	1,200 00	W. H. Howlow, March 30, 1871, part lot 13, square 818, improved; interest to March 29, 1873.	800 00
F. Frazier, November 14, 1870, lot 13, square 331; interest paid to November 14, 1873, (balance).	35 00	George M. Lauckton, April 3, 1871, part of D. J. Fenwick's farm called "Youngsboro," rear of Mount Olivet cemetery; interest to April 1, 1873.	7,000 00
Richard Waters, November 15, 1870, part lot 24, square 528; interest paid to November 12, 1873.	125 00	Sarah L. Parkhurst, April 3, 1871, part lot 2, square 219, improved; interest to April 3, 1873.	1,300 00
A. H. Parry, November 18, 1870, part lot 2, square 82, improved; interest paid to November 11, 1873.	471 40	Leonard Busley, April 4, 1871, west part of lot 2, square 818, improved; interest paid to April 1, 1874.	985 00
A. Bouldin, November 18, 1870, part lot 11, square 516, improved; interest paid to November 14, 1873.	1,000 00	Robert Kopp, April 4, 1871, north quarter lot 29, square 140, improved; interest to September 25, 1873.	750 00
J. O. Hogan, November 19, 1870, lot 22, square 974, improved; interest paid to September 27, 1873.	1,000 00	H. H. Nichols, April 5, 1871, part lot 5, square 370, improved; interest to January 1, 1874.	600 00
R. T. Martin, November 16, 1870, lots 7 and 16, square 65, improved; interest paid to November 16, 1873.	150 00	James T. Sothron, April 5, 1871, lot 33, square 107, improved; interest to October 4, 1873, balance.	200 00
T. Rosalia & Son, November 22, 1870, chattel mortgage on furniture and fixtures in the Arlington House; interest paid to November 24, 1872.	28,000 00	Anastasi Boat Club, April 5, 1871, property G street wharf, improved; interest to October 5, 1873.	400 00
F. P. Stanton, November 22, 1870, lot 21 east half of lot 20, square 698; 206 acres in Montgomery County, Maryland; interest paid to November 30, 1873.	4,500 00	M. M. Rohrer, April 6, 1871, lot 154, square 623, improved; interest to October 5, 1873.	3,000 00
H. R. Searle, November 28, 1870, lots 5, 6, 7, 8, 9, and 10, square 308, improved; interest paid to November 23, 1873.	3,700 00	William Harris, April 7, 1871, part of lot 44, square 69, improved; interest to September 30, 1873.	140 00
A. DuBois, December 6, 1870, lots P and Q, square 273; interest paid to February 19, 1873, (balance).	150 00	John Harris, April 7, 1871, south quarter of lot 37, north-half of lot 38, square 69; interest to September 30, 1873.	166 17
I. W. Ross, December 1, 1870, improved property in Baltimore; interest to May 30, 1871, (paid).	2,500 00	Isaac Baxley, April 7, 1871, lot 23, square 69, improved; interest to September 20, 1871.	230 00
E. K. Allen, December 7, 1870, lots 67, 68, 69, 71, and 72, square 274, improved; interest to May 30, 1871.	800 00	John Jackson, April 7, 1871, north three-quarters of lot 37, square 69, improved; interest to March 31, 1873, balance.	179 17
John W. Rogers, December 16, 1870, lot 20, square 367, improved; interest to December 6, 1873.	200 00	William Kennedy, April 7, 1871, part lot 12, lot 13, square 395; interest paid to October 6, 1873.	600 00
A. M. Humphries, December 17, 1870, lot 2, square 396; interest to June 17, 1873.	21,000 00	Elizabeth Prouss, April 7, 1871, lot 35, square 435, improved; interest to October 8, 1873, balance.	1,070 00
M. V. Brown, December 20, 1870, part of a tract of land called the "Rock of Dumbarton" or "Pretty Prospect," improved; interest to June 19, 1873.	600 00	Beverly Horton, April 8, 1871, lot 62, square 182; interest to October 6, 1873, balance.	70 00
John W. Bailey, December 21, 1870, lot 49, square 182, improved; interest to June 3, 1873.	1,000 00	Isaac Dorsey, April 8, 1871, east half of lot 8, square 514; interest to October 8, 1873, balance.	609 47
M. L. & W. G. Crawford, December 24, 1870, lots 5, 6, 7, and 8, Deal's addition to Georgetown; interest to June 12, 1873.	875 00	C. W. Havenner, April 10, 1871, lot D, square 133, improved; interest to April 8, 1872.	1,200 00
L. Dean, December 26, 1870, part lot 16, square 551, improved; interest to June 30, 1873.	8,010 00	C. W. Havenner, April 10, 1871, lot 13, square 131, improved; interest to April 7, 1872.	1,200 00
Robert I. Fleming, January 6, 1871, east half lot 23, square 209, improved.	1,300 00	C. W. Havenner, April 10, 1871, lot A, square 133, improved; interest to April 7, 1872.	1,200 00
W. Coggins and others, January 7, 1871, deed of trust notes on land in Norfolk and Portsmouth, Virginia; interest to December 22, 1873.	1,500 00	Eliza H. Fulton, April 11, 1871, lot 8, square 334, improved; interest to October 11, 1873, balance.	250 00
W. E. Moreland, January 12, 1871, one hundred acres, "The Vale," interest to December 7, 1873.	4,000 00	C. W. Havenner, April 17, 1871, part of square 90, improved; interest to April 13, 1873.	1,200 00
W. B. Davidge, January 16, 1871, lots 5, 6, 7, 11, 16, and 19, "Metropolis View," interest to January 16, 1874.	1,000 00	C. W. Havenner, April 17, 1871, part of square 90, improved; interest to April 13, 1873.	1,200 00
S. L. Loomis, January 18, 1871, lots B and C, square 85, lots 21 and 22, square 107, lots 16, 17, and 19, square 652; interest to April 16, 1873.	550 00	C. W. Havenner, April 17, 1871, part of square 90, improved; interest paid to April 14, 1872.	1,200 00
Samuel Jackson, January 21, 1871, part of square 309, improved; interest to January 21, 1874.	200 00	Charles H. Burgess, April 18, 1871, west half lot 3, square 174; interest to October 11, 1873.	300 00
William Vordray, January 24, 1871, lot 9, square 478; interest to July 21, 1873.	700 00	O. O. Howard, vice-president, H. D. Cooke, treasurer, April 18, 1871; lots 34, and part lot 5, square 407, improved; Young Men's Christian Association; interest to October 12, 1873, 10,654 square feet of land, improved.	3,300 00
Thomas Brown, February 3, 1871, part lot 13, square 214; interest to August 5, 1873.	500 00	Jacob D. Hutton, April 22, 1871, lot 8, square 467; interest to October 19, 1873.	2,650 00
Charles Dyson, February 6, 1871, east 14 feet of lot 21, square 870, improved; interest to August 4, 1873.	600 00	Josephine Stewart, April 21, 1871, east part lot 5, square 992, improved; interest to October 21, 1873, balance.	100 00
Marshall Brown, February 7, 1871, part lot 2, square 309, improved; interest to August 4, 1873.	1,000 00	H. N. Barlow, April 22, 1871, 15 shares \$100 each, Potomac mills; interest to October 24, 1873.	1,700 00
E. G. Trent, February 8, 1871, parts lots 19 and 20, square 250; interest to August 10, 1873.	5,600 00	Caroline Kaiser, April 22, 1871, north half lot 14, lot 13, square 347, improved; interest to October 17, 1873.	12,000 00
John N. Tooke, February 8, 1871, lot T, square 464, improved; interest to February 10, 1872.	2,500 00	R. V. Harrison, April 24, 1871, part lot 19, square 553, improved; interest to April 24, 1873, balance.	565 00
Jerome Brown, Jr., February 10, 1871, lots 5, 6, 7, 8, 9, and 10, square 368, improved; interest to August 8, 1873.	1,000 00	George H. Phillips, April 25, 1871, lot 2, square 117; interest to October 25, 1873.	150 00
W. D. C. Murdoch, February 10, 1871, part lot 3, square 90, improved; no payment interest.	6,091 44	Walter Evans, April 25, 1871, part lot 12, square 877, improved; interest paid to October 24, 1873.	1,750 00
Charles H. Holden, February 16, 1871, lots A, B, and C, Scovill's subdivision of lot 23, square 725, improved; interest to January 17, 1872.	1,000 00	Joseph Casoy, April 26, 1871, lots 519, 22, 23, 24, in Hall & Elvans's subdivision of Meridian Hill; interest to October 21, 1873.	2,700 00
Charles H. Holden, February 17, 1871, same property, (paid).	400 00	Martha E. Borland, April 28, 1871, lot 51, square 511, improved; interest to October 26, 1873, balance.	500 00
Charles H. Holden, February 17, 1871, same property, (paid).	250 00	Hannah Kaiser, April 28, 1871, lot 12, square 480; interest to October 28, 1873.	400 00
W. P. Drew, February 18, 1871, indorsement of O. O. Howard; interest to April 1, 1871.	100 00	E. T. Power, May 1, 1871, east part lot 11, square 819, improved; interest to November 1, 1873, balance.	1,200 00
John Waters, February 21, 1871, south half of lot 23, lot 29, square 69, improved; interest to February 8, 1872.	265 00	Dennis Burns, May 2, 1871, part lot 1, square 4; lot 15, square 1; interest to April 24, 1873.	2,000 00
James W. Day, February 24, 1871, parts of lots 5 and 6, square 214; interest to February 24, 1874.	400 00	U. H. Hutchesin, May 2, 1871, tract of land called Fortune, Washington County; interest to October 27, 1873.	2,350 00
Joseph McIntosh, February 28, 1871, lots 50, 51, 52, 53, section 8, Barry farm, improved; interest to August 25, 1873.	75 00	C. W. Havenner & Co., May 2, 1871, lots 31 and 32, square 571; no interest collected, balance.	2,053 51
L. J. Bryant, March 3, 1871, lots 62 and 63, square 134; interest to September 3, 1873.	300 00	Frank W. Pratt, trustee, May 3, 1871, lot L, square 313; interest to October 28, 1873.	4,500 00
H. Harrod, March 6, 1871, lot 26, square 1061, improved; interest to March 6, 1873, balance.	300 00	William J. Cooke, May 3, 1871, lot 6, square 761, improved; interest paid to April 29, 1872.	4,500 00
J. R. Badley, March 8, 1871, lot 37, Barry farm; interest to September 8, 1873, balance.	1,500 00	Robert A. Phillips, May 5, 1871, lots 12 and part of lot 14, square 439, improved; interest paid to November 3, 1873.	1,000 00
Harriet Lacy, March 11, 1871, part of lot 1, in square 71; interest to September 11, 1873.	500 00	Heuson Davis, May 5, 1871, part lot 19, square 540, improved; interest to April 29, 1871.	200 00
James H. Harris, March 13, 1871, Raleigh, North Carolina, south half lot 21 and one lot adjoining, improved; interest to September 1, 1873.	270 00	James Freeman, May 6, 1871, lot 4, section 2, Barry farm; interest paid to November 6, 1873.	50 00
George Walker, March 14, 1871, part lot 6, square 625, improved; interest to September 11, 1873.	800 00	John Williams, May 6, 1871, lots 3, 4, and 5, square 1085; interest paid to May 5, 1873.	250 00
John L. Ashley, March 20, 1871, east half lot 3, square 174; interest to September 16, 1873, balance.	700 00	George W. Goodull, May 8, 1871, lot 23 and part lot 30, square 327, and part lot 6, square 492, improved; interest paid to November 6, 1873, balance.	3,700 00
Duclaux heirs, March 21, 1871, lots 37 and 38, square 389, improved; interest to September 21, 1873.	600 00	Samuel V. Jones, May 9, 1871, part lot 2, square 813; interest paid to November 4, 1873, balance.	100 00
John Holland, March 21, 1871, parts lots 78 and 79, Mount Pleasant Plains, improved; interest to September 23, 1873.	70 00	William Bayen, May 9, 1871, lot 1, square 529, improved; interest paid to May 4, 1873.	2,800 00
Thomas Donoho, March 24, 1871, lot 91, Mount Pleasant Plains, improved; interest to September 23, 1873.	1,150 00	John B. Keith, May 12, 1871, lot 3, square 566, improved; interest paid to May 12, 1872.	250 00
John Keane, March 27, 1871, lots A and F, square 567, improved; interest to January 16, 1874.	400 00	R. M. Johnson, May 12, 1871, south part lot 12, square 403, improved; interest paid to May 9, 1873.	2,000 00
John Merrill, March 27, 1871, lot 38, square 616; interest paid to September 25, 1873, balance.			
Isaiah Stewart, March 28, 1871, part lot 7, square 332, improved; interest to September 23, 1873.			
James Dent, March 28, 1871, lot 34, and north half of lot 35, square 69, improved; interest to March 23, 1873.			

H. T. Taggart, G. B. Vaughan, trustees, May 13, 1871, lots 1, 2, 3, 4 and 5, square north of square 334, improved; interest paid to November 9, 1873.	\$1, 500 00	C. H. Holden, August 10, 1871, part lots 12 and 13, square 734, improved; interest paid to August 8, 1873.	\$1, 500 00
George Willis, May 13, 1871, lots 5 and 18, square 63, improved; interest paid to November 4, 1873.	300 00	Allred Barry, August 10, 1871, part lot 13, square 819, improved; interest paid to August 10, 1873.	750 00
John McDermott, May 13, 1871, lot 14, square 33, improved.	500 00	John Barry, August 17, 1871, part lot 5, square 512, improved; interest paid to August 21, 1872.	1, 500 00
Mrs. Frances A. Johnson, May 17, 1871, lot 66, section 8, Barry farm, improved; interest paid to April 27, 1873, balance.	180 00	Eliza Tyrrell, August 17, 1871, part of lot 16, square, 620; interest paid to August 12, 1873.	150 00
Emeline Shortiff, May 18, 1871, part lot 9, square 470, improved; interest paid to November 16, 1873.	500 00	John B. Stephenson, August 17, 1871, property in Uniontown, improved; interest paid to November 11, 1873.	1, 000 00
Joseph Williams, May 19, 1871, lot 67, Mount Pleasant Plains, improved; interest paid to November 11, 1873.	1, 500 00	Gurdon Snowden and others, August 18, 1871, whole of square 273; interest paid to January 20, 1874.	5, 000 00
Mary A. Clements, May 20, 1871, lot V, square 492, improved; interest paid to November 20, 1873.	900 00	Statford & King, August 19, 1871, part of lot 16, square 551, improved; interest paid to August 17, 1873, balance.	600 00
Albert Gleason, May 20, 1871, lot 14, square 421, lot 15, square 364, improved; interest paid to November 20, 1873, balance.	2, 995 00	Thomas L. Berry, August 18, 1871, part of lot 15, square 70; interest paid to February 4, 1873, balance.	81 55
Adeline E. Lathrop, May 22, 1871, lot 33, square 393, improved; interest paid to May 5, 1873.	600 00	Ralph Taylor, August 21, 1871, lot 23, square 163, improved; interest paid to August 18, 1873.	200 00
Sally A. Engood, May 24, 1871, lot A, square 336, improved; interest paid to November 22, 1873, balance.	640 00	J. T. H. Hall, August 21, 1871, two acres, northwest of intersection of Washington and Rockville turnpike; Rock Creek church bonds; interest paid to August 21, 1873.	1, 500 00
C. C. Caruthers, May 24, 1871, lot 1, block 2, John A. Smith's farm, improved; interest paid to November 18, 1873.	1, 000 00	Henry Wells, August 22, 1871, lot 6, square 599, and part of lot 4, square 593; interest paid to February 15, 1873.	500 00
Luther E. Sleigh, May 24, 1871, lots 14, 15, and part lot 1, section 1 Barry farm, improved; interest paid to November 25, 1873.	1, 000 00	Benjamin F. Jacobs, August 22, 1871, lot K, square 620, improved; interest paid to August 17, 1873.	400 00
William H. Pope, May 26, 1871, part lot 3, square 481, improved; interest paid to May 24, 1873.	1, 500 00	Jeremiah Sweeney, August 24, 1871, lot 39, section 3, Barry farm; interest paid to August 24, 1873.	60 00
William H. Powell, May 27, 1871, part lot 12, square 557, improved; interest paid to November 22, 1873, balance.	960 00	William H. Hunter, August 24, 1871, part of lots 19 and 20, square 582, improved; interest paid to February 24, 1874.	600 00
C. W. Havener, June 1, 1871, part of square 90, improved; interest paid to May 31, 1872.	1, 200 00	William R. Arnold, August 24, 1871, lot 1, section 1, Barry farm, improved; interest paid to August 24, 1873.	550 00
C. H. Holden, June 1, 1871, part lot 5, square 763, improved; interest paid to December 1, 1871.	2, 500 00	Alexander Stewart, August 26, 1871, lot 9, section 1, Barry farm; interest paid to August 26, 1873, balance.	83 00
Henry Moore, June 1, 1871, lot R, square 211, improved; interest paid to December 1, 1873.	3, 000 00	Ann E. Boyle and others, August 24, 1871, part of lots 19 and 20, square 79, improved; interest paid to July 27, 1873.	6, 627 50
John W. Van Hook, June 8, 1871, 9½ acres in Uniontown, interest paid to November 13, 1871.	6, 000 00	Walford & Shilberg, August 30, 1871, lot 37, square 435, improved; interest paid to August 30, 1873.	4, 000 00
John F. Lee, June 8, 1871, lot 59, Holmead's addition to Georgetown, improved; interest paid to June 7, 1873.	700 00	Hugh McGinnis, September 1, 1871, part of lot 3, square 449, improved; interest paid to September 1, 1873.	4, 500 00
Silas L. Loomis, June 8, 1871, lots C, D, E, F, S, and T, square 874, improved; interest paid to June 8, 1873.	6, 000 00	Joseph Brooks, September 13, 1871, part of lot 4, section 1, Barry farm; interest paid to September 16, 1873.	250 00
Samuel Strong, June 10, 1871, part square 726, improved; interest paid to December 10, 1872.	2, 000 00	Mary A. Grady, guardian, September 13, 1871, part of lot 3, square 580, improved; interest paid to September 12, 1872.	350 00
Wallace St. G. Redman, June 14, 1871, lot 51, square 364, improved; interest paid to December 14, 1873, balance.	2, 000 00	Daniel Sheehan, September 15, 1871, part of lot 4, square 784, improved; interest paid to September 6, 1872.	600 00
Joseph Daniels, June 19, 1871, land called "June Last Shift," land called "Barnaby," 200 acres in all; interest paid to December 17, 1873.	8, 000 00	Samuel Griffin, September 20, 1871, part of lot 17, square 309, improved; interest paid to September 19, 1873, balance.	207 75
Joseph Beasley, June 19, 1871, east half lot 2, square 459, improved; interest paid to December 16, 1873.	7, 000 00	Daniel Malone, September 20, 1871, lot 4, square 773; interest paid to September 18, 1873.	300 00
Maria A. Lawler, June 20, 1871, parts lots 76, 77, Mount Pleasant, improved; interest paid to December 9, 1873.	800 00	B. Milburn, September 23, 1871, part of lot 14, square D; lot 15, square 530, improved; interest paid to September 16, 1873, balance.	3, 000 00
D. J. O'Connell, August 18, 1871, lot 25, square 338, lot 20, square 465, improved; no interest collected.	4, 600 00	Littleton W. Curtis, September 29, 1871, part of lot 13, square 620; interest paid to September 29, 1873.	500 00
Elizabeth Barrett, June 23, 1871, west part lot 20, square 728, improved; interest paid to December 20, 1873.	1, 500 00	William Beckett, September 30, 1871, lot 12, square 183; interest paid to September 27, 1872.	500 00
Joseph H. Jackson, June 24, 1871, parts lots 34, 35, square 99, improved; interest paid to December 21, 1873.	1, 125 00	Leonidas Scott, October 4, 1871, part of lot 24, square 728, improved; interest paid to October 4, 1872.	1, 000 00
Susan K. Johnson, June 12, 1871, lot B, square 427; no interest collected; balance.	280 00	Hiram P. Trimble, October 4, 1871, lot 34, square 140; interest paid to October 3, 1873.	1, 200 00
Henry Himber, June 20, 1871, lots 16, 17, square 70, improved; interest paid to December 30, 1872.	1, 600 00	Helen M. B. Upson, October 4, 1871, note secured by deed of trust, balance.	1, 200 00
Margaret A. Giles, July 3, 1871, lot 9, Holmead's addition to Georgetown, improved; interest paid to December 29, 1873.	450 00	Samuel Scott, October 9, 1871, lot 8, square 132; interest paid to October 9, 1873, balance.	90 00
Sibly Baker, July 6, 1871, part lot 23, square 1047, improved; interest paid to January 5, 1874.	500 00	Benjamin F. Gilbert, October 9, 1871, lots 8, 9, 10, 12, 13, 14, and 15, square 778, improved; interest paid to January 9, 1874, balance.	3, 200 00
John W. Diggs, July 6, 1871, land in Holmead's addition to Georgetown improved; interest paid to January 6, 1874, balance.	217 75	W. B. Shaw, October 11, 1871, lot 56, Carpenter's subdivision of grounds Columbian College, improved; interest paid to October 14, 1873, balance.	500 00
Helen M. B. Upson, deed of trust notes, improved property; interest paid to December 20, 1873, balance.	79 36	Laura Barnard, October 4, 1871, notes secured by deed of trust.	1, 400 00
Laura Barnard, July 7, 1871, deed of trust notes, interest paid to July 2, 1873, balance.	556 36	Charity A. Marshall, October 14, 1871, parts lots 12 and 13, square 818; interest paid to August 12, 1873, balance.	100 00
Saris Sewell, July 8, 1871, land in Holmead's addition to Georgetown, improved; interest paid to January 6, 1873.	500 00	William Williams, October 14, 1871, lot B, square 725 improved; interest paid to October 10, 1873.	3, 500 00
H. McInyre, treasurer, July 8, 1871, part lot 2, square 556, improved; interest paid to December 1, 1873.	500 00	Francis F. Lee, October 16, 1871, parts lots 183 and 185, Boale's addition to Georgetown, improved; interest paid to April 12, 1873.	3, 650 00
James Plant, July 8, 1871, lot 4, square 968; interest paid to December 30, 1873, balance.	307 50	Wm. G. Finney, October 17, 1871, life insurance policy, \$2,000, in New England Mutual; interest paid to February 24, 1872.	.....
Joseph A. Simms, July 12, 1871, lot 6, square 309, improved; interest paid to July 12, 1874, balance.	700 00	Henry Matthews, October 19, 1871, lot 3, section 5, Barry farm; interest paid to October 16, 1873.	100 00
William Johnson, July 17, 1871, lot 40 and 41, square 180, improved; interest paid to July 13, 1873.	1, 500 00	Elizabeth Press, October 19, 1871, deeds of trust; interest paid to April 18, 1873.	300 00
William Johnson, July 17, 1871, west half of lot 4, block 20, Howard University division of Effingham place, improved; interest paid to July 15, 1873.	200 00	Caroline Kaiser, October 25, 1871, north half lot 14, square 347, improved; interest paid to October 25, 1873.	400 00
E. W. W. Griffin, July 18, 1871, part of lot 12, square 373, (paid).	.....	John F. King, October 27, 1871, part lot F, square 553; interest paid to April 14, 1873.	225 00
Barthol Oertley, July 19, 1871, land on Rock Creek, West street, Georgetown, improved; interest paid to January 6, 1874, balance.	700 00	John Straining, October 31, 1871, part lot 7, square 403; interest paid to October 31, 1873.	1, 200 00
Ann C. Thomas, July 21, 1871, lot 15, square 58, interest paid to January 21, 1874, balance.	255 00	Fifteenth-street Presbyterian church, November 4, 1871, lot 9, square 218, improved; interest paid to October 31, 1873.	10, 000 00
Frederick Strausberger, July 25, 1871, lot F, square 903, improved; interest paid to July 24, 1873.	3, 500 00	Nelson Barry, November 8, 1871, lot 2, section 1, Barry farm; interest paid to November 7, 1873.	100 00
Samuel Ford, July 27, 1871, lot C, square 725, improved; interest paid to July 17, 1873.	3, 500 00	John C. Wright, November 14, 1871, part square 309, improved; interest paid to October 28, 1873, balance.	250 00
William P. Wood, July 28, 1871, lots 1, 3, 4, reservation D, improved; interest paid to July 27, 1873.	5, 000 00	Henry Hopp, November 18, 1871, deed of trust; interest paid to February 23, 1873.	.....
Albert A. Ash, July 28, 1871, part of lot 1, square 163, improved; interest paid to July 27, 1873, balance.	270 00	Philp & Solomon, November 18, 1871, block 13, and lots 1, 2, 3, 4, 5, 6, 12, 13, 14, 15, and 16, in block 21, Meridian Hill; interest paid to November 21, 1873.	6, 000 00
Juan Boyle, August 1, 1871, lot 3, square 634; interest paid to July 26, 1873.	2, 500 00	A. H. Voss, November 22, 1871, notes on deed of trust.	.....
John J. Calvert, August 2, 1871, lots 29, 30, square 236, improved; interest paid to August 4, 1873, balance.	439 60	F. O. Bowie, November 25, 1871, paid October 11, 1872, lot 66, square 366, improved; interest paid to May 16, 1872.	.....
Thomas J. Staly, August 2, 1871, lot 39, square 511, improved; interest paid to August 1, 1873.	1, 600 00	John W. Wright, December 2, 1871, part of lot 7, square 315; interest paid to June 1, 1873.	4, 500 00
Lawrence A. Tuell, August 4, 1871, lot 37, square 878, improved; interest paid to August 1, 1873.	1, 000 00	F. C. Stringer, December 2, 1871, deed of trust note; paid January 5, 1874.	.....
W. A. Ballard, August 5, 1871, lot E, square 694, improved; interest paid to December 16, 1873.	2, 000 00	Washington Club, J. G. Barrett, president, December 2, 1871, on club-house, New York avenue, between Fourteenth and Fifteenth streets, insured; interest paid to June 1, 1873.	28, 500 00
W. A. Ballard, August 5, 1871, lot H, square 694, improved; interest paid to January 2, 1874, (paid).	.....	Henry Harper, December 13, 1871, lot 36, section 3, Barry farm; interest paid to December 13, 1873, balance.	60 00
George Mattingly, August 7, 1871, lot 4, south half lot 5, square 406, improved; interest paid to August 7, 1873.	15, 000 00	William Chunning, December 13, 1871, lot 9, section 3, Barry farm; interest paid to June 13, 1873.	50 00
William Babbington, August 8, 1871, 10 acres, called "Long Meadow;" interest paid to August 5, 1873.	4, 000 00	Adeline Thomas, December 14, 1871, southwest half of lot 40, Pleasant Plains; interest paid to December 14, 1873.	100 00
Sandy Bruce, jr., August 8, 1871, part lot 20, square 624, improved; interest paid to August 7, 1873.	350 00	.....	.....

Charles Butler, December 14, 1871, lot 30, section 31, Barry farm; interest paid to December 13, 1873.....	\$100 00	John Barton, February 21, 1872, lot 34, square 336; interest paid to August 1873.....	\$175 00
Ann E. Boyle and others, December 14, 1871, parts of lots 19 and 20, square 79, improved; interest paid to July 27, 1872.....	6,000 00	Robert Johnson, February 23, 1872, lot 13, square 336; interest paid to August 21, 1873.....	650 00
Peter Williamson, December 21, 1871, lot 3 and parts of lots 1 and 2, section 7, Barry farm, improved; interest paid to December 20, 1873.....	200 00	Thomas J. Staley, February 24, 1872, lot 39, square 511; interest paid to August 24, 1873, balance.....	640 00
George Lee, December 22, 1871, part of lot 37, square 269, improved; interest to December 22, 1873.....	700 00	W. Wall, February 27, 1872, west parts of lots 3 and 9, square 379, improved; interest paid to August 26, 1873.....	10,000 00
Margaret Hiltzoll, December 29, 1871, lots 1, 2, 3, 4, and 5, square 630; interest paid to June 28, 1872.....	3,000 00	John S. Brown, February 27, 1872, south half of lots 4 and 5, Pleasant Plains, improved; interest paid to August 23, 1873.....	2,000 00
Collins Crusor, January 2, 1872, part of lot 121, Beale's addition to Georgetown; interest paid to December 21, 1873.....	300 00	Leonidas Scott, February 28, 1872, lot 7, and south half of lot 8, square 759; interest paid to August 27, 1873.....	1,000 00
J. Edgar Jug, January 3, 1872, lots 56, 57, 58, 59, 60, 61, and 62, square 301; interest paid to January 8, 1873.....	3,000 00	George W. Smith, February 25, 1872, east part of lot 6, square 717, improved; interest paid to August 28, 1873.....	1,000 00
Alexander Bruce, January 3, 1872, parts of lots 19 and 20, square 624, improved; interest paid to January 2, 1874, balance.....	25 00	Edmund B. Coolidge, February 29, 1872, lot 4, and parts of lots 2, 3, and 9, square 325; interest paid to August 30, 1873.....	1,400 00
Barrell Nixon, January 4, 1872, part of lot 30, square 116, improved; interest paid to December 24, 1873, balance.....	840 00	Robert Lewis, March 1, 1872, lot 30, section 2, Barry farm; interest paid to September 1, 1873.....	100 00
Louisa Washington, January 5, 1872, part of lot 23, square 126, improved; interest paid to January 5, 1874, balance.....	244 50	Simon J. Groot, March 3, 1872, lot 23, square 373, improved; interest paid to September 2, 1873.....	3,000 00
John R. Ergold, January 12, 1872, lot 21, square 335; interest paid to July 11, 1873.....	325 00	James T. Pike, March 6, 1872, part of lots 7 and 8, square 724, improved; interest paid to September 2, 1873.....	5,000 00
Randolph Lohrger, January 13, 1872, part of lot 3, square 791, improved; interest paid to July 12, 1873.....	3,000 00	James T. Pike, March 6, 1872, part of lot 8, square 724, improved; interest paid to March 2, 1873.....	4,000 00
A. Woodward, Jr., January 15, 1872, part of lots 11 and 12, square 743, improved; interest paid to November 14, 1873.....	600 00	James Reynolds, March 7, 1872, part of lot 2, square 477; interest paid to September 7, 1873.....	5,000 00
Samuel C. Hunter, January 16, 1872, lot 80 and part of lot 81, square 132; interest paid to July 15, 1872, (paid).....	.....	R. S. Parks, March 11, 1872, lot 19, square 623; interest paid to September 6, 1873.....	1,800 00
Charles Schar, January 16, 1872, part of lot 56, square 196; interest paid to July 15, 1873.....	200 00	J. L. Kernand, March 12, 1872, lot 17, and part of lot 16, square 86; interest paid to March 10, 1873.....	1,100 00
John Wobbl, January 16, 1872, lot 20, square 471; interest paid to July 4, 1873.....	150 00	Mary Nolan, March 13, 1872, part of lot 6, square 945, improved; interest paid to September 11, 1873.....	700 00
C. P. Culver, guardian, January 18, 1872, part of lot 5, square 352; interest paid to July 14, 1874.....	600 00	James Carter, March 13, 1872, lot 55, square 465, improved; interest paid to September 13, 1873, balance.....	250 00
Ingor Randall, January 18, 1872, part of lot 7, square 419, improved; interest paid to October 31, 1873.....	250 00	Louisa Washington, March 15, 1872, part of lot 23, square 126, improved; interest paid to September 15, 1873.....	250 00
Edmund Hought, January 19, 1872, lot 13, section 2, Barry farm; interest paid to January 19, 1874, balance.....	38 00	John Thomas Lee, March 15, 1872, lot C, Beale's addition, to Georgetown; also part of lot 5, square 324, improved; interest paid to September 12, 1873.....	2,000 00
James T. Pike, January 19, 1872, lot 25, square 312, improved; interest paid to July 30, 1873.....	3,500 00	Eliza B. Inglo, March 15, 1872, lots 14 and 15, part of tract called Granby, improved; no interest collected.....	600 00
W. H. Tucker and Charles R. Sherman, January 20, 1872, lot F, square 604, improved; interest paid to January 19, 1873.....	1,950 00	W. Robinson, March 16, 1872, part of lot 31, square 556, interest paid to September 15, 1873, balance.....	715 00
Sarah A. Lander, January 19, 1872, lot 2, square north of square 242, improved; interest paid to January 18, 1874.....	1,300 00	Richard L. Berry, March 16, 1872, lot 1, section 2, Barry farm, improved; interest paid to September 16, 1873.....	200 00
Juan A. Pizzini, January 22, 1872, lots 7 and 8, in a tract called Groovalo; interest paid to September 1, 1873.....	2,500 00	Wesley Fry, March 18, 1872, lot 27, section 8, Barry farm, improved; interest paid to September 18, 1873.....	150 00
Juan W. Hunter and others, January 23, 1872, lot 11 and part of lot 12, square 118, improved; interest paid to January 18, 1874.....	14,000 00	Thomas Lowe, March 18, 1872, part of lot 4, square 752, improved; interest paid to September 9, 1873.....	550 00
William Lutherford, January 23, 1872, part of lot 9, square 290; interest paid to January 13, 1874.....	1,000 00	George Savago, March 19, 1872, lot 85, square 623, improved; interest paid to September 6, 1873.....	4,000 00
William E. Brooks, January 23, 1872, part of lot 2, square 525, improved; interest paid to July 23, 1873, balance.....	123 00	Caroline Sherman, March 20, 1872, lot 20, square 79, improved; no interest paid.....	3,500 00
G. Alfred Hall, January 24, 1872, lots 30, 31, 32, 33, 34, 35, 36, square 97; interest paid to January 24, 1874.....	1,425 75	D. C. Forney, March 21, 1872, lot 92, square 375; interest paid to September 20, 1873.....	1,000 00
William H. Wheeler, January 27, 1872, parts lots 11 and 12, square 199, improved; interest paid to January 26, 1874, balance.....	400 00	Addison Smith, March 21, 1872, lot 25, section 7, Barry farm; interest paid to September 21, 1873, balance.....	57 25
George W. Duvall, January 31, 1872, part tract of land called "Chichester," Washington County, improved; interest paid to July 1, 1873.....	9,140 12	H. J. Williams, March 22, 1872, lot 8, square 209; interest paid to September 22, 1873, balance.....	52 50
Charles W. King, January 31, 1872, lots 15, 16, and 17, square 971, improved; interest paid to January 30, 1873.....	2,400 00	Catharine Folk, March 23, 1872, lot on square 275, improved; interest paid to September 7, 1873.....	350 00
James H. Payne, January 31, 1872, lot 36, square 158, improved; interest paid to January 24, 1874.....	585 00	Mary Ann Davis, March 25, 1872, west part of lot 22, square 514, improved; interest paid to September 16, 1873.....	1,200 00
James S. Lonsby, February 1, 1872, square north of square 697; interest paid to January 31, 1874.....	3,000 00	Hanson Brooks, March 28, 1872, part lot 21, square 538, improved; interest paid to September 25, 1873, balance.....	443 75
W. W. Pumphrey, February 10, 1872, part square 366, improved; interest paid to July 24, 1873.....	3,000 00	William Obold, March 29, 1872, lots G and J, square 916, improved; interest paid to September 25, 1873.....	410 00
W. R. Murphy, February 2, 1872, part lot 32, Pleasant Plains, improved; interest paid to July 27, 1873.....	1,756 00	Amanda E. French, April 4, 1872, lot 6, square 182, improved.....	600 00
James Carter, February 2, 1872, part lot 9, square 81; interest paid to August 4, 1873.....	269 00	W. B. McPherson, March 30, 1872, lots 14 and 15, square 65; interest paid to September 30, 1873, balance.....	75 00
William J. Crooke, February 3, 1872, part tract land called "Rawlings Rest," Montgomery County, Maryland, 56 acres; interest paid to July 22, 1873.....	2,700 00	Jane Scott, April 1, 1872, lot 21, square 616; interest paid to September 28, 1873.....	250 00
Perry Goodin, February 5, 1872, part lot 19, square 197; interest paid to August 6, 1873, balance.....	80 00	Thomas Lewis, April 1, 1872, part of lot 16, square 374, improved; interest paid to September 1, 1873.....	10,000 00
James W. Torrell, February 6, 1872, part of lot 2, square 317; interest paid to August 1, 1873.....	500 00	Benjamin Sunning, April 3, 1872, part of lot 3, in a tract of land known as Patworth; interest paid to October 5, 1873.....	3,000 00
Juan Boyle, February 6, 1872, 38 acres in Montgomery County, Maryland, part of Rawlings Rest; no interest collected.....	.....	Samuel G. Jones, April 4, 1872, lot 60, section 8, Barry farm; interest paid to October 4, 1873.....	100 00
Juan Boyle, February 6, 1872, lot 6, square 761; interest paid to August 1, 1873.....	.....	Francis F. Brown, April 5, 1872, lot 7, square 319, improved.....	100 00
Charles Leman, Jr., February 6, 1872, lot M, square 446; interest paid to August 1, 1873.....	2,500 00	Lewis M. Smith, April 6, 1872, lot 69, square 180, improved; interest paid to October 3, 1873.....	1,060 00
Emman Johnson, February 7, 1872, lot 35, square 140; interest paid to August 7, 1873, balance.....	65 00	Lafayette Jeffries, April 6, 1872, parts of lots 20 and 21, square 569, improved; interest paid to April 6, 1873.....	600 00
Ellon Levi, February 7, 1872, lot 1, square 265, interest paid to August 6, 1873.....	200 00	Ann Cook, April 8, 1872, lot 14, square 198; interest paid to October 8, 1873.....	300 00
Timothy O'Sullivan, February 8, 1872, part of lot 43, square 448, improved; interest paid to February 1, 1873.....	350 00	Jane S. Douglass, April 9, 1872, lot 3, square 567; interest paid to October 8, 1873.....	300 00
Jane E. Welch, February 9, 1872, lots 1 and 2, square 1000; interest paid to July 23, 1873, balance.....	96 97	Robert A. Phillips, April 11, 1872, lots 12 and 5; part lot 14, square 439; interest paid to October 10, 1873.....	900 00
F. W. Osborn, February 10, 1872, 93 acres, Escambia County, Florida, known as Oakfield, improved; interest paid to February 6, 1873.....	2,500 00	Walter Evans, April 11, 1872, lot 12, square 877, improved; interest paid to October 2, 1873.....	1,750 00
Edward E. Thomas, February 10, 1872, east part of lot 20, square 77; interest paid to February 9, 1873.....	630 00	James Glesson, April 12, 1872, lot 2, square 616, improved; interest paid to October 9, 1873, balance.....	350 00
William A. Walls, February 10, 1872, lot 14, square 823; interest paid to August 10, 1873, balance.....	165 40	Lewis Marshall, April 12, 1872, part of square 12, Georgetown; interest paid to October 12, 1873.....	2,000 00
J. C. Sims and J. T. H. Hall, February 10, 1872, lots 162 and 163, square 365, improved; interest paid to August 8, 1873.....	2,495 00	Peter Fannor, April 18, 1872, lot 17, section 6; interest paid to April 18, 1873.....	150 00
Willis Hornion, February 13, 1872, east part of lot 4, square 154; interest paid to January 16, 1874, balance.....	90 00	Harvey V. Catlin, April 20, 1872, lot 30, square 623, improved; interest paid to April 20, 1873.....	3,000 00
William Alexander, February 15, 1872, north half of lot 5, section 1, Barry farm; interest paid to July 3, 1873, balance.....	53 75	Isaac J. Prindoll, April 22, 1872, lot 10, section 2, Barry farm; interest paid to April 22, 1873.....	100 00
William H. Lee, February 15, 1872, lot B in Beale's addition to Georgetown, improved; interest paid to October 21, 1873.....	1,000 00	Sarah C. Follanbee, April 23, 1872, lot 42, and part lot 44, square 571, improved; interest paid to October 20, 1873.....	1,375 00
Noah Robinson, February 17, 1872, lot 23, square 309; interest paid to February 15, 1873.....	500 00	Otto Korschuch, April 23, 1872, part of lot 11, square 377, improved; interest paid to April 23, 1873.....	3,100 00
Irwin B. Wright, February 17, 1872, south half of lot 3, square 429, interest paid to February 14, 1873.....	5,000 00	Janet H. A. Schureman, April 17, 1872, part lot 24, square 728, improved; interest paid to October 24, 1873.....	1,400 00
Elizabeth Mead, February 17, 1872, lots 1, 33, and 34, square 468, improved; no interest collected.....	2,200 00	W. R. Arnold, April 20, 1872, lot 6, section 9, Barry farm; interest paid to October 27, 1873, balance.....	665 00
Timothy Costello, February 1872, West Sixteenth street, part of lot 14, square 624, improved; interest paid to August 19, 1873.....	1,000 00	Ephraim Burnett, April 27, 1872, lot 24, section 9, Barry farm; interest paid to October 27, 1873, balance.....	721 00
		James H. A. Schureman, April 17, 1872, part lot 24, square 728, improved; interest paid to April 24, 1873.....	200 00

Nashville Branch Colored Agricultural and Mechanical Association, March 2, 1872, seven acres in Davidson County, Tennessee, improved; interest paid to August 3, 1873.	\$4,000 00	Augustus Jordan, July 13, 1872, lot 160, square 623, improved; interest paid to December 25, 1873.	\$4,200 00
Jane Scott, April 30, 1872, part lot 21, square 616, improved; interest paid to October 26, 1873, balance.	700 00	Anderson Richardson, July 13, 1872, lot 27, section 9, Barry farm; interest paid to December 5, 1873, balance.	70 75
Ella Platt, May 4, 1872, lot A, square 169, improved; interest paid to October 1, 1873.	2,000 00	Gorham P. Hopkins, July 16, 1872, part lot 2, square 915, improved; interest paid to December 13, 1873, balance.	3,000 00
John Giles, May 4, 1872, lot 7, square 582; interest paid to November 5, 1873.	700 00	Douglas Institute, Baltimore, Maryland, July 17, 1872, property on Lexington and Gay streets, Baltimore; interest paid to January 12, 1874.	10,000 00
Justin Granby, May 3, 1872, lot 12, section 6, Barry farm; interest paid to November 3, 1872.	100 00	Peter Lowery, July 17, 1872, two lots in Davidson County and three parcels in Rutherford County, Tennessee; interest paid to November 7, 1873.	3,000 00
C. A. Lemore, May 3, 1872, part lot 3, square 791; interest paid to October 29, 1873.	1,200 00	John Skinning, July 17, 1872, lot 35, square 989, improved; interest paid to January 17, 1874, balance.	480 00
John Straining, May 9, 1872, part lot 7, square 403; interest paid to November 7, 1873.	500 00	Walter Evans, July 18, 1872, part of lot 10, square 867, improved; interest paid to January 3, 1874.	2,500 00
Thomas Commodore, May 16, 1872, lot 16, section 1, Barry farm; interest paid to November 16, 1873.	100 00	George Martin, July 18, 1872, part of lot 6, square 525; interest paid to January 12, 1874, balance.	600 00
Michael McCormick, May 17, 1872, west half of lot 3, square 870, improved; interest paid to November 16, 1873.	4,000 00	Eliza S. Van Wyck, July 18, 1872, lot A, square 157, lot 17, square 165, improved; interest paid to January 3, 1874, balance.	8,709 00
John Burns, May 18, 1872, part of lot 28, square 117, improved; interest paid to November 17, 1872.	300 00	Thomas Bang, July 19, 1872, lot 93, Mount Pleasant, improved; interest paid to July 18, 1873.	1,250 00
H. H. McPherson, May 20, 1872, lot F, square 427; interest paid to April 29, 1873, balance.	325 00	John G. Waters, July 19, 1872, lot 23, square 620, improved; interest paid to January 18, 1874.	4,000 00
E. C. Weaver, May 25, 1872, lot 6, square 333; interest paid to November 1, 1873.	142 00	Clarence Compton, July 19, 1872, lot 14, section 9, Barry farm; interest paid to July 9, 1873.	100 00
Samuel R. Bond, May 20, 1872, part of square 366; interest paid to May 18, 1873, balance.	1,300 00	Stephen Glascoo, July 20, 1872, property on McElillery street, near Gist street, Baltimore; interest paid to February 24, 1873.	400 00
James L. Thomas, May 20, 1872, west half of lot 18, square 106, improved; interest paid to October 15, 1873.	1,300 00	John James, July 22, 1872, lot 24, section 8, Barry farm; interest paid to July 20, 1873.	100 00
William O'Donnell, May 23, 1872, east half of lots 11 and 12, square 563, improved; interest paid to November 18, 1873, balance.	1,500 00	John T. McAnaley, July 22, 1872, lots 1 and 2, square 716, improved; interest paid to January 18, 1874, balance.	500 00
John Seiler, May 25, 1872, lots 17 and 18, block 16, Howard University division of Barry farm; interest paid to November 25, 1873.	500 00	Ben M. Plumb, June 22, 1872, lot 15, square 870; no interest paid.	450 00
William Holmead, May 25, 1872, lot 1, in Pleasant Plains; interest paid to November 25, 1873, balance.	1,600 00	George Page, July 23, 1872, west part lot 4, square 158; interest paid to January 23, 1874, balance.	120 00
John H. McCutcheon, May 25, 1872, lot 37, Phredkelar's addition to Georgetown; interest paid to November 25, 1873.	750 00	Mary C. Young, July 24, 1872, lots 36, 37, 38, 39, and 40, section 8, Barry farm, improved; no interest paid.	5,000 00
W. M. Humphrey, May 25, 1872, part of lots 30, 31, and 32, square 366; interest paid to March 23, 1873, balance.	2,353 47	Robert S. Kearney, July 24, 1872, forty acres in Arlington County, Virginia; interest paid to January 22, 1874.	1,800 00
Walter Stewart, May 28, 1873, part of lot 16, square 15, improved; interest paid to November 28, 1873.	750 00	John Wilkes, July 24, 1872, lots 29, 30, 31, 32, 33, 34, 35, 36, 37, and 38, in square 634; interest paid to March 10, 1873.	10,000 00
L. F. Randolph, May 31, 1872, part of lot 13, square 307, improved; deed trust notes, balance.	175 00	John Bacho, July 26, 1872, north quarter of lot 40, Mount Pleasant Plains; interest paid to January 24, 1874.	300 00
H. H. Parmenter, May 31, 1872, parts of lots 12 and 13, square 307, improved; deed trust notes, balance.	125 00	George H. Williams, July 26, 1872, block 2, Meridian Hill; interest paid to January 26, 1873.	15,000 00
Sharrington Bache, June 1, 1872, lot 78, square 180, improved; interest paid to May 31, 1873.	1,500 00	Thornton Taylor, July 26, 1872, part of lot 30, square 140, improved; interest paid to January 26, 1874, balance.	530 00
Elizabeth Blue, June 4, 1872, lot 5, section 3, Barry farm; interest paid to May 27, 1873.	100 00	W. W. Vaughan, July 29, 1872, lot 6, square 836, deed trust note; balance Mary Ann Coyle and others, July 30, 1872, west half of lot 4, square 348, improved; interest paid to January 26, 1874.	176 00
Joseph Taber Johnson, June 6, 1872, part of lot 12, square 372, improved; interest paid to December 5, 1873.	3,550 00	Evan Lyons, July 31, 1872, sixty-five acres near Boundary street, portions of four tracts, called Pretty Prospect, Rock of Dunbarton, Beale's lot, and Widow's Mite, now known as "Lyons mill-seat," improved; no interest paid.	25,000 90
Richard Jones, June 6, 1872, lot 31, section 8, Barry farm; interest to November 2, 1873, balance.	65 00	Edward G. Smith, July 31, 1872, lot 26, section 7, Barry farm; interest paid to May 30, 1874, balance.	75 00
Mary Costello, June 6, 1872, part of lot 19, square 564, improved; interest paid to December 1, 1873.	400 00	Thomas Barton, August 5, 1872, lot 29, section 2, Barry farm; interest paid to May 27, 1873.	175 00
B. M. Barker, June 7, 1872, six and a half acres near Brightwood, improved; interest paid to December 1, 1873.	2,985 80	Elizabeth A. Smith, August 5, 1872, lot 9, section 8, Barry farm; interest paid to August 15, 1873.	100 00
John F. Stewart, June 7, 1872, lot 79, section 8, Barry farm; interest paid to December 7, 1873, balance.	50 00	J. V. W. Vandenburgh, August 6, 1872, lot 16, square 732; interest paid to August 2, 1873.	5,000 00
W. O. Dennison and T. N. Whitney, June 8, 1872, lot 30, Metropolis View; interest paid to December 8, 1873, balance.	701 91	Edwin King, August 8, 1872, lot 2, block 7, Meridian Hill; interest paid to August 7, 1873.	500 00
Alice A. M. Plant, June 8, 1872, part of lot 5, square 378, improved; interest paid to December 7, 1873.	600 00	George F. Adams, August 9, 1872, part of square 583, improved; interest paid to August 7, 1873.	500 00
William and Albert Barnes, June 10, 1872, lot 32, square 607; improved, balance.	685 00	Honry H. Lacy, August 23, 1872, lot 33 and part of lot 15, square 197, in Mount Pleasant; interest paid to August 12, 1873.	500 00
Phelvo W. Ross, June 10, 1872, (paid).	700 00	B. Mackall, August 12, 1872, lot 7, square 252, improved; interest paid to August 10, 1873.	5,000 00
Stephen Hartbricht, June 12, 1872, part of lot 12, square 449; interest paid to December 7, 1873, balance.	2,000 00	Daniel Genau, August 12, 1872, lot B, square 578, also lot 371, Mount Pleasant; interest paid to November 5, 1873, balance.	571 74
C. C. Nelson, June 14, 1872, lot 18, square 366; interest paid to November 15, 1873.	1,200 00	Henry H. Thighman, August 13, 1872, part of lot 9, square 401; improved, interest paid to December 10, 1873.	600 00
W. W. Goddard, June 14, 1872, part of lot 20, square 157, improved; interest paid to December 10, 1873.	2,500 00	James Webster and others, August 13, 1872, Odd-fellows' Hall, Alexandria, Virginia, improved; interest paid to August 8, 1873.	1,000 00
Allen C. Boaman, June 14, 1872, east half of lot 10, square 876, improved; interest paid to December 11, 1873.	200 00	Nathaniel S. Wright, August 16, 1872, four acres in Alexandria, Virginia, improved; interest paid to August 14, 1873.	1,500 00
Bonard Waters, June 14, 1872, east part of lot 19, square 870, improved; interest paid to December 14, 1873, balance.	450 00	Robert A. Phillips, August 17, 1872, part of lot 9, square 497, improved; interest paid to August 15, 1873.	1,000 00
John W. Meyer, June 15, 1872, part of lot 7, square 516; interest paid to December 15, 1873.	500 00	William Hewlett, August 20, 1872, lot 171, Mount Pleasant; no interest paid.	300 00
James H. Magraudy, June 19, 1872, lot 59, square 182, improved; interest paid to December 18, 1873.	6,000 00	Thornton Hodge, August 22, 1872, lot 23, block 18, Howard University; interest paid to August 20, 1873.	280 00
John Vandenburgh, June 20, 1872, lot 1, square 123; interest paid to December 24, 1873.	1,500 00	J. B. Osgood, August 23, 1872, parts of lots 13 and 14, square 762; interest paid to February 23, 1873.	2,000 00
Margaret Frithian, June 26, 1872, part of tract called "Forest," Prince George's County, Maryland, improved; interest paid to December 25, 1873.	920 00	Ralph H. Darby, August 23, 1872, lots 717 and 333 inclusive, in Union-town, improved; interest paid to August 23, 1873.	2,000 00
Thompson B. Caldwell, June 26, 1872, lot 20, square 208; part of lot 2, square 959, improved; interest paid to December 21, 1873, balance.	800 00	Alonzo J. Dunning, August 23, 1872, forty-six acres, Fairfax County, Virginia, improved; interest paid to August 22, 1873.	2,000 00
Charles H. Fischbaugh, June 28, 1872, east part of lots 1 and 31, square 258; interest paid to December 28, 1873.	21 50	John Bacho, August 26, 1872, part of lot 40, Mount Pleasant; interest paid to August 22, 1873, balance.	15 00
Smith Tuzman, June 28, 1872, part of lot 1, square 8; interest paid to June 27, 1873, balance.	500 00	B. F. Englin, August 26, 1872, part of lot 110, Beale's addition to Georgetown; interest paid to August 22, 1873.	150 00
Susan Collins, June 29, 1872, west half of lot 28, square 878; interest paid to December 29, 1873.	62 00	John Johnson of Bryant, August 27, 1872, lot 7, square 516; interest paid to November 15, 1873.	1,000 00
Robert Gilmer, June 29, 1872, east half lot 42, square 24; interest paid to October 24, 1873, balance.	100 00	William Muirhead, August 23, 1872, lots 35 and 36, square 740; interest paid to August 22, 1873.	1,500 00
Clem Smith, July 2, 1872, lot 71, section 8, Barry farm; interest paid to January 2, 1874, balance.	24,000 00	E. L. Schmidt, August 30, 1872, part of lot 8, square 757, part of lot 25, block 18, John A. Smith farm, improved; interest paid to August 24, 1873, balance.	850 00
Samuel F. Suit, July 2, 1872, four hundred and fifty acres, Prince George's County, Maryland, called the "Homo Place," interest paid to December 20, 1873.	340 00	A. Woodward, jr., August 31, 1872, part of lots 11 and 12, square 743; interest paid to August 30, 1873.	400 00
John C. Ricks, July 5, 1872, lot 35, square 336, improved; interest paid to January 5, 1874, balance.	880 00	Clarence Compton, September 2, 1872, lot 4, section 9, Barry farm; interest paid to September 2, 1873.	500 00
Griffin S. Reed, July 6, 1872, lot 9, square 309, improved; interest paid to December 26, 1873, balance.	1,550 00	William H. Gray, September 3, 1872, lot 53, square 140, improved; interest paid to August 28, 1873.	200 00
Randolph Lohsigen, July 8, 1872, part lots 2 and 3, square 791, improved; no interest paid.	500 00	William T. Benjamin, September 5, 1872, lot 27, section 7, Barry farm; interest paid to September 5, 1873.	3,000 00
Edwin King, July 9, 1872, lot 2, block 17, Meridian Hill; interest paid to January 9, 1874.	500 00	Vestry Rock Creek church, September 5, 1872, church land called "Globe," interest paid to September 2, 1873.	1,000 00
Phillip Wallack, July 10, 1872, lot 6, square 573; trust note, balance.	175 00	Ann Wallan, September 6, 1872, part of lots 11 and 12, square 289; interest paid to September 6, 1873.	350 00
Henry Jefferson, July 13, 1872, lot P, square 152; interest paid to July 12, 1873.		Joseph Williams, September 6, 1872, lot 67, Mount Pleasant; interest paid to August 16, 1873.	

George F. Adams, September 7, 1872, part of square 583; interest paid to September 6, 1873	8250 00	J. and M. Dant, October 30, 1872, lot 15, square 829, improved; interest paid to October 23, 1873	\$600 00
Benedict Milburn, November 8, 1872, part of lots 1 and 2, square 518, improved, and real-estate notes for \$3,000; interest paid to December 1, 1873, balance	3,226 44	Griffen S. Reed, November 1, 1872, lot 40, square 336, improved; interest paid to October 29, 1873	1,500 00
Charles D. Lyon, September 10, 1872, lots 22 and 24, square 870; interest paid to September 7, 1873, balance	874 20	J. Sweeney, Barry farm, interest paid to November 2, 1873, balance	36 30
Trustees Fifth Baptist church, September 10, 1872, lots 26, 27, and 28, square 277, improved; interest paid to August 30, 1873	7,000 00	Joseph Middleton, November 2, 1872, lot A, square 791; interest paid to November 2, 1873	530 30
Trustees Fifth Baptist church, May 22, 1873, lots 26, 27, and 28, square 277, improved; interest paid to November 21, 1873	4,000 00	Christiana Hines, November 2, 1872, west half lot 2, square 105; interest paid to October 30, 1873	1,820 00
George Mattingly, September 10, 1872, lot 7, square 760, improved; interest paid to February 9, 1873	15,000 00	John H. McChesney, November 5, 1872, part of mill seat at Brightwood; interest paid to October 30, 1873	1,000 00
W. M. Pumphrey, September 10, 1872, lot 34, square 508, improved; interest paid to December 2, 1873	650 00	Clara B. Hall, November 5, 1872, lot 20, block 17, Meridian Hill, interest paid to November 5, 1873	350 00
Elizabeth Barrett, September 10, 1872; interest paid to July 2, 1873	800 00	Thomas Payne, November 5, 1872, lot 14, square 198, improved; interest paid to November 5, 1873	300 00
P. H. Green, September 14, 1872, lot 9, Pleasant Plains, improved; interest paid to September 4, 1873	750 00	Lewis Rooster, November 5, 1872, lot 12, square 620; interest paid to November 1, 1873, balance	200 00
Rachel P. Lunsford, September 12, 1872, parts of lots 159 and 167, Beale's addition to Georgetown, improved; interest paid to September 15, 1873, balance	1,920 00	F. & S. Brooks, November 5, 1872, south 100 feet of lot 43, square 69, improved; interest paid to November 6, 1873	400 00
C. Robinson, September 18, 1872, improved property, Alexandria, Virginia; interest paid to September 12, 1873	.....	Emily H. Reed, November 7, 1872, lot 4, square 814; interest paid to November 6, 1873	500 00
Mary C. Young, September 19, 1872, part of lot 2, square 971, 120 by 77 feet; no interest paid	5,000 00	Seth A. Terry, November 8, 1872, lot 6, square 511, improved; interest paid to April 30, 1873	1,500 00
H. Isabella Mitchell, September 19, 1872, nineteen acres called "Girls' Portion," Seventh street, improved; interest paid to September 14, 1873	3,000 00	Robert A. McMurray, November 14, 1872, lot 36, square 571, improved; interest paid to February 23, 1874	2,000 00
William H. Stevenson, September 19, 1872, lot 309 Vermont avenue; interest paid to March 19, 1873, balance	272 00	R. A. McMurray, November 14, 1872, lot 37, square 511; interest paid to August 23, 1873	2,500 00
Charles Williams, September 20, 1872, lots 14 and 15, square 99; interest paid to September 18, 1873	500 00	Lawson W. Brooks, November 16, 1872, improved property in Alexandria, Virginia; interest paid to November 13, 1873	300 00
John H. Lewis, September 20, 1872, part of lot 8, square 737, improved; interest paid to January 17, 1874	1,100 00	Maupray Green, November 21, 1872, south half of lot 9, square 635; interest paid to November 21, 1873, balance	212 50
George H. Stowell, September 22, 1872, lot 25, square 420; interest paid to September 19, 1873	4,000 00	Annetta Jordan, November 23, 1872, lots 7, 8, block 16, Eflingham Place, Howard University reservation, improved; no interest paid	9,000 00
Isabel Langman, September 21, 1874, lot 17, square 86; interest paid to January 3, 1874, balance	1,000 00	Charlene Snyder, November 23, 1872, lot 100, Mount Pleasant; interest paid to November 15, 1873	.....
George B. Coburn, September 25, 1872, lot 2, square 527; interest paid to August 30, 1873	1,150 00	William H. Gray, November 27, 1872, lot 53, square 140; interest paid to May 26, 1873	500 00
John Keating, September 27, 1872, parts of lots 23 and 24, square 616; interest paid to March 25, 1873	300 00	Eliza Holliday, on Barry farm; no interest paid to November 27, 1873, balance	72 25
John P. Cutler, September 23, 1872, part of lot 23, square 126; interest paid to September 25, 1873	150 00	John H. Bond, lot 11, square 86; interest paid to November 25, 1873, balance	110 00
Aaron Pindlo, October 1, 1872, lot 16, square 336; interest paid to October 25, 1873	300 00	Maurice J. Young, December 3, 1872, property in Georgetown; interest paid to November 27, 1873	750 00
Marian Goodall, October 1, 1872, lots 295 and 296, Uniontown, improved; interest paid to September 24, 1873	1,000 00	Mary Taylor, December 10, 1872, west part lot 6, square 512; interest paid to November 26, 1873	240 00
David W. Brown, October 7, 1872, lots 9 and 10, square 192; interest paid to September 30, 1873	1,800 00	Benjamin N. Weeds, December 14, 1872, lots 3, 4, 5, square 951; interest paid to December 17, 1873	1,500 00
Edward Swann, October 7, 1872, west half of lot 15, square 490; interest paid to September 24, 1873	5,000 00	Robert M. Douglas, December 17, 1872, Douglas plantation, Rockingham County, North Carolina; interest paid to October 12, 1873	3,500 00
H. Keller, October 8, 1872, lots 11 and 12, square 616, improved; interest paid to October 5, 1873	700 00	Frank Quarles, December 21, 1872, property in Fulton County, Florida; no interest paid	1,000 00
John Gately, October 9, 1872, part of lot 9, square 419, improved; interest paid to October 8, 1873	1,000 00	Virginia Williams and Thomas W. Cardozo, January 3, 1873, 2,000 trust-deed notes on property in Vicksburg, Mississippi	2,000 00
Henry Gwin, October 9, 1872, lot 16, section 2, Barry farm; interest paid to October, 1873, balance	75 00	John A. Gray, January 4, 1873, lot 17, square 199; no interest paid	5,000 00
James Harper, October 10, 1872, lot 35, section 3, Barry farm; interest paid to October 9, 1873	95 27	W. M. Pumphrey, January 10, 1873, trust-deed notes, improved property, balance	1,186 40
Thomas Craig, October 10, 1872, lot 38, section 4, Barry farm; interest paid to October 7, 1873	58 37	Jackson Parker, January 21, 1873, interest paid to September 21, 1873	6,257 00
Samuel Henson, October 10, 1872, lot 55, section 8, Barry farm; interest October 7, 1873	49 76	Joseph Casey, January 24, 1873, lots 7 to 12, block 8, lots 27 and 30, block 6, lots 1, 2, 3, block 20, Meridian Hill, interest paid to November 11, 1873	1,816 65
Samuel P. Gaines, loan on lots in Barry farm; interest paid to October 1873	50 51	Benjamin Lannum, January 24, 1873, lots F, G, U, and V, lots 2, 3, in square 638, improved; interest paid to June 1, 1873	1,100 00
William Nelson, loan on lots in Barry farm; interest paid to October, 1873	56 70	Sophia Holmes, January 30, 1873, lot 25, square 338, trust-deed notes	2,620 00
Henry Nube, loan on lots in Barry farm; interest paid to October, 1873	50 84	Simon J. Groot, February 4, 1873, lot 23, square 373, improved; interest paid to September 2, 1873	900 00
Thomas P. Diggs, loan on lot in Barry farm; interest paid to October, 1873	89 70	Saint John's chapel, Norfolk, Virginia, February 10, 1873, on the church property; interest paid to September 27, 1873	2,500 00
Dennis Ruden, loan on lots in Barry farm; interest paid to October, 1873	540 00	Frank Quarles, February 19, 1873, property in Atlanta, Georgia; interest paid to May 11, 1873	1,000 00
George Davis, loan on lots in Barry farm; interest paid to October, 1873	35 00	Silas L. Loomis, trustee, February 27, 1873, lots 16, 17, and 19, square 653; interest paid to April 16, 1873	2,400 00
Harricot Magruder, loan on lots in Barry farm; interest paid to October, 1873	104 00	William J. Sterling, March 31, 1873, deed trust note	520 00
Mack McKenzlo, loan on lots in Barry farm; interest paid to October, 1873	150 40	George P. Goff, April 2, 1873, deed trust note; interest paid to October 1, 1873	2,500 00
Amos Hill, October 11, 1872, lot 9, section 2, Barry farm; interest paid to October 7, 1873	150 00	William H. Gray, April 4, 1873, lot 53, square 140; interest paid to October 4, 1873	200 00
James P. McElfresh, October 14, 1872, lots 61 and 62, square 827, improved; interest paid to October 2, 1873	600 00	Lucey Ann Reed, April 9, 1873, deed trust notes	575 00
Eliza Meredith, October 17, 1872, lot 10, square 558, improved; interest paid to October 14, 1873	800 00	George W. Mason, Jr., April 8, 1873, New Berne, North Carolina, deed trust notes	1,210 58
John Lane, October 17, 1872, parts lots 128 and 129, Beatty, (subdivision,) Georgetown, improved; no interest paid	2,500 00	Joseph Paanloy, April 13, 1873, deed trust note; interest paid to January 24, 1874, balance	100 00
John Patch, October 18, 1872, trust-deed notes, improved property; interest paid to October 21, 1873, balance	870 00	Benjamin H. Warren, real-estate notes; interest paid to October 21, 1873	1,359 35
Willey Evans, October 23, 1872, lot 6, square 337; interest paid to April 17, 1873	200 00	Thomas Ewing, Jr., April 23, 1873, tract of land near Topeka, Kansas; indorsed real-estate notes, due March, 1874 and 1875, by S. C. Pomeroy	5,890 78
Ellen Dorsey, October 23, 1872, lot 8, square 553; interest paid to October 21, 1873	275 00	Patsy Smallwood, April 24, 1873, lot K, square 183; interest paid to October 21, 1873	100 00
M. W. Evans, October 23, 1872, lot 20, section 2, Barry farm; interest paid to October 7, 1873	100 00	J. P. Woodland, April 30, 1873, property in Georgetown	100 00
James T. Pike, October 23, 1872, parts lots 4 and 8, square 871, improved; no interest paid	2,000 00	J. W. Babo and J. A. Rice, May 6, 1873, part lot 21, square 516	2,400 00
John A. Green, October 24, 1872, lot 19, section 8, Barry farm; interest paid to October 23, 1873, balance	100 00	E. E. Schmidt, May 6, 1873, part lot 2, square 821; interest paid to October 26, 1873	200 00
Horneo J. Gray, October 24, 1872, lot 1, block 6, Meridian Hill, also adjoining lot, improved; trust-deed notes	2,500 00	James A. Somers, March 8, 1873, west one-third of lot 23, east 26 feet of lot 22, square 568; interest paid to November 6, 1873, (paid)	3,000 00
P. and A. Page, October 24, 1872, lot 2, square 182; interest paid to October 23, 1873	300 00	William McGuire, May 19, 1873, lot 1, square 421; interest paid to October 25, 1873	3,300 00
Henry D. Clayton, October 26, 1872, lot A, square 68, improved; interest paid to October 23, 1873	550 00	William F. Slaton, June 7, 1873, lot A, square 331; interest paid to December 3, 1873	380 00
Albert Gaines, October 26, 1872, part of lot 12, square 170, trust-deed note	1,367 92	Mary A. Shanahan, June 9, 1873, deed trust note; interest paid to December 9, 1873	1,350 00
Addison Triplok, one city lot, interest paid to October 23, 1873, balance	50 00	A. C. Bradley, June 10, 1873, part lot 4, square 377, improved	17,000 00
Hony Brown, one city lot, interest paid to October 23, 1873, balance	50 00	James M. Latta, trustee, June 23, 1873, real-estate note, due 1875	3,500 00
Joseph B. Williamson, October 28, 1872, lot 22, square 342, improved; interest paid to October 25, 1873, balance	900 00	Alexander Sutherland, June 23, 1873, part of square 309, improved; interest paid to December 20, 1873	200 00
Howard University, October 29, 1872, property known as college reservation, 20 acres; also property known as the Park, 11 acres; also lots 7, 8, 9, and part of 6, square 640; also whole of square 1054; also lots 1, 2, 3, 4, square 1055, improved; interest paid to October 22, 1873	75,000 00	A. Langdon, July 11, 1873, real-estate notes, due 1874, 1875, 1876, 1877, 1878, and 1879; interest paid to December 1, 1873	25,500 00
J. N. Dickson, October 30, 1872, lot 60, square 180, improved; interest paid to October 30, 1873	1,000 00	D. W. Brown, July 14, 1873, real-estate note, due February 9, 1875	500 00
		A. C. Bowman, July 14, 1873, lot 2, square 57, and lots 48 and 49, square 179; interest paid December 9, 1873, balance	1,175 00
		Albert Gaines, July 15, 1873, real-estate notes, due 1875	926 00
		John E. Kendall, July 18, 1873, lots 16 and 17, square 900	2,162 50
		George Pimper, July 18, 1873, lots 140 and 141, Beale's addition to Georgetown	555 54
		Hiram Pitts, July 19, 1873, lots 702 and 703, Uniontown, due 1875	3,000 00
		Saint Luke's Methodist church, Norfolk, July 23, 1872, church and land; interest to November 30, 1873	1,000 00

Jane Rollins, July 18, 1873, lot 11, square 132, lot 14, square 247.....	\$200 00
D. A. Straker, July 26, 1873, part of lot 17, block 7, Ellingham Place.....	166 66
Elizabeth Neil, August 2, 1873, lot 1, square 198.....	300 00
Daniel L. Eaton, April 19, 1873, lots 2 and 3, square 120, due 1873, note.....	1,000 00
R. M. Hall, August 6, 1873, Girl's Industrial Home, real-estate notes, due July 9, 1874.....	8,658 00
Sophia Stewart, August 8, 1873, lot A, square 68.....	200 00
Jacob Frank, August 12, 1873, lot 38, square 180, improved.....	1,500 00
Amstead Walker, August 15, 1873, lot 16, block 16, Ellingham Place.....	175 00
Cornelius Jenkins, land, Fulton County, Georgia.....	100 00
B. H. Thomely, Atlanta, Georgia.....	318 00
Smith Woodward, Atlanta, Georgia.....	200 00
R. S. Eggleston, August 15, 1873, lots in Atlanta, Georgia.....	500 00
James Jones, on land in Atlanta, Georgia.....	100 00
J. A. Wood, on land in Atlanta, Georgia.....	115 75
A. Dela Matia, on land in Atlanta, Georgia.....	115 75
George G. Cornish, August 16, 1873, part lot 14, square 733; interest to September 29, 1873.....	3,000 00
Mrs. M. J. Hunt, August 16, 1873, real-estate note.....	1,000 00
James Johnson, August 16, 1873, lot 13, section 3, Barry farm.....	180 00
Mrs. M. J. Hunt, August 20, 1873, real-estate notes, due 1873, 1876.....	2,000 00
Bartholomew Foley, August 21, 1873, part lot 8, square 558; improved.....	700 00
James D. Burke, August 23, 1873, real-estate note.....	300 00
Thomas M. Healey, August 23, 1873, dwelling, Vermont avenue, near H. street; insured \$5,000.....	2,700 00
Oliver L. White, August 30, 1873, deed.....	250 00
John Patch, September 5, 1873, dwelling No. 1525 Tenth street; insured \$4,000.....	2,000 00
William H. Phillip, September 6, 1873, dwelling S. W. corner Seventeenth and K. streets; insured \$5,000.....	9,000 00
Charles Russell, September 18, 1873, lot 25, square 468.....	100 00
G. H. Ashchenbach, September 9, 1873, lot 52, square 296; interest to December 1, 1873.....	750 00
Margaret A. Randall, real-estate note.....	250 00
Joseph T. Johnson, September 15, 1873, part lot 12, square 372.....	500 00
Samuel Strong, September 15, 1873, south part of lot 34, square 732.....	1,267 00
C. H. Underwood, November 1, 1873, real-estate notes, improved property.....	1,100 00
J. E. Zug, November 6, 1873, real-estate notes.....	1,370 70
John B. Bloss, November 10, 1873, real-estate notes.....	900 00
George Angerman, November 10, 1873, real-estate notes.....	250 00
J. W. Barber, November 10, 1873, real-estate notes.....	150 00
J. H. O'Connell, November 10, 1873, real-estate notes.....	475 00
Charles B. Beall, November 10, 1873, real-estate notes.....	450 00
Mary J. Warner, November 10, 1873, real-estate notes.....	1,170 00
Aaron Johns, November 10, 1873, real-estate notes.....	600 00
H. G. Jacobs, November 10, 1873, real-estate notes.....	300 00
F. B. Loftus, November 10, 1873, real-estate notes.....	150 00
George K. Price, November 10, 1873, lot C, square 725; improved real-estate notes.....	4,250 00
W. M. Pumphrey, November 13, 1873, lot 18, square 334; improved.....	900 00
William Pumphrey, November 13, 1873, lot 18, square 334, improved.....	900 00
Samuel E. Smoot, November 14, 1873, real-estate notes.....	2,000 00
Robert E. Ward, November 14, 1873, real-estate notes.....	1,700 00
George T. Arms, November 18, 1873, real-estate notes.....	1,900 00
Saint James's Parish, December 4, 1873, lots 1, 2, 3, 4, and 5, square 915.....	1,166 60
Mariah Hunter, December 17, 1873, lot 9, square 234.....	1,250 00
Jos. D. Harris, December 22, 1873, part of lot 37, Mount Pleasant, improved.....	1,000 00
George H. Simonds, January 7, 1874, real-estate note.....	1,000 00
Robert I. Fleming, January 12, 1874, old loan, one hundred thirty shares Young Men's Christian Association remodeled, \$3,250 par; approved bills against Trustees Colored Schools, \$22,011.92; real-estate notes, \$4,055.....	20,000 00
Robert I. Fleming, January 12, 1874, old loan, part of lots 96 and 97, Mount Pleasant.....	2,000 00
Robert I. Fleming, January 12, 1874, old loan, dwelling corner Massachusetts avenue and Fourteenth street, insured for \$10,000.....	20,000 00
Ortway Nichols, January 7, 1874, real-estate notes.....	1,475 00
John B. Claggett, January 20, 1874, lot A, 108 acres, Washington County, Claggett farm, on Washington and Rockville turnpike.....	5,500 00
Clement Morgan, January 20, 1874, real-estate notes.....	350 00
Charles R. Douglass, January 26, 1874, deed trust.....	1,800 00
Ann E. Boyle and others, August 24, 1871, lots 1 and 2, square 634.....	8,000 00
Malvina Folsom, January 29, 1872, west half lot 28, square 878; no interest paid.....	500 00
Amelia Talbot, October 22, 1872, lot 31, west half lot 32, square 158; interest paid to September 18, 1873.....	600 00
James M. Latta, Ernest, January 30, 1873, real-estate notes \$3,500; interest paid to June 1, 1873.....	3,500 00
J. B. Sawyer, June 30, 1870, lot 4, square 196; interest paid to December 30, 1873.....	500 00
Loan at Lexington, Kentucky, branch, November 3, 1871, on improved property, value, \$10,000.....	4,000 00
E. R. Knight, at Memphis branch, May 6, 1872, on Arkansas scrip; interest paid to April 8, 1873.....	1,700 00
Dallas-street church at Baltimore, April 9, 1873, on church property.....	2,500 00
R. Sobieski, January 7, 1874, on lot 3, square 791.....	1,300 00
D. A. Conolly, January 13, 1874, on lot 4, square 575.....	2,000 00

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

CHARLES A. MEIGS,
 National Bank Examiner.

JANUARY 24, 1874.

SUNDRY.

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

Thomas M. Plowman, his note indorsed S. P. Brown & Son, due October 9, 1870, protested and contested.....	\$1,500 00
Horatio Nater, August 18, 1870, on \$3,000 life-insurance policy in New England Mutual Life Insurance Company; interest to July, 1871.....	250 00
A. B. Mullett, August 31, 1870, loan on one hundred shares Morris Mining Company, Colorado, \$100 each; interest to November 1, 1871.....	1,400 00
E. R. Knight, October 11, 1871, balance of loan \$600 on Arkansas State scrip, Memphis loan.....	300 00
C. W. Havenner & Co., March 24, 1871, balance loan \$1,200 on real-estate notes \$1,105; interest paid to July 31, 1871.....	400 00
Lewis Bryant, July 14, 1871.....	192 00

C. W. Havenner & Co., March 27, 1871, on real-estate notes \$3,050; interest paid to July 31, 1871.....	\$1,500 00
Daniel Welch, his note indorsed D. L. Eaton, due April 28, 1871; protested.....	230 40
J. M. Spicer, May 2, 1871, chattel note on furniture St. James Hotel; no interest paid.....	2,735 10
C. W. Havenner & Co., May 6, 1871, on real-estate notes; interest to July 1, 1871.....	800 00
Arthur Flynn, balance note \$150, due July 15, 1871, on real-estate notes.....	89 04
Frank Leigg, May 20, 1871, balance loan \$500 on \$1,000 Virginia State bond, bond sold and this balance outstanding.....	125 13
Joseph B. Stewart, loan March 14, 1871, on \$5,000 Union Pacific Railroad bonds in hands of H. G. Fant; bonds in suit as to ownership.....	3,250 00
J. & W. Vandenberg, June 13, 1871, balance of \$5,000 on claim for work Washington Aqueduct.....	1,251 50
C. W. Havenner & Co., July 25, 1871, real-estate notes.....	700 00
Central Branch Union Pacific Railroad Company, balance of their note, \$175,000, of August 17, 1871, secured by contracts of sale of portions of the Kickapoo reserve lands, Kansas, (lands are sold on one to ten years' credit, about 100,000 acres,) bond of A. S. Barnes, L. M. Pomeroy, and E. H. Nichols; interest paid to December 12, 1873, last payment on account May 19, 1873, \$7,500.....	74,000 91
Daniel Welch & Co., September 14, 1871, balance of loan, \$250, on deed trust note; interest paid to December 27, 1873.....	182 93
Melrose Green, September 19, 1871, bond to trustees Barry farm, lot 15; interest paid to September 29, 1873.....	100 00
Charles F. Peck and W. T. Chandler, balance of \$1,100, September 20, 1871, on their note indorsed William L. Huntington; interest paid to October 25, 1871, last payment February 29, 1872.....	979 50
C. W. Hayden, September 29, 1871, balance of \$3,500 on real-estate notes \$3,833.33; interest paid to March 29, 1872.....	713 66
Charles N. Thomas, October 9, 1871, on bond of the Howard University for sale of lot 1, block 22.....	350 00
Maria J. Stoddard, October 23, 1871, for note indorsed G. W. Stickney, one year; no interest paid.....	1,000 00
Mrs. Serena McCarthy, November 11, 1871, note indorsed by Robert H. Barker.....	25 00
George W. Dyer, December 19, 1871, \$550; June 17, 1872, \$350; October 9, 1872, \$1,000; on \$2,000 Philadelphia city stock; interest paid to November 23, 1873.....	1,900 00
Alexander W. Randall, December 29, 1871, balance of loan \$1,212.02; his note, no security.....	800 00
John L. Kidwell, December 21, 1871, balance of \$2,000 on \$2,000 real-estate notes; interest paid to December 21, 1873.....	1,800 00
John Spicer, note, December 23, 1871, no security; no interest paid.....	300 00
S. S. Stearns, January 13, 1872, on real-estate notes; interest to February 19, 1873.....	1,000 00
John W. Wright, January 23, 1872, (paid;) note M. Myers \$1,163 and claim against United States for rent of building corner of Eighth and G streets; no interest paid.....	.....
Ballet Kilbourn and John O. Evans, January 2, 1872, on \$75,000 second-mortgage bonds Maryland Mining and Manufacturing Company.....	50,000 00
S. S. Stearns, February 6, 1872, balance loan \$400 on real-estate notes; interest to August 7, 1873.....	69 04
John S. Cook, assumed by Edward S. Fowler, February 7, 1872, on real-estate notes, balance of \$13,000; interest paid to February 9, 1874.....	8,964 95
Whitfield Jackson, February 15, 1872, balance of \$237 on \$250 United States five-twenty bonds.....	183 34
Robert I. Fleming, March 7, 1872, on \$5,000 in real-estate notes; interest to March 10, 1873.....	4,000 00
J. M. Brown, March 20, 1872, on \$4,000 stock Detroit Car Loan Company, one hundred and sixty shares; interest paid to July 15, 1873.....	3,500 00
Eugene S. Calvert, March 28, 1872, on real-estate notes, \$19,331; no interest paid.....	8,250 00
James G. Kennedy, March 29, 1872, on \$20,000 Maryland Mining and Manufacturing Company's bonds, on demand; no interest paid.....	12,000 00
D. M. Davis and R. M. Balloch, April 5, 1872, balance \$2,000 on \$1,800 stock Fitchburg Railroad Company; interest to January 8, 1873.....	471 98
F. H. Gassaway, March 30, 1872, balance \$3,300 loan on \$7,000 stock of American Seal Lock Company, on \$5,000 stock of Metropolis Paving Company; no interest paid.....	1,289 50
John W. Vandenberg, April 6, 1872, balance \$600 note.....	117 80
William R. Hooper, April 10, 1872, three life-insurance policies for \$6,500; interest paid to October 30, 1873.....	900 00
Henry Brown, April 19, 1872, on \$600 real-estate notes; interest paid to August 25, 1872.....	600 00
P. M. H. Young, April 27, 1872, on real-estate notes, \$6,611; interest paid to August 24, 1873.....	5,000 00
Mary F. Jacobs, May 1, 1872, note indorsed by C. A. Fleetwood.....	50 00
W. W. White, May 11, 1872, balance \$400 on bond of lot 13, Barry farm; interest paid to November 11, 1873.....	250 00
L. L. Crouse, May 16, 1872, on real-estate note, \$4,500; interest paid to December 16, 1873.....	1,800 00
John A. Gray, treasurer Fifteenth-street church, May 29, 1872, note indorsed by K. I. Fleming; interest paid to September 23, 1872.....	2,917 00
P. H. Crouey, June 5, 1872, balance \$650 on \$5,000 life-insurance policy; interest paid to November 13, 1873.....	250 00
Caroline A. Sherman, June 22, 1872, balance \$2,000 on twenty-two shares East Capitol Building Association; three shares First Corporation Building Association; four shares Count River Railroad Company.....	1,475 00
F. Burlingame, July 10, 1872, note indorsed J. B. Sawyer, (paid).....	.....
Holtzclaw & Bruff, July 13, 1872, balance \$3,000 on forty shares Capitol Hill Building Association on \$2,000 real-estate notes.....	948 31
D. C. Morrison, jr., July 25, 1872, balance \$1,200, real-estate notes, \$1,000; interest paid to April 25, 1873.....	500 00
N. J. Hillman, August 1, 1872, balance \$1,250 on real-estate notes; interest paid to August 6, 1873.....	120 00
Edward Johnson, August 9, 1872, on \$700 stock Young Men's Christian Association; interest paid to July 12, 1873.....	550 00
Franklin Shorman, August 22, 1872, on Chesapeake and Ohio Railroad bonds, \$1,000; interest paid to February 1, 1873.....	990 00
B. H. Warner, August 27, 1872, five hundred real-estate notes; interest paid to December 12, 1873.....	300 00
B. R. Plumley, August 31, 1872, Bond lot 10, Smith's farm; balance \$120; interest paid to January 28, 1874.....	53 00
Norman & Middleton, August 31, 1872, certificates board of public works; no interest paid.....	1,400 00
Daniel A. Connelly, September 3, 1872, balance \$5,000, and gold balance; no security.....	743 09
Benjamin D. Whitney, September 9, 1872, balance \$2,100; \$3,500 real-estate notes; interest paid to September 12, 1873.....	4,000 00
C. W. Havenner & Co., September 11, 1872, \$1,500 real-estate notes; no interest paid.....	900 00

J. W. Vandenburg, September 21, 1872, certified bill for work on Virginia avenue, \$4,250; no interest paid	\$4,000 00
J. S. H. Hall, September 21, 1872, approved bill for county work, \$3,000; no interest paid	500 00
R. M. Hall, September 21, 1872, on real-estate notes, \$200; no interest paid	175 00
John W. Wright, September 24, 1872, on real-estate note, \$5,000; no interest paid	2,000 00
J. V. Vandenburg, September 25, 1872, certificate board of public works; no interest paid	600 00
John W. Wright, August 2, 1872, on \$5,000 real-estate note; no interest paid	1,000 00
Z. Blumensberg, October 3, 1872, on real-estate note; interest paid to October 6, 1873	.....
John A. Prescott, October 9, 1872, balance of \$1,135, note indorsed R. T. Fleming; interest paid to October 9, 1873	635 00
M. Hillman & Newman, October 12, 1872, certificate board of public works; no interest paid	400 00
A. D. Newbold, October 19, 1872, on \$100 United States five-twenty bond; no interest paid	100 00
J. T. Wormley, October 21, 1872, balance \$500, approved bill \$558.40, medicine for poor; interest paid to January 26, 1873	326 33
C. H. Holden, October 25, 1872, on real-estate notes \$4,100; no interest paid	2,209 47
J. V. W. Vandenburg, October 26, 1872, 2,550 certificates of the board of public works; no interest paid	2,550 00
Addison Clayton, October 29, 1872, approved bill \$982, trustees colored schools	500 00
G. G. Cornish, October 30, 1872, \$700 real-estate note; no interest paid	600 00
H. T. White, treasurer, November 2, 1872, balance \$3,500 on 3,450 First Congregational Society bonds; interest paid to May 1, 1873	2,960 02
S. C. Loomis, November 4, 1872, on real-estate notes; interest paid to November 4, 1873	1,364 88
J. V. W. Vandenburg, November 9, 1872, on 2,550 certificates of the board of public works; no interest paid; indorsed D. L. Eaton	2,500 00
W. C. Tilden, November 12, 1872, on \$300 United States five-twenty bond; no interest paid	200 00
S. C. Pomeroy, November 21, 1872, demand	3,000 00
S. C. Pomeroy, April 26, 1873, \$9,000 on real-estate notes; no interest paid	3,000 00
A. Pannell, November 29, 1873, approved bill, work on Fort Whipple, \$309.24; no interest paid	309 24
H. McLinden, November 23, 1872; balance \$500 on \$1,000 stock Young Men's Christian Association; interest paid May 15, 1873	200 00
A. Pannell, November 29, 1873; approved bill \$116.66, Fort Whipple; no interest paid	116 66
J. V. W. Vandenburg, December 5, 1872; balance \$6,465, certificates board public works; no interest paid	2,726 29
A. Pannell, December 10, 1872	168 00
A. Pannell, \$200; approved bill, work on Fort Whipple; no interest paid	72 00
A. Pannell, December 14, 1872, \$200, on \$4.75	84 75
J. V. W. Vandenburg, treasurer Abbott Paving Company, December 1, 1872	8,216 82
J. V. W. Vandenburg, January 24, 1873	1,000 00
J. V. W. Vandenburg, February 2, 1873	2,000 00
J. V. W. Vandenburg, February 21, 1873	1,200 00
J. V. W. Vandenburg, February 26, 1873	35,107 56
J. V. W. Vandenburg, February 26, 1873	6,492 08
J. V. W. Vandenburg, April 21, 1873	1,300 00
J. V. W. Vandenburg, April 28, 1873	1,000 00
J. V. W. Vandenburg, May 10, 1873	1,500 00
J. V. W. Vandenburg, May 21, 1873	1,200 00
J. V. W. Vandenburg, June 16, 1873	4,000 00
J. V. W. Vandenburg, November 13, 1873	1,000 00
J. V. W. Vandenburg, December 10, 1872	2,700 00
J. V. W. Vandenburg, January 25, 1873	1,500 00
J. V. W. Vandenburg, July 13, 1873	6,000 00
J. V. W. Vandenburg, July 16, 1873, accepted by J. A. Magruder, treasurer	4,487 05
J. V. W. Vandenburg, August 15, 1873	1,000 00
J. V. W. Vandenburg, August 15, 1873	3,000 00
J. V. W. Vandenburg, September 13, 1873	3,623 48
J. V. W. Vandenburg, September 13, 1873, accepted by J. A. Magruder, treasurer	6,000 00
Total loans to Vandenburg	180,008 58
Not yet credited loan account:	
Less per interest coupon collected	\$56,781 00
Less per \$39,558 8 per cent. bonds sold	30,235 75
	35,003 75
Total loans outstanding	144,164 83
Secured by—	
District of Columbia, 8 per cent. bonds	95,250 00
Auditor's certificates	61,262 94
Face values	156,512 94
Accepted Magruder, treasurer, add.	6,500 00
Total	163,012 94
F. H. Gassaway, December 18, 1872, on \$2,000 stock American Seal Lock Company, \$2,000 Capital Publishing Company; interest paid to March 15, 1873; \$2,250 real-estate note	2,250 00
Rudolf Labsquo, December 21, 1872, on real-estate notes; paid, no interest paid	.....
James B. Carter, December 31, 1872, on real-estate notes \$1,000; no interest paid	1,100 00
J. A. Crosby, January 2, 1873, on \$1,000 Northern Pacific Railroad bond; balance \$758; interest paid to October 31, 1870	600 00
F. H. Gassaway, January 30, 1873, no security; interest paid to March 23, 1873	2,845 66
James B. Carter, February 11, 1873	350 00
James B. Carter, on \$400 real-estate note; no interest paid	172 12
Robert A. Phillips, February 18, 1873, on \$1,924 real-estate notes; no interest paid	650 00
J. V. W. Vandenburg, February 23, 1873, on \$3,000 stock Second National Bank; no interest paid	2,500 00
C. W. Havonner & Co., February 27, 1873, on \$1,500 real-estate notes; no interest paid	1,250 00
Hallett Kilbourn, March 1, 1873, on note National Junction Railroad Company, \$2,950 and interest, H. Kilbourn, president, past due; no interest paid	3,000 00
F. W. Brooks, April 18, 1873, on \$2,500 stock International Steamship and Railroad Supply Company; no interest paid	500 00

F. W. Brooks, April 18, 1873, on \$10,000 stock International Steamship Company; no interest paid, value 10 per cent. \$1,250 for one hundred and twenty-five shares	\$5,000 00
Plato P. Lee, April 19, 1873, on \$324 certified bill against District of Columbia; no interest paid	100 00
G. P. Hopkins, April 23, 1873, on \$3,000 Northern Pacific Railroad bonds; interest to January 23, 1874	2,500 00
James T. Pike, April 30, 1873, on \$5,000 note James Pike, protested; \$2,000 real-estate notes; balance, \$6,500; no interest paid	6,170 00
R. A. Marsh, May 1, 1873, on \$350 approved bill against board of health; interest August 3, 1873	300 00
Robert S. Hatcher, May 5, 1873, on salary order; balance	357 00
S. J. Draper, May 7, 1873, balance \$300 on seven shares Franklin Co-operative Building Company; interest August, 1873	150 00
James T. Benedict, May 7, 1873, on \$2,000 real-estate notes; no interest paid	2,000 00
Frederick Douglass, jr., May 22, 1873, on \$246 approved bills against city government; no interest paid	220 00
Charles N. Thomas, June 2, 1873, balance \$140 on \$150 certificates, C. K. Douglass, treasurer; interest December 15, 1873	100 00
R. H. Marsh, June 3, 1873, order on board of health for \$118.50; interest August 3, 1873	100 00
Lewis H. Douglass, June 9, 1873, on \$171 approved bill city government; no interest paid	160 00
James R. Green, June 9, 1873, balance \$900 on \$999 real-estate notes; interest to December 9, 1873	440 23
Frederick Douglass, jr., June 16, 1873, on \$104 approved bill against District of Columbia; no interest paid	150 00
Frederick Douglass, jr., June 30, 1873, on \$315 approved bill against territorial government; no interest paid	280 00
John W. Carson, July 6, 1873, on \$1,000 life-insurance policy, National Life Insurance Company of the United States; interest paid to January 6, 1874	300 00
Frederick Douglass, jr., July 7, 1873, on \$194, approved bills against territorial council; no interest paid	175 00
Boughton & Moore, July 11, 1873, on \$6,480, real-estate notes; no interest paid	4,000 00
Charles B. Bulloy, treasurer, July 15, 1873, on \$12,500 stock of Young Men's Christian Association, balance \$3,600	3,200 00
Perry H. Carson, July 15, 1873, real-estate notes	550 00
H. J. White, treasurer, July 18, 1872, on \$3,000 of First Congregational Society bonds; interest paid to October 21, 1873	1,471 51
Thomas H. Talbot, July 23, 1873, on \$5,000, real-estate notes	1,500 00
W. J. Dochstader, July 23, 1873, on \$100 United States five-twenty	100 00
George W. Dwyer, August 9, 1873, on \$4,661, real-estate notes, interest paid to January 20, 1874, balance \$1,500	1,386 82
G. G. Cornish, August 16, 1873, on \$1,100 real-estate notes; interest paid to January 22, 1874	500 00
George Simms, August 18, 1873, on \$350, city 8 per cent. certificates	220 00
White Brothers, paid August 22, 1873, on \$3,650, stock of Columbia Railroad Company; interest paid to January 31, 1874, balance \$700	330 00
S. A. Safford, jr., treasurer, September 4, 1873, on \$500, stock of Capital Publishing Company	250 00
W. Brown, September 13, 1873, on \$2,423, bill against District of Columbia for work	1,630 92
Walker Lewis, September 24, 1873, on \$300 United States five-twenty bond	262 31
J. M. Brown, October 9, 1873, on \$533 of certificates of board of public works	200 00
H. R. Hurburd, October 23, 1873, on \$2,300 note of W. W. Motcalf, due October, 1875; interest paid to January 21, 1874	2,000 00
Michael Nash, November 17, 1873; balance \$120 on twenty-six shares of the Froman's Insurance Company, Washington	40 00
Henrietta Wilbur, December 1, 1873, on \$300 of stock of the Columbia Railroad Company	100 00
E. C. Ross, December 5, 1873, on 100 city 8 per cent. bonds; interest paid to February 5, 1874	50 00
W. J. Purman, December 20, 1873, on \$10,000 of Florida 7 per cent. bonds	3,025 00
William Russell, December 13, 1873, on two shares of the Franklin Co-operative Building Association; interest paid to January 15, 1874	150 00
Daniel Breed, December 23, 1873, on \$200 United States sixes of 1881	200 00
Martha Mackall, December 24, 1873, on \$100 United States five-twenty bonds	100 00
Henry R. Searle, December 27, 1873, on certificates of one-sixth of property of Washington Building Block Company	923 09
Steelord & King, July 3, 1872; paid September 12, 1872; note	.....
Newman & Middleton, July 8, 1872; due August 6, 1872	.....
Newman & Middleton, July 24, 1872; due August 15, 1872, on certificates of the board of public works	500 00
Newman & Middleton, July 27, 1872, due August 29, 1872, certificate board of public works	1,710 00
Newman & Middleton, August 3, 1872, due September 5, 1872; certificate board of public works	100 00
J. H. Stevens, August 30, 1872, due September 30, 1872; in pay vouchers	100 00
J. D. Hutton, August 31, 1872, in pay vouchers, balance	45 00
L. Denno, September 6, 1872, balance due November 9, 1872, on \$500 Saint Louis and Denver City Railroad bond	124 00
Levis Bryant, September 13, 1872, due July 11, 1873; notes	70 00
G. H. Newman, September 26, 1872, demand note, indorsed G. D. Johnson	40 00
Newman & Middleton, September 30, 1872, due October 31, 1872, note	500 00
A. P. Farion, October 11, 1872, due November 14, 1872, note	.....
David Hill, October 14, 1872, balance due January 17, 1873; note indorsed O. S. B. Wall	.....
Newman & Middleton, October 26, 1872, demand certificate board of public works	500 00
A. W. Ballard, October 29, 1872, due November 30, 1872, in pay vouchers	45 00
J. T. Wormley, October 31, 1872, due December 23, 1872, note	100 00
Williams & Becket, November 2, 1872, demand note	.....
Ignatius Bond, November 14, 1872, due January 15, 1873, note	.....
L. Timberlake, November 14, 1872, due December 15, 1872, in pay vouchers	25 00
Sophia Holmes, November 16, 1872, due December 3, 1872, note	20 00
Thomas N. Chaso, November 16, 1872, due December 3, 1872, note	.....
Addison Clayton, November 19, 1872, due December 2, 1872, note	100 00
J. G. Martin, November 30, 1872, due December 26, 1872, note	230 00
A. Pannell, November 23, 1872, demand note	30 00
Bryden D. Shaw, November 25, 1872, due January 23, 1873, note	.....
A. Pannell, November 27, 1872, demand note	154 00
J. W. Hayden, president, November 29, 1872, due January 31, 1873, note, Seneca Freestone Company	1,500 00
Newman & Middleton, November 30, 1872, demand note	300 00
W. B. Moore, November 30, 1872, due December 4, 1872, note indorsed by Horace Boughton, (paid)	.....
K. V. Junnings, December 2, 1872, due December 31, 1872, in pay vouchers	73 40

A. Pannell, December 10, 1872, demand note.....	\$481 25	Horman Middleton, September 15, 1873, demand.....	\$300 00
Newman & Middleton, December 16, 1872, duo January 23, 1873, note indorsed by R. W. Tompkins.....	800 00	Joseph A. Wilson, September 15, 1873, demand note indorsed Thomas W. Chaso.....	700 00
A. Pannell, December 18, 1872, demand notes.....	297 63	Moses Orr, September 16, 1873, duo November 18, 1873, note indorsed Joseph Brooks.....	120 00
Thomas W. Chaso, December 13, 1872, duo December 31, 1872, note.....	65 00	Boughton & Moore, October 2, 1873, duo December 31, 1873, note indorsed W. J. Cooke.....	225 00
W. T. Parkley, January 11, 1873, duo January 29, 1873, note.....	50 00	George W. Dyer, October 9, 1873, duo December 10, 1873, note.....	500 00
J. E. Wormley, January 18, 1873, duo February 20, 1873, on real-estate notes.....	400 00	H. C. Johannes, October 10, 1873, duo January 8, 1874, note indorsed W. J. Cooke.....	50 00
Newman & Middleton, January 29, 1873, demand certificates of board of public works.....	100 00	Noah Dillan, October 14, 1873, duo November 20, 1873, note.....	40 00
Williams & Boeckel, January 31, 1873, demand note.....	230 00	R. W. Waters, October 14, 1873, duo November 20, 1873, note.....	150 00
Sophia Holmes, January 31, 1873, demand note.....	20 00	G. H. Newman, October 24, 1873, duo November 20, 1873, note.....	25 00
H. T. White, treasurer, February 3, 1873, duo May 4, 1873; note extended, H. K. Scarle.....	362 50	George Burgess, October 30, 1873, duo November 22, 1873, note indorsed P. H. Warner.....	150 00
Henry Lacey, February 4, 1873, duo April 16, 1873, note indorsed C. Clark.....	20 00	Charles R. Douglass, October 31, 1873, duo January 2, 1874, note.....	270 00
L. K. Moore, February 13, 1873, duo March 7, 1873, note.....	30 00	R. Lobsiegr, November 1, 1873, duo November 9, 1873, note.....	300 00
Daniel Welch, February 13, 1873, duo March 17, 1873, note.....	50 00	J. W. Smith, November 1, 1873, duo February 1, 1874; note indorsed D. S. Patterson.....	100 00
James E. Dexter, February 21, 1873, duo March 17, 1873, note indorsed G. W. Balloch, balance of \$500.....	400 00	C. E. Cross, November 1, 1873, duo November 30, 1873, on pay vouchers.....	41 80
James T. Piko, February 20, 1873, duo February 14, 1873, note.....	110 00	H. E. Rager, November 1, 1873, duo November 30, 1873, note.....	45 00
E. J. Calvert, February 24, 1873, demand note.....	300 00	Thomas H. Willey, November 8, 1873, duo December 8, 1873, note indorsed Joseph Willey.....	40 00
N. Dillard, February 24, 1873, on demand note, (paid).....	20 00	William H. West, November 8, 1873, duo December 15, 1873, note indorsed A. R. Fowler.....	178 00
A. R. Fowler, February 24, 1873, on demand note.....	120 00	Smolinski & Lyle, November 10, 1873, duo December 11, 1873, note and sewer bonds.....	1,478 47
Charles D. Sloan, February 23, 1873, duo March 31, 1873, on school voucher.....	75 00	W. H. Gunnison, November 11, 1873, duo May 10, 1874, note.....	600 00
David Miller, February 23, 1873, duo March 15, 1873, on school voucher.....	50 00	L. O. Bowls, November 14, 1873, duo November 30, 1873, on pay vouchers.....	42 40
Charles R. Douglass, February 23, 1873, demand on school voucher.....	300 00	E. H. Stanton, November 15, 1873, duo February 15, 1874, on pay vouchers.....	68 67
J. R. Johnson, March 1, 1873, demand note indorsed by D. L. Eaton, paid February 3, 1874.....	300 00	John A. Gray, November 18, 1873, duo December 2, 1873, note indorsed W. J. Cooke.....	82 50
W. B. Moro, March 1, 1873, demand note indorsed by J. G. Bigelow.....	15 00	Edward M. Canby, November 20, 1873, duo December 22, 1873, note.....	200 00
Horace Boughton, March 1, 1873, duo April 25, 1873, note indorsed by E. A. Kinney.....	20 00	J. F. Hartigan, November 22, 1873, duo December 24, 1873, note indorsed J. F. Piko.....	50 00
William Ellis, March 3, 1873, duo May 6, 1873, note.....	75 00	E. C. Brannon, November 26, 1873, duo February 27, 1874, note indorsed G. W. Balloch.....	100 00
Henry Lacy, March 8, 1873, duo May 16, 1873, note indorsed by H. A. Kloffer.....	100 00	A. Wright, November 28, 1873, duo December 31, 1873, on pay vouchers.....	28 00
D. Miller, March 19, 1873, on school-pay voucher.....	125 00	Luke C. Dillon, December 1, 1874, duo February 1, 1874, note indorsed H. S. Wyman.....	83 37
G. H. Newman, March 18, 1873, duo April 1, 1873, note.....	144 12	M. S. Baker, December 2, 1873, duo December 31, 1873, on pay vouchers.....	50 00
S. P. Brown & Son, March 19, 1873, duo June 19, 1873, note indorsed by George H. Plant.....	400 00	A. E. Upham, December 2, 1873, duo December 31, 1873, on pay vouchers.....	50 00
George W. Van Hook, March 25, 1873, duo December 22, 1873, note.....	10 00	James T. Piko, December 2, 1873, duo December 31, 1873, on pay vouchers.....	75 00
J. W. Bishop, March 25, 1873, duo December 10, 1873, note.....	184 00	George H. Newman, December 2, 1873, demand note.....	100 00
Low Alden, April 3, 1873, duo May 15, 1873, on pay voucher.....	50 00	Charles R. Douglass, December 3, 1873, duo December 15, 1873, on pay vouchers.....	20 00
W. H. H. Bates, balance \$40, April 3, 1873, pay vouchers.....	120 00	M. B. Cushman, balance December 3, 1873, duo January 3, 1874, note.....	20 00
A. R. Fowler, April 17, 1873, duo June 21, 1873, note.....	271 55	Keith Smith, December 5, 1873, duo January 15, 1874, note indorsed W. E. Mathews.....	28 00
George H. Newman, April 23, 1873, demand note.....	50 00	Thomas I. Gardner, December 6, 1873, duo February 3, 1874, note indorsed George Burgess.....	75 00
A. R. Fowler, April 23, 1873, duo May 22, 1873, note.....	50 00	Susan Semmes, December 10, 1873, demand note indorsed Juan Boyle & Co.....	400 00
J. Smolinsky, April 28, 1873, duo July 18, 1873.....	100 00	C. S. Schermmerhorn, December 9, 1873, duo March 9, 1874, note.....	700 00
Note indorsed G. W. Stickney, balance \$400.....	301 00	Thomas Gilk, December 9, 1873, duo March 9, 1874, note indorsed E. S. Lang.....	80 00
Robert Hutton, April 29, 1873, duo May 23, 1873, note.....	85 50	Joseph Brooks, December 16, 1873, duo February 14, 1874, note.....	100 00
Mary L. Smith, May 5, 1873, duo May 31, 1873, on pay vouchers.....	800 00	J. W. Douglass, December 18, 1873, duo January, February, March 8, 1874, notes.....	300 00
Mary T. Benjamin, May 5, 1873, on school voucher.....	50 00	S. J. Carson, December 20, 1873, duo January 31, 1874, pay voucher.....	15 00
Alexander Saury, May 5, 1873, duo October 20, 1873, note.....	100 00	J. H. Weirick, December 22, 1873, duo March 22, 1874, note.....	150 00
Newman & Middleton, May 8, 1873, demand note.....	600 00	M. H. Sikken, December 26, 1873, duo January 31, 1874, pay voucher.....	58 72
O. O. Howard, May 10, 1873, duo August 11, 1873, note.....	301 00	Robert Hutton, December 26, 1873, duo January 22, 1874.....	22 00
A. R. Fowler, May 17, 1873, duo May 30, 1873, note.....	85 50	B. H. Warner, December 27, 1873, duo February 22, 1874, notes.....	250 00
B. Frazier, May 19, 1873, duo June 19, 1873, note.....	800 00	B. B. Warner, December 28, 1873, duo February 23, 1874, notes.....	250 00
Newman & Middleton, June 14, 1873, demand certificate board of public works.....	2,000 30	R. M. Hall, December 29, duo February 25, 1874, note indorsed D. P. Hol-lows.....	1,701 00
W. F. Williams, June 16, 1873, duo July 15, 1873, on pay voucher.....	20 00	W. C. Ruppert, December 31, duo January 31, 1874, pay voucher.....	33 80
Newman & Middleton, June 23, 1873, demand certificate board of public works.....	600 00	Edward S. Jones, January 3, 1874, duo January 31, 1874, pay vouchers.....	90 00
George Burgess, January 3, 1873, demand, on real-estate notes.....	2,000 30	R. A. Hall, December 31, duo March 4, 1874, note indorsed J. M. Brown.....	100 00
J. T. Wormley, July 7, 1873, demand note.....	400 00	W. A. Widney, January 3, duo February 6, 1874, note indorsed E. S. Jones.....	1,151 00
E. C. Ingersoll, July 6, 1873, duo September 28, 1873, note indorsed J. W. Wright.....	50 00	Charles R. Douglass, January 5, duo January 18, 1874, note indorsed W. E. Mathews.....	48 00
Adison Clayton, July 10, 1873, duo August 12, 1873, note indorsed John T. Johnson.....	25 00	L. L. Crouse, January 6, duo February 10, 1874.....	263 38
Perry Carson, July 10, 1873, duo August 11, 1873, note.....	30 00	L. L. Crouse, January 6, duo April 10, 1874.....	263 38
Daniel Welch, July 10, 1873, demand.....	500 00	Charles White, January 6, duo January 14, 1874, note indorsed W. J. Cooke.....	225 00
Newman & Middleton, July 14, 1873, demand certificate board of public works.....	184 00	A. Y. Lecch, January 6, duo January 22, 1874, note indorsed W. J. Cooke.....	50 00
John E. Clarke, July 15, 1873, demand note.....	300 00	C. S. Faehzt, January 6, duo March 3, 1874, note indorsed W. J. Cooke.....	224 00
Boughton & Morse, July 21, 1873, duo January 16, 1874, note.....	9,000 00	Emma Arthur, January 6, duo January 21, 1874, pay voucher.....	60 00
John O. Evans, July 26, 1873, duo September 27, 1873, on account of James A. Magruder, treasurer.....	280 00	Maggie Ouram, January 6, duo January 31, 1874, pay voucher.....	50 00
H. T. White, treasurer, August 4, 1873, duo October 4, 1873, note.....	100 00	J. T. Corlin, January 6, 1874, duo February 4, 1874, note indorsed T. A. Conrad.....	50 00
J. R. Elliot, August 6, 1873, duo September 4, 1873, note.....	1,800 00	George W. Smith, January 6, 1874, duo March 5, 1874, note indorsed W. E. Mathews.....	88 75
T. J. Latham, August 6, 1873, duo November 5, 1873, note indorsed Samuel S. Smoot.....	1,800 00	William E. Mathews, January 7, 1874, duo January 21, 1874, note.....	200 00
J. W. Wright, August 8, 1873, duo October 10, 1873, note by real-estate.....	1,800 00	Sallie Harrison, on pay voucher, duo January 31, 1874.....	25 00
Newman & Middleton, August 18, 1873, demand certificate, board of public works.....	300 00	F. W. Moffat, on pay voucher, duo January 14, 1874.....	70 00
Smolinski & Lyle, August 20, 1873, duo November 10, 1873, certificate board of public works.....	1,000 00	A. C. Adamson, T. H. Marston, February 11, 1874.....	35 00
J. H. Richardson, August 21, 1873, duo October 20, 1873, note indorsed R. W. Tompkins.....	50 00	W. Waller, A. McIntosh, February 11, 1874.....	35 00
John E. Clarke, August 25, 1873, demand note.....	150 00	F. W. Moffat, February 15, 1874.....	80 00
Zachary Taylor, August 25, 1873, duo September 28, 1873, note indorsed Noah Robinson.....	25 00	Albert McIntosh, G. Brooks, W. Chase, February 11, 1874.....	300 00
Newman & Middleton, August 25, 1873, duo October 25, 1873, certificate board of public works.....	500 00	F. H. Williams, L. Scott, March 10, 1874.....	370 00
George Burgess, August 30, 1873, duo October 2, 1873, real-estate notes.....	1,000 00	W. J. Cooke, March 17, 1874.....	475 00
Newman & Middleton, August 30, 1873, duo October 3, 1873, certificate board of public works.....	700 00	Robert J. Fleming, March 12, 1874.....	1,413 85
Thomas Lucas, August 30, 1873, duo November 1, 1873, note indorsed John E. Cox.....	1,000 00	M. Haynes, pay voucher, February 15, 1874.....	35 00
J. E. Lacy, September 1, 1873, duo December 1, 1873, note.....	300 00	J. A. Gray, George Tyler, February 17, 1874.....	140 00
M. A. McCulloch, September 2, 1873, duo September 30, 1873, pay vouchers.....	50 00	E. L. Lambie, T. L. Lamb, February 17, 1874.....	90 00
K. F. Kuno, September 2, 1873, duo September 30, 1873, on pay vouchers.....	55 00	J. W. Cole, W. E. Augusta, February 17, 1874.....	55 00
H. Towneud, September 2, 1873, duo September 30, 1873, on pay vouchers.....	75 00	Joseph Wyman, H. S. Wyman, February 3, 1874.....	55 00
J. H. Richardson, September 4, 1873, duo November 11, 1873, note.....	128 00	Mary S. Smith, pay voucher, January 31, 1874.....	40 00
John R. Brooks, September 4, 1873, duo September 30, 1873, on pay vouchers.....	20 00	Arthur Simmons, February 17, 1874.....	66 60
Jackson & Brummagin, September 5, 1873, duo October 7, 1873, of board of public works.....	550 00	Arthur Simmons, March 17, 1874.....	66 07
J. Jackson, September 8, 1873, duo October 11, 1873.....	60 00	Joseph Brooks, February 16, 1874.....	66 07
Newman & Middleton, September 8, 1873, duo November 8, 1873, board of public works.....	500 00	John H. Simpson, pay voucher, February 15, 1874.....	20 11
N. Dillard, September 9, 1873, demand of board public of works.....	1,117 53	Joseph W. Brooks, T. W. Chase, April 20, 1874.....	466 63
E. R. Haight, September 12, 1873, demand.....	211 00	William E. Mathews, paid, duo February 4, 1874.....	394 00
W. Bowen, September 12, 1873, demand note.....	30 00	Brooks, Chaso & Co., April 23, 1874.....	52 00
George Simms, September 15, 1873, duo October 16, 1873, note.....	150 00	W. H. Milstead, W. J. Cooke, March 21, 1874.....	200 63
George Burgess, September 15, 1873, duo October 18, 1873, note.....	200 00	W. J. Parman, 1,000 Florida sixes, February 20, 1874.....	500 00
		George T. Langley, C. A. Langley, April 24, 1874.....	500 00

Thomas W. Chase, February 23, 1874.....	\$50 00
Clifford Anich, January 4, 1872, on real-estate notes.....	3,000 00
B. H. Warner, March 13, 1872, real-estate notes.....	500 00
Newman & Middleton, July 2, 1872, certificate board public works.....	227 79
Wash. T. Hume, November 5, 1872, note, 500 Capital publishing company stock.....	200 00
J. R. Crosby, January 2, 1873, on \$1,000 Northern Pacific Railroad bond.....	600 00
W. A. Fithian, February 18, 1873, real estate.....	200 00
W. N. J. Sterling, March 31, 1873, real-estate notes.....	520 00
F. S. Lamson, April 12, 1873, note indorsed.....	400 00
H. T. White, treasurer, July 8, 1873, on Congregational church bond.....	200 00
J. V. W. Vandenberg, July 26, 1873, certificate board of public works.....	3,000 00
George Taylor, January 12, 1874, note indorsed R. J. Fleming.....	3,000 00
Sundry small notes, balances of notes.....	1,602 37
W. S. Huntington, February 21, 1872, on seventy shares American Seal Lock Company, (worthless).....	3,600 00

RECAPITULATION.
 Total amount of loans on sundry securities.....535,160 56
 CHARLES A. MEIGS,
 National Bank Examiner.

JANUARY 24, 1874.

One is a schedule of loans on "sundry securities" made by the Freedman's Savings and Trust Company, covering twenty-seven pages of legal cap. Another is a schedule of loans by the Freedman's Savings and Trust Company, Washington, January 26, 1874, purporting to be made on "real" property, and covering fifty-nine pages of legal cap. In that list of "real-estate securities," amounting to \$1,473,226.55, he has classed as real estate the following, (I hope the House will mark his inaccurate classification:)

"Sundry" securities listed as "real estate" by the examiner.

T. Rosales & Son, November 22, 1870, page 6, real-estate schedule; chattel mortgage on furniture and fixtures in the Arlington house.....	\$28,000 00
W. P. Drow, received rent of O. O. Howard, February 16, 1871, page 9, real-estate schedule.....	400 00
Elizabeth Barrett, September 10, 1872, page 46.....	800 00
Mrs. M. J. Hunt, notes, August 20, 1873, page 56.....	1,000 00
Mrs. M. J. Hunt, notes, August 16, 1873, page 56.....	2,000 00
James D. Burke, notes, August 22, 1873, page 56.....	300 00
C. H. Underwood, notes, November 1, 1873, page 57.....	1,100 00
J. E. Zieg, notes, November 10, 1873, page 57.....	1,370 00
John B. Bloss, notes, November 10, 1873, page 57.....	600 00
George A. Geremann, notes, November 10, 1873, page 57.....	250 00
J. W. Barker, notes, November 10, 1873, page 57.....	150 00
J. H. O. Carmel, notes, November 10, 1873, page 57.....	475 00
Charles B. Beall, notes, November 10, 1873, page 57.....	450 00
Mary J. Warner, notes, November 10, 1873, page 57.....	1,170 00
Aaron Jones, notes, November 10, 1873, page 57.....	600 00
H. G. Jacobs, notes, November 10, 1873, page 57.....	300 00
F. D. Loftus, notes, November 10, 1873, page 57.....	150 00
Samuel E. Smoot, notes, November 14, 1873, page 58.....	2,600 00
Robert H. West, notes, November 14, 1873, page 58.....	1,700 00
George T. Armes, notes, November 18, 1873, page 58.....	1,900 00
George H. Simons, notes, December 22, 1873, page 58.....	1,000 00
Robert F. Fleming, sundry, January 12, 1874, page 58.....	26,000 00
Clement Morgan, notes, January 20, 1874, page 59.....	350 00
James M. Latta, trustees' notes, \$3,500, January 30, 1873, page 59.....	3,500 00
E. R. Knight, Memphis branch, Arkansas scrip, May 6, 1872, page 59.....	1,700 00

Total "sundries" listed as "real".....77,866 70
 These subtracted from total "real," as given by Meigs.....1,473,226 55
 Leaves total "real securities".....1,395,359 85

These "sundry securities," which are admitted to be totally illegal, without a shadow of law to warrant them, amount by the statement of the examiner to \$535,560.56. If the House desires closer acquaintance with the character of some of those loans, let the members peruse the list which was presented in the earlier part of the argument. The total loans, for instance, to Vandenberg, one of the prominent contractors for District improvements, whose name is well known to those acquainted with District affairs, are \$144,164.83. The collaterals in this case consist of District of Columbia 8 per cent. bonds, \$95,250, face value; auditor's certificates, \$61,262.94, face value; and acceptances of Magruder, the treasurer, \$6,500; total, \$163,012.94.

Now, if we take the figures given by Inspector Meigs, and these schedules of real investments and sundries, we have this total: for real estate, as given by him, \$1,473,226.55; loans erroneously entered "sundries," \$77,866.70; real total, \$1,395,359.85. The total sundries given by Meigs are \$535,560.56, less American Seal Lock Company's stock, \$1,289.50. Meigs's total of sundries in illegal securities, then, is \$534,271.06. Add to that what he erroneously classes as real estate, \$77,866.70, and we have as the amount of illegal assets held by that bank \$612,137.76, out of a total of assets of but a little over \$3,000,000.

And now come the errors of omission to which I call the attention of the House. Meigs makes in his report a deficiency of \$217,866.15, having before him but four reports of branches. I recall to the attention of the House the reports of the branch examiners before set forth. There will be found in them the following statements. At Memphis, Tennessee, discounts and overdrafts, \$67,934.99. At Little Rock, Arkansas, overdrafts, \$1,022.58. At Wilmington, North Carolina, there are reported short and overdrafts, \$5,774.17. At Beaufort, South Carolina, short loans and overdrafts, \$141,423.82. I call especial attention to the character of the transactions at this point. At Atlanta, Georgia, overdrafts, \$161.90. At Jacksonville, Florida, loans and overdrafts, \$128,891.84. At Montgomery, Alabama, \$28,380.79. At Nashville, Tennessee, \$3,155. Total at twenty-two branches, loans, short, and overdrafts, \$373,621.04, not included in Meigs's statement of loans furnished to this House, but included in the reports of the branch examiners which have been sent in from time to time by the Comptroller of the Currency, which I sought to have printed, but which members of the Committee on Banking and Currency prevented from

being printed. The debts at the branches reported estimated to be bad and doubtful by the examiners are \$302,669.05. Out of the total amount of \$373,621.64, there are claimed as good and first-class debts only \$42,571.80. We have now the following data, furnished by the various examiners, from which to deduce the report that should have been made by Mr. Meigs. Total resources, \$3,227,510; bad and doubtful debts admitted by Meigs in his report, \$106,500; bad and doubtful debts at the branches according to the sub-reports, \$302,669.05; add claim of C. A. Woodward, cashier, at Mobile, Alabama, \$3,375. These give a total of \$412,544.05 of bad and doubtful debts, making the net resources \$2,814,965.95. The liabilities, according to the examiner, are \$3,338,896.15; the deduction is a deficiency, not of \$218,000, but of \$523,930.20, out of the three millions of reported resources. But the bad debts as given by the examiners are only \$106,500. I ask the House to look for a moment at this list of sundry securities and see how near the truth he came. I find, to begin with, on page 2 a loan of \$3,250 to Joseph B. Stewart, loaned March 14, 1871, on \$5,000 Union Pacific bonds in the hands of H. G. Fant; bonds in suit as to ownership. I find on the same page \$74,000.91 to the Central Branch of the Union Pacific Railway, balance of their note of \$175,000 of August 17, 1871, secured by contract for sale of portion of the Kickapoo reserve lands, Kansas. Bonds of A. S. Barner, R. M. Pomeroy, and E. H. Nichols, interest paid to December 12, 1872, last payment on account May 19, 1873, \$7,500; lands sold on one to ten years' credit, about one hundred thousand acres. On page 3 I find \$50,000 to Hallett Kilbourn and John O. Evans, January 2, 1872, on \$75,000 second-mortgage bonds of Maryland Mining and Manufacturing Company, that I am told are not worth a cent at this date. Here are two items alone of \$124,000. And yet the examiner comes in here with his statement that the amount is \$106,500.

I find further, on the next page, James C. Kennedy, March 29, 1872, on \$20,000 Maryland Mining and Manufacturing Company's bonds on demand, no interest paid, \$12,000. I find on page 4 \$1,289.50 loaned on \$7,000 stock of American Seal Lock Company, a corporation which has no existence at all, and on \$5,000 Metropolis Paving Company, also defunct. I find on page 10, F. W. Brooks, April 18, 1873, \$5,500 loaned on \$12,500 stock of International Steamship and Railroad Supply Company, no interest paid and not worth a cent. Page 7, \$3,000 to S. C. Pomeroy on demand. Page 10, March 1, 1873, "\$3,000 to Hallett Kilbourn, on note National Junction Railroad Company, \$2,950 and interest, H. Kilbourn, president, past due, no interest paid," and other similar items.

So far from Meigs being correct in his estimate of \$106,000 for bad loans in Washington, he should have made the amount at least \$165,540.41 by his own reports.

The account therefore is:

Total resources, (examiner's figures).....	\$3,227,510 00
Bad and doubtful debts at Washington.....	\$165,040 41
Bad and doubtful debts at branches.....	302,669 05
Claim of C. A. Woodward, cashier at Mobile, Alabama.....	3,375 00
Total bad and doubtful.....	471,084 46
Leaving net resources.....	2,756,425 54
Liabilities, examiner's report.....	3,338,896 15
Deficiency.....	582,470 61

Or one dollar out of six.

But in arriving at the present condition of the bank, account must be had of the resources not wholly bad, but totally unavailable to meet emergencies:

UNAVAILABLE.

Arlington House furniture, page 6, real-estate schedule.....	\$28,000 00
Rock Creek Church bonds, page 23, real-estate schedule.....	1,500 00
Fifteenth street Baptist Church, page 26, real-estate schedule.....	10,000 00
Vestry Rock Creek Church, page 46, real-estate schedule.....	3,000 00
Trustees Fifth Baptist Church, page 46, real-estate schedule.....	7,000 00
Howard University, page 50, real-estate schedule.....	75,000 00
130 shares Young Men's Christian Association, approved bills against colored-school trustees, and 4,055 real-estate notes, page 58, real-estate schedule.....	26,000 00
Total.....	150,500 00

To this must be added the difference between the total loan to Vandenberg, contractor, of \$147,164.83 and the present value of \$166,012.94 collaterals, estimating District of Columbia 8 per cent. bonds at eighty cents and public-work certificates at 83 per cent. Making a total of "unavailable" to-day of.....197,877 59

SUMMARY.

Not resources, as previously stated.....	2,756,425 54
Unavailable.....	197,877 59
Available.....	2,558,547 95
Liabilities.....	3,338,896 15
Deficiency.....	780,348 20

Or nearly 25 per cent.

In arriving at the above result, no account has been taken of such investments reported by Examiner Meigs, appearing on the books in Washington, as for instance:

F. W. Osborn, Florida, page 31, real-estate schedule.....	\$2,500 00
Nashville Branch Colored Agricultural Mechanical Association, Tennessee, page 37.....	4,000 00
Samuel Sutt, Prince George's County, Maryland, page 41.....	24,000 00
Douglas Institute, Baltimore, Maryland, page 41.....	10,000 00
Old-Fellows' Hall, Alexandria, Virginia, page 44.....	1,000 00

St. John's Chapel, Alexandria, Virginia, page 52.....	2,500 00
George W. Mason, New Bern, North Carolina, page 53.....	1,250 58
Thomas Ewing, jr., Topeka, Kansas, page 53.....	5,200 75
E. R. Knight, Memphis, Arkansas scrip, page 59.....	1,700 00
Frank Quarles, Fulton County, Florida.....	1,000 00

Total..... 53,841 36

Nor has there been opportunity to examine the appraisements upon which loans have been made, many of which a cursory examination of the descriptions shows to have been excessive and far beyond the market value. This excess ought to have been taken into account by the committee in making an exhibit of the actual present condition of the company, and is alluded to to show how far the estimated unavailable and deficiency—\$780,348.20—must fall short of the actual amounts.

[Here the hammer fell.]

Having disposed of the questions involving the accuracy of the examiner's estimate of the present condition of the bank, I pass to that of the bank in the matters of cash and United States securities, and will show a deficiency in those items from the amounts required by the law to be held of more than \$1,200,000.

March 10, 1874. Meigs's total real securities, (my correction).....	\$1,389,269 41
Meigs's total sundry securities, (my correction).....	618,228 20

2,007,497 61

Real estate. Value of branch banking-houses.....	\$165,374 38
Real estate. Value of Washington banking-house.....	313,218 20

478,592 64

Total securities and real estate.....	2,486,090 25
Loans, short and overdraft, at twenty-one branches, not included in examiner's statement.....	373,621 64

Total loans, short and overdraft, and real estate counted as assets..... 2,859,711 89

Total assets of bank examiner's report.....	3,227,510 00
Total cash, parent office and branches, and United States securities..	367,798 11
Eleven branches to be heard from.....	

Cash on hand at various branches, as per statements of the examiners.

Washington, District of Columbia, February 14, 1874.....	\$23,032 49
New York, New York, March 4, 1874.....	18,075 00
Baltimore, Maryland, February 13, 1874.....	4,488 22
Richmond, Virginia, February 21, 1874.....	800 17
Norfolk, Virginia, February 24, 1874.....	7,738 07
Saint Louis, Missouri, March 13, 1874.....	2,940 03
Memphis, Tennessee, March 20, 1874.....	3,281 58
Louisville, Kentucky, March 9, 1874.....	3,252 58
Lexington, Kentucky, March 12, 1874.....	1,878 84
Little Rock, Arkansas, March 31, 1874.....	3,926 15
Wilmington, North Carolina, March 13, 74.....	2,176 11
Charleston, South Carolina, March 16, 1874.....	9,531 17
Beaufort, South Carolina, March 21, 1874.....	3,003 24
Macon, Georgia, April 10, 1874.....	949 14
Savannah, Georgia, March 24, 1874.....	3,873 27
Augusta, Georgia, April 3, 1874.....	4,689 66
Atlanta, Georgia, April 8, 1874.....	1,012 28
Jacksonville, Florida, March 18, 1874.....	11,429 87
Mobile, Alabama, April 25, 1874.....	10,327 38
Montgomery, Alabama, February 23, 1874, (closed).....	
Huntsville, Alabama, April 23, 1874.....	880 66
Nashville, Tennessee, April 8, 1874.....	1,328 88

Total..... 119,214 65

Twelve branches to hear from, including New Orleans; Alexandria, Virginia; Columbus, Mississippi; Columbia, Tennessee; Lynchburgh, Virginia; Natchez, Mississippi; New Bern, North Carolina; Philadelphia; Raleigh, North Carolina; Shreveport, Louisiana; Tallahassee, Florida; Vicksburgh, Mississippi.

These twelve at date of examiner's report had deposits amounting to	\$650,423 00
Out of a total of.....	3,209,201 00

If cash were held by them in the same proportion as in the other twenty-two, the amount would be, (estimated).....	29,273 00
Which added to reported in twenty-two cases.....	119,214 65

Would give total cash at branches.....	148,487 65
Subtract this amount from.....	367,798 11

And there remains, as the maximum possible, of United States securities and cash held by the parent bank.....	219,310 46
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According to the law there should be..... 1,669,448 07

These flagrant violations of law were made with deliberation and in the face of the warnings of the watchful Comptroller of the Currency.

On the 23d of February, 1873, (Senate Miscellaneous Document No. 83, Forty-second Congress, third session, page 2,) in his report, that officer uses the following decided language:

From this statement it will be seen that the total amount of deposits at that date was \$4,008,642.34. The bills payable were \$460,000. The bank holds \$718,050 of United States bonds, a portion of which have been pledged as collateral security for its bills payable. The bank also holds Washington City securities and claims against the board of public works amounting to \$54,175.63. Its loans upon real estate, chiefly in the city of Washington, amount to \$1,794,478.05. Loans have also been made upon vouchers of the board of public works amounting to \$189,000; upon chattel mortgage, \$37,000; and upon other collateral and personal security to the amount of \$250,653.40. The security for loans upon real estate is generally estimated to be good for the amount of the loan; but a large portion of these loans have been made upon security not equal to twice the value of the loan, as required by law.

It is claimed that the loans upon vouchers of the board of public works, upon chattel mortgage, and upon personal security are authorized by section 6 of the act above quoted. Many of the securities upon which these loans are made are be-

lieved to be worth the amount of the loan. The value of other securities is not known, and other additional loans seem to have been made upon the security of promissory notes rather than upon the collateral security held by the bank.

Only a small portion of these investments can be considered "available" for the purpose of raising money in the market to meet the unexpected calls of depositors, and it is believed that it was not the intention of the act of incorporation to authorize investments of this character. The officers and trustees of the institution have violated the act under which it was organized by establishing branches in the different cities of the Union, by purchasing real estate and erecting buildings, by loaning money upon real estate of less than one-half of the value of the loan, by loaning money upon collateral security not immediately available for the payment of deposits, and by borrowing money.

The rate of interest offered to depositors for some time past has been 6 per cent., and it is believed that the undesirable loans held by the bank have been made, to a large extent, from the desire of the trustees to invest as speedily as possible the funds of depositors at high rates of interest. Section 6 of the act under which the bank was organized should be amended so as to prevent investments being made except upon securities of well-known marketable values. The branches of the bank, if they are to be continued, should also be authorized by act of Congress, and the rate of interest to be offered to depositors should also be limited by law, and the bank required to accumulate a surplus to provide against future losses. The act under which the institution was organized was evidently drawn without sufficient consideration, and it is suggested that a new organization act be passed and the present law repealed. With proper legislation and necessary restrictions the bank would be able to correct the mistakes already made, to retrieve its present and prospective losses, and be enabled to continue a business of great usefulness to the class of depositors for whose benefit the institution was organized.

Examiner Meigs, in his report February 5, 1873, which forms part of the document, (page 9,) says:

The question of the improvement of their lands in Washington City seems to be clearly a violation of their charter, and is submitted without further comment.

The funds of the institution are loaned in sums of fifty to fifty thousand dollars, and these loans are widely spread as to location and diversified as to character. The majority of the security for the loans upon real estate is located in the District of Columbia.

Many of the loans are of a character that should not appear upon the records of a savings-bank, and will finally result in some loss to the institution; but the probable amount of such ultimate loss it is very difficult to determine at this time.

A more full inquiry as to values in certain cases is now in process, the result of which will be communicated in due course.

The executive officers are, in my opinion, men of the most undoubted integrity of character, devoted to the best interests of the institution, working for small emoluments, and have educated themselves to the practical knowledge of the business of a savings-bank to a degree that promises a prosperous future for the institution.

I would respectfully suggest the repeal of all the present laws under which savings-banks of the District of Columbia are now doing business, and which admit by inference, if not directly, of such wide departures from the line of safety in the pursuit of undue profit in the use of the sacred funds committed to their charge as have passed under my observation in my present examination of all the savings-banks of the city of Washington.

Notwithstanding such decided official warnings, these officers of "undoubted integrity of character," who had "educated themselves to the practical knowledge of the business of a savings-bank to a degree that promises a prosperous future for the institution," "in the use of the sacred funds committed to their charge," deliberately continued in a policy publicly branded as illegal and dangerous.

Of the total loans to Vandenberg, the contractor, amounting to \$184,989.62, \$92,127.21 were made after the date of the above report, February 5, 1873, and of the list of twenty-seven pages of loans on "sundry securities," eighteen pages, or two-thirds, are of that class made after the same date. I leave to men who believe in strict adherence to law and safety in the management of a "sacred trust," involving the scanty earnings of the classes who toil with their hands for daily bread, and to all men who think that faith should be kept, even with a poor negro, in the promises made to him to induce him to put his savings into others' keeping for use, how far the managers of this bank deserve the apologies made for them by the gentleman in charge of the bill.

So far as security to depositors is concerned, the bill provides for nothing that was not already fully covered by the old laws, except the single clause limiting the amount of any one loan to \$10,000. The section copied from the national-bank act elaborating vengeance for the petty clerk or branch cashier does not guard against the real danger to the depositor. As usual, the net is spread only for the little fishes.

The insolvent condition of the bank to-day is the result not of pilferings and embezzlements by petty clerks, but of investments and management of funds made in the teeth of the present law, by gentlemen higher up in the scale than the committee's bill reaches. There is in the new bill not an additional safeguard against a willful violation of law. There is no machinery for punishing it; there is no provision, as in the case of national banks, enabling the sworn officer of the Government on behalf of the people to step in and protect the interests of the people; there is no contrivance by which depositors can ever attain knowledge of the condition of affairs of the bank. The Comptroller may examine and report; but he has no power to act, and his reports are never to see the light. And, finally, when the affairs of the concern are clearly desperate, instead of placing them, as in the case of other banks called into life by acts of Congress, in the hands of the Comptroller of the Currency, the representative of the power of the people, they are given without check or restraint for final disposition to the very men who have already been proved false to their trusts, and already have squandered a half a million of poor men's savings upon "rings" and "favorites." Verily, the kindness of the friends of the managers of this bank for the poor negro is akin to that for the wolf as against the lamb.

I desired to make an argument against the constitutionality of the clauses recognizing and legalizing branches, but I have only time to indicate it.

It has been clearly decided in *McCulloch vs. State of Maryland* (4 Wheaton) that the United States has no general power to charter a corporation, but can charter one only so far as it is a means toward executing one of the declared powers of the Constitution and subserves some purpose of the Government. This decision is in accordance with the reasonings of the leader of the federalists, Mr. Hamilton, that of Judge Story in his Commentaries, and has been adhered to in all subsequent decisions. This bank is a charitable institution, subserving no purpose of any expressed power of the Government, and having no relationship to the national-bank system. So much of the act, therefore, legalizing operations outside of the District, within the limits of sovereign States, is clearly beyond the pale of the Constitution, and void. I can only express my surprise that a prominent member of the party, professing jealousy of State rights almost as a religion, should have consented to assume the responsibility for such attempts upon State rights as is made in this bill.

In conclusion, I maintain that this bank cannot be propped up by any legislation. It is an edifice with crumbling walls and undermined foundations. A prolongation of its existence is not kindness but cruelty to the present depositors and the colored people in general. The longer the day of its dissolution is put off the larger will be the number buried under its ruins when the inevitable crash shall come.

The fact that, since the resolution of inquiry introduced by me, and referred by the House, at my request, to the Committee on Banking and Currency, a great change has been made in the *personnel* of the officers of this bank, only appeals more strongly to my sympathy and makes me redouble my efforts. These new men, inexperienced in matters of finance, knowing nothing of and unknown to the moneyed world, have been put in charge of a ship, with timbers eaten through by worms, and canvas rotten with the mildew. In the first rough sea their craft will go down, bearing with it their reputations and the precious freight, the "sacred fund," of the poor people of the South.

I await with calmness and confidence the judgment of that day to decide between myself and the supporters of this bill, as to who was the true friend of the colored man.

Cheap Transportation.

SPEECH OF HON. GEO. W. HENDEE,

OF VERMONT,

IN THE HOUSE OF REPRESENTATIVES,

May 19, 1874.

The House, as in Committee of the Whole, having under consideration the President's annual message—

Mr. HENDEE said:

Mr. SPEAKER: Very much has been said during this session by eminent gentlemen upon this floor on the question of cheap transportation, but it seems to me that the subject has not yet been exhausted or been considered in its most important relations. And it is not my present purpose to discuss the question so fully as its importance warrants, but I shall do so at some future time, when the subject is before us in a more definite form. To my mind the proposition which has been brought out so many able, earnest, and instructive, speeches, is not the one which can bring that substantial and permanent relief now demanded by the producing and other commercial interests of the country. I believe we should be very cautious about embarking in any project which can bring about only temporary and partial aid.

Our country is broad and possesses unlimited wealth. Our Government is substantial; the people are intelligent, united, and liberal, and as their representatives they cannot afford to have nor do they expect us to take narrow views or adopt insufficient and doubtful measures upon subjects of such national importance. This great question settled as it should be is settled for all time. No half-way measures that shall be adopted by us can or will satisfy the people, and such means must fall far short of meeting the demands of the producers of the West and the consumers and manufacturing interests of the East. The consumer must have his breadstuffs at reasonable prices, and the producer must in order to continue his work receive ample profits. Our country is a live, progressive country. It is not vigorous and healthy to-day and dead or dangerously diseased to-morrow.

Enterprise has no stand-still, but is continually moving and demanding more room. The great West does not one year produce a given amount of cereals and the next year a less quantity, but since settlements commenced in that land of harvests productions have annually increased, and must for all time to come. At the same time the demands of the eastern consumer and those of foreign countries will still exist, and will increase in proportion. The West must feed the East from its fields, and the East in turn must clothe the West from its manufactures, and furnish her with her groceries and luxuries from its markets, and each with profit to itself. Legitimate wealth and not poverty should be the result of these sectional yet

national industries, and to this great end the two sections should be brought as near together commercially as possible. The granaries of the West and the markets of the East must be made accessible each to the other.

Mr. Speaker, this country is yet in its youth; has hardly attained its manhood, and now in my judgment is the time and the occasion to provide for its proper development and full age. Then in its wet day it will take no harm, panics will be unknown, and the cry for more currency never uttered.

Sir, I fear the people, especially those of New England and the Atlantic States have not yet stopped to consider this great question. They do not seem to realize its importance or the magnitude of the benefits which must result from its favorable solution.

The West has for many years been talking, working, and holding conventions in the interest of cheap transportation, while the East has been comparatively unmoved. I say the West is awake, and so she is; and yet thus far this session all she has offered on this floor is the so-called McCrary bill. To me this is but an apology. Its relief is too weak, too doubtful, and too short-lived; and if here I should probably have voted for the bill, because if, as its friends believe, it is to be a benefit to the producers of the West it must be of value to the people of the East. If it will reduce freight charges from the West to the Atlantic, it must do the same from Vermont to her markets. But that it is to answer the demands of the country I do not believe. That it is to be the great panacea for all the troubles and complaints of the farmers of the West it seems to me cannot be true, and for these reasons:

First. The board of commissioners created by the bill must be a political board, and you at once bring the railroads and producers into a war with each other on the question of who shall control the appointing power.

Second. If the railroads are not allowed by the board of commissioners what they believe to be reasonable rates, or are allowed more than the shippers think reasonable, appeals will be taken to the courts, and we have the whole matter tied up in litigation by suits at law, bills in equity, and injunctions for years. This will occur first in one State and then in another, and before the questions can be settled and the law brought into full power it will have lost its force and will fail in its purpose.

Third. The natural tendency will be, as I have said, to bring on a war as to which party shall control the appointing power, and the contest will not stop there, but will go back into the elections of Legislatures, judges, and other officers of the law, and while this is going on the law will furnish no relief. And such strifes I fully believe would be injurious to the best interests of the railroads, and to the producers as well, and put off too long the day of permanent cheap transportation.

Again, suppose the McCrary bill, if it should become a law, did furnish all the relief its friends have promised, still it will come far short of the requirements of this growing country. And why? It is admitted that the railroads are transporting the productions of the West and the merchandise of the East between the great distributing points, Chicago and Saint Louis and the Atlantic, at nearly as low rates as they can afford to; and yet it cost to ship a bushel of wheat from Chicago to Boston by rail in 1873 about forty cents and at this price there is but little profit to the producer, and this of course is the cause of his complaint.

Now, sir, the McCrary bill will not remedy this, because no commission would compel the railroads to carry freight at less than cost or without a profit. If they did it would kill the railroads, and when you do this you ruin the producer. In my judgment neither can exist without the other.

Abuses should be corrected, monopolies broken up, combinations and unjust discriminations prevented, and differences adjusted; and to this end the McCrary bill may have some utility if it can be justly executed. But the question is, will it cheapen transportation where most needed, between competing cities in the West and the Atlantic? I think not.

But it may be said the bill will regulate railroad freights between Chicago and points West and South, and between Saint Louis and points West, and between local points in different States that do not have the benefit of healthy competition; and this I think should be the extent of the claim of its friends.

But, sir, the producers of the West cannot afford to wait until their war growing out of this bill, if it should become a law, is ended. They should seek another remedy with all consistent speed. And what is that remedy? I answer, one or more great water-routes from the Mississippi to the Atlantic.

On the 16th of December, 1872, the Senate of the United States adopted the following preamble and resolution:

Whereas the productions of our country have increased much more rapidly than the means of transportation, and the growth of population and products will in the near future demand additional facilities and cheaper ones to reach tide-water; and whereas in his recent message the President of the United States invites the attention of Congress to the fact that "it will be called upon at its present session to consider various enterprises for the more certain and cheaper transportation of the constantly increasing western and southern products to the Atlantic sea-board," and further says "the subject is one that will force itself upon the legislative branch of the Government sooner or later, and I suggest therefore that immediate steps be taken to gain all available information to insure equitable and just legislation; * * * I would therefore suggest either a committee or a commission to be authorized to consider this whole question, and to report to Congress at some