

Insurance of Bank Obligations in Michigan, 1836-1840

[2 of 2]

Michigan.

Bank notes.	Specie.	Specie funds.	Other investments.	Capital.	Deposites.	Due to banks.	Circulation.
\$38,392	\$23,330	(b) 9,451	-	\$103,980	\$155,814	\$820	\$141,973
27,238	48,742	-	-	400,000	432,621	2,439	253,889
-	-	(c) 33,061	(d) 11,537	30,000	42,354	3,350	50,000
65,630	72,072	42,512	11,537	533,980	630,789	6,609	445,862

(b) "Items counted as cash."

(c) "Cash."

(d) "Due from Agents in New York."

MICHIGAN.

10,190	14,102	-	(c) 16,000	50,000	9,465	9,120	68,487
3,158	6,371	-	(d) 40,576	25,000	10,544	-	39,200
11,037	9,891	-	(e) 22,292	30,000	12,079	-	31,427
31,430	9,983	-	-	20,000	23,573	-	51,709
55,815	40,347	-	78,868	125,000	55,661	9,120	190,814

(c) Due from agents in New York.

(d) Funds in New York, Detroit, and Buffalo.

(e) Funds in New York, Detroit, and Buffalo.

MICHIGAN.

-	-	-	-	100,000			
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been subscribed.

MICHIGAN—Summary.

65,630	72,072	42,512	11,537	533,980	630,789	6,609	445,862
55,815	40,347	-	78,868	125,000	55,661	9,120	190,814
121,445	112,419	42,512	90,405	658,980	686,450	15,729	636,676
-	-	-	-	100,000			

V
Executive Documents

24th Congress 1st Session

Serial # 287 Vol 2 1835-36

Letter from The Secretary
of the Treasury Jan. 5, 1836
Document # 42

(L)

Z—BANKS OF

From the returns to the

Name, place, and date.	Loans and discounts.	Stocks.	Real estate.	Other investments.
Bank of Michigan, Detroit, January 1, 1836	\$1,087,817	-	\$8,506	\$91,841
Farmers & Mechanics' Bank, Detroit, Jan. 15, 1836	510,223	-	13,227	8,293
Bank of River Raisin, Monroe, July 9, 1836	250,814	-	3,972	-
Bank of Pontiac, Pontiac, August 30, 1836	57,862	-	-	238
Michigan State Bank, Detroit, Nov. 15, 1836	146,676	-	-	-
Bank of Ypsilanti, Ypsilanti, Nov. 12, 1836	11,948	-	-	-
Bank of Washtenaw, Cape Ann, Oct. 31, 1835	34,208	-	-	-
Total of seven banks, with three branches	2,099,608	-	25,707	100,472

NOTES.

The Michigan State Bank returns \$16,861 under the head of "specie deposits." This is ambiguous. In a return of the state of that bank on the 26th of October, 1835, (as may be seen by reference to the report from this department, dated January 5, 1836) it was stated to have \$14,102 in specie, and to owe \$9,465 to depositors. The whole amount now returned by it, as specie deposits, has, in the above table, been placed in the "specie" column in the above table, but perhaps incorrectly.

The Bank of Michigan has a branch at Bronson, the Farmers and Mechanics' Bank a branch at St. Joseph, and the Bank of the River Raisin a branch at Pontiac. The branch of the Michigan Bank was established May 7, 1834.

The statement of the affairs of the Bank of Washtenaw has been taken from the Treasury report of January 5, 1836, no later returns from that bank having been received at the department.

MICHIGAN.

Treasury Department.

Due from banks.	Notes of other b'ks.	Specie.	Circulation.	Deposites.	Due to banks.	Other liabilities.	Capital.
\$688,302	\$29,498	\$46,890	\$564,133	\$1,111,795	\$11,856	\$25,000	\$419,779
580,879	69,584	50,273	242,456	806,405	18,746	-	150,000
113,598	56,076	21,100	178,279	134,426	22,320	-	110,000
78,406	5,065	14,685	69,575	33,744	-	-	50,000
-	-	16,861	68,355	-	-	-	140,000
-	9,057	12,279	10,000	5,000	-	-	20,000
16,140	31,430	9,983	51,700	23,573	-	-	20,000
1,671,325	200,710	172,071	1,184,498	2,114,943	52,932	25,000	909,779

NOTES.

The banks from which returns have been received were incorporated at the dates, and with authority to hold the amount of capital, given below.

Names of the banks.	Date of charter.	Authorized amount of capital.	
Bank of Michigan - - -	June 1, 1819	\$100,000	and not over \$850,000
Farmers and Mechanics' Bank - - -	Nov. 5, 1829	100,000	do. 700,000
Michigan State Bank - - -	March 26, 1835	100,000	do. 500,000
Bank of River Raisin - - -	April 20, 1833	100,000	do. 700,000
Bank of Pontiac - - -	March 26, 1835	100,000	do. 500,000
Bank of Ypsilanti - - -	March 28, 1836	100,000	do. 500,000
Bank of Washtenaw - - -	March 26, 1835	100,000	do. 500,000
Total of seven banks - - -	-	700,000	4,250,000

For the names, location, dates of charters, and amount of authorized capitals of the other banks incorporated by the Legislature of Michigan, see C C.

House Documents ✓

24th Congress 2nd Session

1836-37 Serial # 302 Vol 2

Letter from The Secretary
of the Treasury Jan. 4, 1837

Document # 65

BB 2.—*Banks of Michigan, previous to suspension of specie payments.*

Name.	Place.	Date.	Loans and discounts.	Stocks.	Real estate.	Other investments.	Due by other banks.	Notes of other banks.	Specie.	Circulation.	Deposits.	Due to banks.	Capital.
		1836.											
Bank of Michigan	Detroit,	Dec. 1,	1,457,837	—	8,500	11,858	887,508	46,242	305,380	430,073	1,607,153	76,468	500,000
Farmers and Mechanics	Do.	Do.	732,623	—	14,829	7,640	209,105	150,649	114,343	254,415	493,762	75,603	400,000
Michigan State Bank	Do.	Do.	122,454	14,250	2,333	—	66,155	37,598	19,302	49,066	50,291	24,643	140,000
Erie & Kalamazoo R. Co.	Adrian,	Do.	119,630	—	—	—	32,194	2,825	15,418	95,920	18,983	2,044	50,000
Bank of River Raisin	Monroe,	Do.	224,822	—	8,402	8,325	122,273	18,288	51,837	141,628	95,255	39,277	150,000
Bank of Monroe	Do.	Dec. 5,	154,300	—	3,000	—	50,807	6,379	17,600	146,648	44,359	—	50,000
Bank of Ypsilanti	Ypsilanti,	Dec.	42,961	—	—	—	33,995	9,829	15,727	51,300	12,160	—	40,000
Total of 7 banks & 2 branches	-	Aug. 30,	2,854,627	14,250	37,064	27,823	1,402,037	271,810	539,607	1,229,050	2,321,963	218,035	1,330,000
Bank of Pontiac	Pontiac,	Oct. 31,	57,862	—	—	238	78,406	5,065	14,685	69,575	33,744	—	50,000
Bank of Washtenaw	Cape Ann	1835.	34,208	—	—	—	16,140	31,430	9,983	51,700	23,573	—	20,000
Total of 9 banks & 2 branches	-	Dollars	2,946,697	14,250	37,064	28,161	1,496,583	308,305	564,275	1,350,325	2,379,280	218,035	1,400,000

NOTE 1.—The Bank of Monroe made a return to the Treasury Department. The accounts of the other banks, in the first division of the table, have been taken from the report of the bank commissioner of January 5, 1837.

NOTE 2.—The statement of the affairs of the two banks in the second division of the table have been taken from the Treasury report of January 3, 1837; no later returns of the condition of these banks having been received at the Department, except those since the suspension of specie payments, given in table No. 2. It is probable that the operations of the Bank of Pontiac and Bank of Washtenaw were, on the 1st of January, 1837, greater than at the dates given in the table, and that other banks besides those mentioned above were in operation in Michigan on or about the 1st of January, 1837. The Department has endeavored to obtain more exact information, but without success.

NOTE 3.—The Bank of Michigan has a branch at Bronson, and the Farmers and Mechanics' Bank a branch at St. Joseph. The Bank of the River Raisin had not, in January last, availed itself of the privilege of establishing a branch at Pontiac.

U. S. House Documents

Vol 4 # 79 Serial # 324

25th Congress 2^d Session

1837-38

Letter from The Secretary
of the Treasury Jan. 8, 1838
Document # 79

(5)

B B 4.—*Banks of Michigan subsequent to suspension of specie payments.*

Name.	Place.	Date.	Loans and discounts.	Stocks.	Real estate.	Other investments.	Due from banks.	Notes of other banks.	Specie.	Circulation.	Deposites.	Due to other banks.	Other liabilities.	Capital.
		1837.												
Bank of Michigan	Detroit.	June 1,	1,599,508	-	13,655	7,371	141,447	47,050	113,793	359,985	999,789	20,842	-	500,000
Farmers and Mechanics	Do.	June 1,	1,007,480	-	15,751	22,009	223,161	26,757	114,304	289,587	666,172	53,518	16,061	400,000
Michigan State Bank	Do.	June 10,	258,140	32,592	8,306	25,000	107,619	38,803	33,220	98,104	56,514	28,009	118,656	200,000
Bank of St. Clair	Palmer.	May 10,	38,441	-	-	7,761	-	1,574	10,608	37,007	1,806	-	-	20,000
Bank of Pontiac	Pontiac.	June 9,	117,600	-	-	12,247	5,994	81	7,092	34,477	3,675	606	-	99,225
Bank of Clinton	Clinton.	May 26,	30,040	-	-	8,752	8,929	7,000	10,589	40,900	3,977	-	-	20,000
Bank of River Raisin	Monroe.	May 24,	301,021	-	8,408	2,350	51,449	5,694	22,896	164,136	37,102	32,395	-	150,000
Eric & Kalamazoo R. R. Bk	Adrian.	May 25,	140,723	-	-	-	16,186	1,141	9,141	85,435	12,752	1,716	-	65,600
Bank of Ypsilanti	Ypsilanti.	June 6,	98,890	-	-	20,184	3,786	14,723	14,893	87,768	11,687	1,197	-	50,000
Bank of Constantine	Constantine	June 7,	14,689	-	1,422	-	4,532	4,804	13,983	13,913	5,607	-	-	20,000
Calhoun County Bank	Marshall.	June 3,	22,337	-	-	-	11,093	14,443	5,250	28,327	7,732	-	-	20,000
Bank of Washtenaw	Cape Ann.	May 28,	177,738	-	2,520	28,383	1,677	5,820	2,398	104,201	6,120	4,408	-	100,000
Bank of Macomb County	Mt. Clemens	June 8,	59,848	-	-	835	1,523	3,863	5,261	45,173	2,583	-	-	23,080
Bank of Tecumseh	Tecumseh.	May 25,	45,939	-	-	115	1,728	2,835	12,863	26,331	8,429	4,595	-	25,470
Total of 14 banks and 3 branches		Dolls.	3,912,344	32,592	50,062	135,016	579,124	174,588	376,300	1,415,344	1,823,945	147,286	134,717	1,693,395

[Doc. No. 79]

B B 5.

A BILL suspending for a limited time certain provisions of law, and for other purposes.

Section 1. *Be it enacted by the Senate and House of Representatives of the State of Michigan*, That every provision of law in force, requiring or authorizing proceedings against any bank in this State, with a view to forfeit its charter or wind up its concerns, or which requires such bank to suspend its operations and proceedings, in consequence of a refusal to pay its notes or evidences of debt in specie, is hereby suspended until the sixteenth day of May next.

Sec. 2. Any bank of this State availing itself of the provisions of this act, shall not be privileged to enforce the payment of the debts due such bank, in specie, from any citizen of this State, during the time of its suspension of specie payment; and in cases where notes or drafts discounted at any bank, which shall avail itself of the provisions of this act, may be put in suit, it shall be competent for the maker of such notes or drafts to set off the notes of such bank in discharge of the notes or drafts so discounted, in whatever name the same may be sued; and to this end the officers of all such banks are required to endorse upon the notes or drafts so discounted by them the name of the bank discounting the same, and when discounted.

Sec. 3. The amount of notes or bills issued and in circulation of the several banks of this State shall not hereafter exceed the following amounts, respectively: those having capitals paid in to the amount of \$20,000, a circulation of \$30,000; those having capitals paid in to the amount of \$50,000, a circulation of \$75,000; those having capitals paid in to the amount of \$65,000, a circulation of \$80,000; those having capitals paid in to the amount of \$100,000, a circulation of \$130,000; those having capitals paid in to the amount of \$150,000, a circulation of \$175,000; those having capitals paid in to the amount of \$200,000, a circulation of \$200,000; those having capitals paid in to the amount of \$250,000, a circulation of \$250,000; those having capitals paid in to the amount of \$300,000, a circulation of \$300,000; those having capitals paid in to the amount of \$400,000, a circulation of \$400,000; those having capitals paid in of \$450,000, a circulation of \$450,000. But in all cases where a bank has a branch located at another place, that portion of the whole capital actually employed at each place of business shall be taken and deemed the capital thereof, under the provisions of this section.

Sec. 4. No such corporation shall, directly or indirectly, divide or pay to or among its stockholders, or to any person for them, any dividends, interests, or profits whatever, until it shall resume the payment of its notes and evidences of debt in specie.

Sec. 5. No bank, or officer or agent of a bank, shall, during the suspension of specie payments by such bank, directly or indirectly sell, dispose of, or part with at premium, gold or silver bullion or specie; and it shall be the duty of the bank commissioner, in all cases where he thinks the public good requires it, to demand satisfactory security of the directors of any bank availing itself of the provisions of this act, for the redemption of its notes in circulation; and if said directors shall refuse to give such security satisfactory to said commissioner, such bank shall

be deprived of all benefits proffered by this act, and said commissioner shall forthwith proceed to wind up the concerns thereof.

Sec. 6. Each of the said banks shall transmit, monthly, to the bank commissioner and to the Secretary of State, a statement under oath of its condition, in such form as the bank commissioner shall prescribe; abstracts of which statements shall be published by said bank commissioner in the State paper.

Sec. 7. No part of the income of the "bank fund" shall be paid to the corporations by which the said fund was created, until they shall have resumed the payment of their debts in specie.

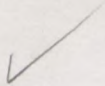
Sec. 8. This act shall not take effect in favor of any banks that shall not, within twenty days from and after the passage of this act, signify their assent to so much of the provisions of an act to create a fund for the benefit of the creditors of certain moneyed corporations, passed March 28, 1836, as provides for the visitation of the bank commissioner to ascertain the extent of their issues, and their transactions in the sale of specie and bullion, and generally into the affairs of the bank.

Sec. 9. It is hereby made the duty of the bank commissioner to require from the presidents and cashiers of the banks of this State, whose concerns he shall examine, an oath or affidavit that the bank under their management is not directly or indirectly concerned with, or connected in partnership with, any broker or brokers, or any office or agency, whose business is the purchase of the notes of the banks of this State at a discount, or the selling of specie at a premium; and if such officers of any such bank or banks refuse to make such oath or affidavit, or if the bank commissioner is satisfied by proof that such bank or banks is [or are] concerned with, or connected in partnership with, any such broker or brokers, or office or agency, such bank or banks shall be deprived of the privilege conferred by this act, and shall be proceeded against as if this act had never passed.

Sec. 10. Notwithstanding the provisions in this act contained, it shall be, and is, the duty of the bank commissioner to take prompt and efficient steps, according to law now or hereafter to be in force, to forfeit the charter and wind up the concerns of any bank which he shall find to be dangerous or insolvent circumstances.

Sec. 11. This act shall take effect immediately, and shall continue in force until the sixteenth day of May next, excepting the third and eighth sections thereof, which shall continue in force until altered or repealed.

Sec. 12. The Legislature of this State shall have power to repeal, alter, or amend this act.



U. S. House Documents
Vol. 4, # 79 Serial # 324
25th Congress 2^d Session
1837-38

Letter from The Secretary
of the Treasury Jan. 8, 1838
Document # 79

(7)

Statement of the funds of the Bank of Michigan, December 31, 1840.

Loans on personal security - - - -	\$637,086 84	Capital stock - - - -	\$450,000 00
Loans on real estate security - - - -	312,193 12	Capital stock of Branch Bank of Michigan - - - -	50,000 00
Stocks - - - -	9,300 00	Profit and loss - - - -	101,645 50
Banking-house and furniture - - - -	48,424 27	University of Michigan, payable June 1, 1841 - - - -	15,911 82
Drafts of the State of Michigan in New York - - - -	158,115 00	William Selden, Treasurer of the United States - - - -	37,502 58
Sundry bills of exchange in New York - - - -	66,194 26	Drafts on time, running from January to August, 1841 - - - -	198,911 50
Due from United States for advances to Indian Department - - - -	3,427 64	Branch Bank of Michigan - - - -	33,088 50
Due from the State of Michigan - - - -	30,857 24	Due to banks - - - -	3,467 86
Due from banks - - - -	54,218 25	Deposites - - - -	156,016 84
Bank notes on hand—		Circulation, including \$40,000 supposed to be lost - - - -	366,367 00
Of specie-paying banks - - - -	4,974 00		
Of non-specie-paying banks - - - -	4,870 00		
Specie - - - -	83,250 98		
	1,412,911 60		1,412,911 60

BANK OF MICHIGAN, Detroit, December 31, 1840.

Abstract of funds of the Farmers and Mechanics' Bank of Michigan, January 1, 1841.

1414

Doc. No. 111.

Loans on personal security - - - - -	\$517,925 15	Capital stock paid in - - - - -	\$400,000 00
Bonds and mortgages - - - - -	54,654 30	Profit and loss account - - - - -	2,625 51
Real estate - - - - -	17,207 73	Dividends unclaimed - - - - -	2,519 50
Banking-house - - - - -	9,681 04	Due to banks, viz: on time - - - - -	17,381 15
Personal estate - - - - -	3,861 36	on demand - - - - -	2,211 14
Stocks - - - - -	13,075 00	Loans, (on time) - - - - -	190,000 00
Due from banks and agents in New York - - - - -	41,365 11	Drafts, (on time) - - - - -	38,194 68
Due from United States - - - - -	7,054 15	Special deposits, payments on debts - - - - -	70,946 77
Bank notes and certificates - - - - -	47,211 89	Individual deposits, part in payment on debt - - - - -	21,144 36
Specie - - - - -	12,948 48	Circulation - - - - -	9,961 00
	754,984 11		754,984 11

Statement of the Bank of St. Clair, January 1, 1841.

Capital stock	\$100,000 00	Loans and discounted bills	\$172,207 21
Circulation	191,843 00	Stocks in chartered specie-paying banks in Ohio and New York	35,690 00
Bills on time	1,200 00	State stocks	9,835 74
Discounts	6,612 29	Other stocks, (cash value)	6,641 81
Profit and loss	9,241 65	Personal property	2,105 77
Deposites	4,209 09	Deposites with solvent banks and bankers in Ohio	45,428 11
Deposites to apply on debts due the bank	43,455 16	Deposites in the city of New York	37,099 64
Dividends unpaid	21 00	Deposites in the city of Buffalo	357 75
		Bills of solvent banks	19,779 00
		Specie	27,437 16
	<hr/>		<hr/>
	356,582 19		356,582 19

RECAPITULATION.

Balance of securities, after deducting deposites to apply	\$183,025 37	
Balance with other banks and bankers, and cash on hand	130,101 66	\$313,127 03
		<hr/>
Liabilities to the public		197,252 00
		<hr/>
Assets over liabilities		115,875 03
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Doc. No. 111.

1415

B B—Continued.

MICHIGAN.

Date.	Number of banks.	Number of branches.	Capital.	Loans and discounts.	Stocks.	Real estate.	Other investments.	Due by other banks.	Notes of other banks.	Specie.	Circulation.	Deposites.	Due to other banks.	Other liabilities.
1835	7	1	\$658,980	\$1,336,225	-	\$22,794	\$132,917	\$272,210	\$121,445	\$112,419	\$636,676	\$686,450	\$15,729	
1836	7	3	909,779	2,099,608	-	25,707	100,472	1,671,325	200,710	172,071	1,184,497	2,114,943	52,922	\$25,000
Jan. 1837	9	2	1,400,000	2,946,697	\$14,250	37,064	28,161	1,496,583	308,305	564,275	1,350,325	2,379,380	218,035	
June 1837	14	3	1,693,395	3,912,344	32,592	50,060	135,016	579,124	174,588	376,300	1,415,344	1,823,945	147,286	134,717
Dec. 1837	18	2	1,918,365	3,773,370	-	123,113	253,681	569,011	233,031	435,073	1,724,406	1,313,286	196,366	113,959
Feb. 1838	40	2	2,397,715	3,774,790	41,850	97,900	35,381	574,382	601,146	789,092	1,694,101	1,014,747	185,333	757,927
Jan. 1839	25	2	3,018,701	2,885,364	84,130	166,663	221,216	623,948	340,122	290,058	969,544	1,298,595	390,997	711,394
Sept. 1839	9	1	1,229,200	2,152,954	5,570	74,499	117,000	223,599	102,895	42,784	261,296	342,760	96,325	613,887

Doc. No. 172.

1859

Abstract of the affairs and condition of the several banking institutions of the State of Michigan.

1298

LIABILITIES.

Name of bank.	Capital stock paid in.	Circulation.	Amount of indebtedness to other corporations.	Individual deposits not bearing interest.	Net profits on hand.	Total amount due from bank.
CHARTERED.						
Branch Bank of Michigan	\$50,000	\$59,859	-	\$3,793 76	\$10,515 53	\$124,168 29
Bank of Constantine	27,525	11,287	\$7,895 30	\$11,980 13	197 20	58,84 63
Calhoun County Bank	45,000	*26,433	†8,859 47	‡15,766 91	7,294 80	103,374 18
UNDER GENERAL LAW.						
	122,525	97,599	16,754 77	31,540 80	18,007 53	286,427 10
Bank of Marshall	30,000	3,190	†14,856 83	¶6,846 19	213 82	55,106 83
Detroit and St. Joseph Railroad Bank	30,075	2,593	-	1,810 88	-	34,478 88
Merchants' Bank of Jackson	26,000	4,007	-	1,118 59	202 64	31,328 23
Bank of Adrian	24,000	750	-	12,718 13	1,936 00	39,404 13
	110,075	10,540	14,856 82	22,493 79	2,352 46	160,318 07

* About \$12,000 of which is redeemed and paid for; but, not being in bank, is not credited.

† Besides an additional indebtedness of about \$46,000 to the Michigan State Bank, for which they have, as a collateral security, hypothecated a similar amount of their bills discounted, and are liable for their payment by the endorsement of their cashier.

‡ Due Michigan State Bank, and arranged to be secured by bonds and mortgages.

§ \$8,028 24 of this amount is due to their directors and stockholders.

|| About \$7,000 of which is to apply in liquidation of debts due the bank.

¶ About \$3,000 of which is to apply on debts due the bank.

Doc. No. 172.

RESOURCES.

Name of bank.	Specie in bank.	Bills of other banks of this State.	Bills of other banks not of this State.	Due from directors.	Due from stockholders, exclusive of directors.	Due from all other persons.	Stock in companies.	Value of real and personal estate and other property, not otherwise specified.	Deposites in other banks and agencies.	Total amount of resources.
CHARTERED.										
Branch Bank of Michigan	\$5,571 41	\$5,277	\$5,125 00	\$500 00	-	\$87,165 29	-	\$2,214 00	\$18,315 59	\$124,168 29
Bank of Constantine	63 08	*712	75 00	4,143 87	\$15,115 00	34,617 23	-	3,252 83	†905 62	58,884 63
Calhoun County Bank	1 67	†3,746	-	15,868 27	-	58,394 97	\$2388 64	2,600 00	**20,374 63	103,374 18
UNDER GENERAL LAW.										
Bank of Marshall	107 66	†1,669	201 00	3,865 00	5,428 46	33,919 43	2070 00	1,554 35	††6,300 93	55,106 83
Deirot and St. Joseph Railroad Bank	1,203 00	50	40 00	4,490 00	-	25,485 39	-	2,336 81	873 68	34,478 88
Merchants' Bank of Jackson	733 20	222	414 50	1,470 98	10,518 71	13,501 15	-	2,664 69	1,803 00	31,328 23
Bank of Adrian	1,260 81	2,908	236 00	9,025 00	4,975 00	19,324 32	-	-	1,675 00	39,404 13
	3,304 67	4,849	891 50	18,850 98	20,922 17	92,221 29	2070 00	6,555 85	10,652 61	160,318 07

* Unavailable.

† \$2,616 of which are bills of the River Raisin Bank, which are to be exchanged for Calhoun County bills; balance unavailable.

‡ About \$1,000 unavailable.

§ About \$30,000 in suit, and \$30,000 secured on bond and mortgage.

|| Balance of account with Bank of Michigan.

† About \$200 available.

** All unsettled, but drawn for or unavailable, except about \$7,000, for which their own notes will probably be paid; a part of which is the redeemed circulation, as stated under note *, in the preceding page.

†† \$6,000 of which is in the office of the Michigan Insurance Company.

ABSTRACT—Continued.

Date of examination.	Name of bank.	Location.		Capital stock.	Date of commencement.
		County.	Place.		
CHARTERED.					
September 9, 1839	Branch Bank of Michigan	Kalamazoo	Kalamazoo	\$50,000	March, 1835.
September 13, 1839	Bank of Constantine	St. Joseph	Constantine	100,000	May 3, 1837.
September 21, 1839	Calhoun County Bank	Calhoun	Marshall	100,000	March 20, 1837.
UNDER GENERAL LAW.					
September 21, 1839	Bank of Marshall	Calhoun	Marshall	100,000	October 23, 1837.
September 20, 1839	Detroit and St. Joseph Railroad Bank	Jackson	Jackson	100,000	January 9, 1838.
September 19, 1839	Merchants' Bank of Jackson	Jackson	Brooklyn	65,000	January 4, 1838.
August 23, 1839	Bank of Adrian	Lenawee	Adrian	80,000	February 1, 1838.

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RECAPITULATION.

Branch Bank of Michigan, at Kalamazoo.

Capital stock paid in - - -	\$50,000 00	Specie on hand - - -	\$5,571 41
Circulation - - -	59,859 00	Bills of other banks - - -	10,402 00
Due depositors - - -	3,793 76	Bills discounted - - -	87,665 29
Net profits - - -	10,515 53	Real and personal estate - - -	2,214 00
		Due from other banks - - -	18,315 59
	<u>124,168 29</u>		<u>124,168 29</u>

Other chartered banks, including Bank of River Raisin, as per statement of December 16, 1839.

Capital paid in - - -	\$222,525 00	Specie on hand - - -	\$65 25
Bills in circulation - - -	57,351 00	Bills of other banks - - -	4,987 00
Due depositors - - -	40,765 73	Bills discounted - - -	321,545 33
Due other banks - - -	47,083 21	Stock in companies - - -	12,538 64
Net profits - - -	18,068 38	Real and personal estate - - -	17,865 95
		Due from other banks - - -	28,771 15
	<u>385,793 32</u>		<u>385,793 32</u>

Safety fund.

Capital paid in - - -	\$110,075 00	Specie on hand - - -	\$3,304 67
Bills in circulation - - -	10,540 00	Bills of other banks - - -	5,740 50
Due depositors - - -	22,493 79	Bills discounted - - -	131,994 44
Due other banks - - -	14,856 82	Stock in companies - - -	2,070 00
Net profits - - -	2,352 46	Real and personal estate - - -	17,865 95
		Due from other banks - - -	10,652 51
	<u>160,318 07</u>		<u>160,318 07</u>

Statement of the condition of the Bank of River Raisin, August 24, 1839.

Loans - - -	\$207,001 18	Capital stock - - -	\$150,000 00
Bank of River Raisin stock - - -	3,400 00	Profits - - -	1,406 30
Real estate - - -	4,640 00	Due to banks - - -	31,997 63
Banking house, lot, and furniture - - -	7,413 12	Deposites - - -	17,550 21
Due from banks - - -	7,636 18	Circulation - - -	32,950 00
Cash items - - -	460 22		
Specie - - -	98 38		
Bank-notes - - -	430 00		
Expenses - - -	2,875 06		
	<u>233,904 14</u>		<u>233,904 14</u>

ABSTRACT—Continued.

Condition of the Bank of River Raisin, as per statement of December 16, 1839.

Loans	-	-	\$192,025 03	Capital stock	-	-	\$150,000 00
Due from banks	-	-	7,490 90	Profits	-	-	10,576 38
Exchange account	-	-	127 00	Due to banks	-	-	13,468 72
Real estate	-	-	4,600 00	Due for drafts	-	-	16,859 02
Banking house, lot, and furniture	-	-	7,413 12	Circulation	-	-	19,611 00
Bank-notes	-	-	454 00	Deposites	-	-	13,018 60
Cash items	-	-	1,253 26				
Specie	-	-	20 50				
Bank of River Raisin stock	-	-	10,150 00				
			223,533 81				223,533 81

Z 16.

Report of the majority of the committee, to whom were referred certain resolutions relative to the city banks.

The majority of the select committee, to whom were referred the following resolutions, to wit:

"Resolved, That a select committee be instructed to inquire into the expediency of bringing in a bill requiring the president, directors, and company of the Farmers and Mechanics' Bank of Michigan, and the Bank of Michigan, to resume the payment of specie on their notes in circulation forthwith, or that their charters be forfeited; and, also, a bill requiring the president, directors, and company of the Farmers and Mechanics' Bank of Michigan, and of the Bank of Michigan, at the counter of their several banking-houses in this city, all their notes purporting to be payable at their different branches, on pain of forfeiture of their charters.

"Resolved, That said committee be further instructed to inquire into the expediency of bringing in a bill requiring said bank incorporations to redeem, on demand, in specie, all post-notes which they may at any time have issued, on pain of forfeiture of their charters"—report:

That, in the discharge of the duty devolving upon them, by the reference of the foregoing resolutions, the committee deem it proper to present, as far as they are able, a faithful view of the condition of the currency generally, and the probable effect of the measure proposed on the interests and prosperity of our own State.

While the committee concede the full extent of the moral obligation under which all banking institutions rest, to redeem their notes at all times when required, in specie, they nevertheless believe that there have been, and may again be, cases in which this high obligation may, with full and ample justification, be required to yield to the paramount interests of the State or country.

During the late war with England, the refusal of the banks to redeem their notes in specie seemed to be the only means of preventing the comparatively small amount of coin then in the country from passing into the

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Exhibit of twenty-three banks examined by the Bank Commissioners.

Banks.	Location.	Date of commencement.	Whether under suspension act, or not.	Capital stock.	Per centage paid in.
Bank of Saline	Saline, Washtenaw county	Dec. 4, 1837	Not under suspension act	\$100,000 00	\$30,000 00
Bank of Brest	Brest, Monroe county	Sept. 18, 1837	Not under suspension act	100,000 00	50,000 00
Bank of Goodrich	Goodrich Mills, Lapeer county	Jan. 10, 1837	Not under suspension act	100,000 00	30,000 00
19 Farmers and Mechanics' Bank of Monroe	Monroe, Monroe county	Oct. 25, 1837	-	150,000 00	45,000 00
20 Bank of Kensington	Kensington, Oakland county	Dec. 29, 1837	Not under suspension act	50,000 00	15,310 63
Huron River Bank*	Ypsilanti, Washtenaw county	Jan. 8, 1838	Not under suspension act	100,000 00	30,000 00
2 Farmers' Bank of Oakland	Royal Oak, Oakland county	Dec. 23, 1837	Not under suspension act	50,000 00	15,000 00
4 Lenawee County Bank	Palmyra, Lenawee county	Dec. 30, 1837	-	100,000 00	+
3 Bank of Oakland	Pontiac, Oakland county	Sept. 5, 1837	-	50,000 00	15,000 00
5 Bank of Gibraltar	Gibraltar, Wayne county	Jan. 1, 1838	Under suspension act	100,000 00	30,000 00
6 Bank of Superior	Superior, Washtenaw county	Jan. 9, 1838	Not under suspension act	100,000 00	30,000 00
7 Bank of Utica	Utica, Macomb county	Sept. 9, 1837	Not under suspension act	50,000 00	40,000 00
8 Genesee County Bank	Flint, Genesee county	Dec. 27, 1837	Under suspension act	50,000 00	15,000 00
Merchants' Bank of Jackson County	Jackson county	-	-	19,500 00	-
9 Millers' Bank of Washtenaw	Ann Arbor, Washtenaw county	-	-	-	-
10 Bank of Manchester	Manchester, Washtenaw county	-	-	-	-
11 Bank of Shiawassee	Shiawassee, Owosso county	Dec. 30, 1837	-	50,000 00	15,000 00
12 Farmers and Mechanics' Bank of Pontiac	Pontiac, Oakland county	Dec. 25, 1837	Under suspension act	50,000 00	15,000 00
13 Bank of Ypsilanti	Ypsilanti, Washtenaw county	Oct. 15, 1836	Under suspension act	250,000 00	100,000 00
14 Erie and Kalamazoo Railroad Bank	Adrian, Lenawee county	-	Under suspension act	500,000 00	66,000 00
15 Bank of Clinton	Clinton, Lenawee county	-	Under suspension act	250,000 00	40,000 00
16 Bank of Tecumseh	Tecumseh, Lenawee county	-	Under suspension act	500,000 00	82,300 00
17 Bank of Washtenaw	Ann Arbor, Washtenaw county	-	Under suspension act	500,000 00	100,000 00

* This bank has in the hands of responsible agents \$16,000 of its own notes, subject to light drafts and checks. The officers of the bank are assured that none of these notes are in circulation, and will take immediate measures to cause these notes to be returned.

† The \$30,000 paid in was afterwards paid out on discounted paper.

EXHIBIT—Continued.

Banks.	Location.	Specie in bank.	Bills of other banks of this State.	Bills of other banks not of this State.	Specie certificates of other banks.	Number of depositors.	Deposites.	Circulation.
Bank of Saline	Saline, Washtenaw county	\$9,489 43	\$1,385 50	-	\$15,000 00	-	\$323 34	\$33,369 00
Bank of Brest	Brest, Monroe county	14,541 22	6,816 00	-	1,146 00	13	5,189 91	58,118 00
Bank of Goodrich	Goodrich Mills, Lapeer county	2,364 64	2,422 00	-	-	-	-	1,500 00
Farmers and Mechanics' Bank of Monroe	Monroe, Monroe county	9,865 92	16,180 00	-	-	43	27,266 15	22,429 00
Bank of Kensington	Kensington, Oakland county	3,834 68	342 50	\$11 00	-	1	200 00	25,455 00
Huron River Bank	Ypsilanti, Washtenaw county	2,872 03	1,249 00	193 00	-	19	1,345 43	2,855 00
Farmers' Bank of Oakland	Royal Oak, Oakland county	2,435 63	1,418 37	-	*25,000 00	-	865 00	3,455 75
Lenawee County Bank	Palmyra, Lenawee county	198 93	7,088 10	-	-	10	3,846 06	13,026 00
Bank of Oakland	Pontiac, Oakland county	16,351 69	7,655 18	-	-	40	7,000 62	19,678 00
Bank of Gibraltar	Gibraltar, Wayne county	-	-	-	3,998 00	5	3,733 00	17,973 00
Bank of Superior	Superior, Washtenaw county	-	-	-	5,000 00	-	-	7300 00
Bank of Utica	Utica, Macomb county	3,716 65	355 75	-	-	33	7,452 36	10,088 00
Genesee County Bank	Flint, Genesee county	14,420 15	1,616 00	1,544 00	-	-	425 00	48,806 00
Merchants' Bank of Jackson County	Jackson county	1,666 29	4,127 00	-	-	-	28 00	1,441 00
Millers' Bank of Washtenaw	Ann Arbor, Washtenaw county	928 32	105 00	-	-	11	6,683 00	282 00
Bank of Manchester	Manchester, Washtenaw county	14,115 27	8,281 00	-	-	-	-	34,000 00
Bank of Shiawassee	Shiawassee, Owosso	3,765 07	752 00	1,228 32	-	3	2,441 02	68 00
Farmers and Mechanics' Bank of Pontiac	Pontiac, Oakland county	15,330 49	5,075 75	89 00	-	12	9,286 31	13,965 00
Bank of Ypsilanti	Ypsilanti, Washtenaw county	17,614 30	6,250 25	970 00	-	56	9,762 81	90,733 00
Erie and Kalamazoo Railroad Bank	Adrian, Lenawee county	10,901 62	5,787 00	-	-	-	16,469 74	61,070 00
Bank of Clinton	Clinton, Lenawee county	13,742 08	18,689 00	-	-	41	18,586 88	70,600 00
Bank of Tecumseh	Tecumseh, Lenawee county	12,066 69	3,705 00	-	-	20	5,925 67	81,128 00
Bank of Washtenaw	Ann Arbor, Washtenaw county	5,779 58	5,703 00	-	-	-	8,694 07	76,513 00

* Only so much of the amount of these certificates as is necessary to make up the sum of \$15,000 is considered the property of the bank.

† Arrangements are made by which this circulation is redeemed at the Bank of Ypsilanti.

‡ \$1,650 of the circulation, exchange.

EXHIBIT—Continued.

Banks.	Location.	Indebtedness to other corporations and individuals.	Due from directors.	Due from stockholders, including directors.	Due from all other persons and corporations.	Value of real and personal estate.	Deposites in other banks.	Loans on mortgages.
Bank of Saline - - - -	Saline, Washtenaw county - -	-	\$6,807 01	\$22,967 01	\$16,854 53	\$750 to 800	-	\$100 00
Bank of Brest - - - -	Brest, Monroe county - -	\$1,778 00	14,295 00	31,475 00	42,119 00	1,975 26	\$6,000 00	-
Bank of Goodrich - - - -	Goodrich Mills, Lapeer county - -	-	10,418 08	11,418 08	6,195 00	*100 00	-	-
Farmers and Mechanics' Bank of Monroe	Monroe, Monroe county - -	-	31,825 00	53,735 00	4,114 35	*664 00	7,920 82	-
Bank of Kensington - - - -	Kensington, Oakland county - -	-	18,450 45	20,075 45	5,764 00	972 72	-	-
Huron River Bank - - - -	Ypsilanti, Washtenaw county - -	-	10,991 27	26,788 13	3,040 98	360 12	1,771 50	-
Farmers' Bank of Oakland - - - -	Royal Oak, Oakland county - -	-	800 00	1,535 00	445 28	-	-	-
Lenawee County Bank - - - -	Palmyra, Lenawee county - -	6,346 06	3,056 00	32,673 00	8,222 47	500 00	1,000 00	-
Bank of Oakland - - - -	Pontiac, Oakland county - -	7,855 62	5,208 94	6,446 44	11,993 82	296 15	400 00	-
Bank of Gibraltar - - - -	Gibraltar, Wayne county - -	4,710 00	12,447 00	33,107 00	10,744 00	698 00	-	-
Bank of Superior - - - -	Superior, Washtenaw county - -	-	100 00	100 00	192 00	100 00	42 00	-
Bank of Utica - - - -	Utica, Macomb county - -	-	5,253 64	22,596 87	8,424 69	1,604 53	859 25	-
Genesee County Bank - - - -	Flint, Genesee county - -	-	1,522 10	2,553 38	2,534 94	708 00	-	-
Merchants' Bank of Jackson County - -	Jackson county - -	1,200 00	8,273 38	8,273 38	6,902 93	42 18	-	-
Millers' Bank of Washtenaw - - - -	Ann Arbor, Washtenaw county - -	-	275 00	275 00	835 00	-	-	-
Bank of Manchester - - - -	Manchester, Washtenaw county - -	-	7,153 75	8,553 75	33,218 90	100 00	10,000 00	-
Bank of Shiawassee - - - -	Shiawassee, Owasso - -	2,509 02	-	82 00	-	202 18	-	-
Farmers and Mechanics' Bank of Pontiac	Pontiac, Oakland county - -	400 00	-	1,200 00	18,209 17	800 00	5,000 00	-
Bank of Ypsilanti - - - -	Ypsilanti, Washtenaw county - -	598 90	4,325 00	78,939 83	75,572 75	7,340 93	18,597 51	-
Erie and Kalamazoo Railroad Bank - -	Adrian Lenawee county - -	1,396 46	11,624 71	51,259 50	63,797 75	2,000 00	-	-
Bank of Clinton - - - -	Clinton, Lenawee county - -	28,044 23	9,975 48	52,827 75	35,990 83	-	11,433 54	-
Bank of Tecumseh - - - -	Tecumseh, Lenawee county - -	3,718 20	24,373 51	112,480 27	42,412 69	750 00	27,550 99	-
Bank of Washtenaw - - - -	Ann Arbor, Washtenaw county - -	12,159 02	24,144 36	54,015 78	129,250 20	7,163 35	3,295 99	56,902 76

* Personal estate.

EXHIBIT—Continued.

11	Banks.	Location.	Specie on loan or deposit.	Annual ex-penses.	Due bank, secured by a pledge of stock.	Cash deposited, bearing interest.	Net profits on hand.	Put in circulation since January 10, 1838.	Date of examination.
	Bank of Saline	Saline, Washtenaw county	-	\$2,000 00	-	-	\$738 92	-	1838.
	Bank of Brest	Brest, Monroe county	-	2,000 00	-	-	2,180 4	-	Feb. 20
	Bank of Goodrich	Goodrich Mills, Lapeer county	\$2,000 00	-	-	-	117 13	-	Mar. 3
	Farmers and Mechanics' Bank of Monroe	Monroe, Monroe county	-	2,000 00	-	-	-	-	Mar. 14
	Bank of Kensington	Kensington, Oakland county	*11,475 95	-	-	-	-	-	Mar. 1
	Huron River Bank	Ypsilanti, Washtenaw county	-	2,000 00	-	-	628 59	\$1,550 00	Mar. 22
	Farmers' Bank of Oakland	Royal Oak, Oakland county	-	1,200 00	-	\$126 00	34 7c	-	Mar. 29
	Lenawee County Bank	Palmyra, Lenawee county	-	3,000 00	-	-	-	-	Mar. 19
	Bank of Oakland	Pontiac, Oakland county	-	1,500 00	-	-	-	-	Feb. 27
	Bank of Gibraltar	Gibraltar, Wayne county	5,012 00	-	-	-	700 00	-	Mar. 10
	Bank of Superior	Superior, Washtenaw county	-	-	-	-	-	300 00	Mar. 14
	Bank of Utica	Utica, Macomb county	-	-	-	773 25	386 80	-	Mar. 31
	Genesee County Bank	Flint, Genesee county	-	-	-	-	-	-	-
	Merchants' Bank of Jackson County	Jackson county	+6,852 93	1,500 00	-	-	72 86	-	-
	Millers' Bank of Washtenaw	Ann Arbor, Washtenaw county	-	-	-	-	-	-	-
	Bank of Manchester	Manchester, Washtenaw county	-	-	-	-	168 92	-	-
	Bank of Shiawassee	Shiawassee, Owosso	+11,806 58	1,500 00	-	-	-	-	Mar. 20
	Farmers and Mechanics' Bank of Pontiac	Pontiac, Oakland county	-	800 00	-	-	-	-	Mar. 10
	Bank of Ypsilanti	Ypsilanti, Washtenaw county	-	2,000 00	\$1,375 00	-	5,814 00	-	Mar. 29
	Erie and Kalamazoo Railroad Bank	Adrian, Lenawee county	-	3,100 00	-	-	5,750 7c	-	Feb. 27
	Bank of Clinton	Clinton, Lenawee county	100 00	2,471 29	-	-	3,523 81	-	Mar. 2
	Bank of Tecumseh	Tecumseh, Lenawee county	1,564 50	2,500 00	-	-	-	-	-
	Bank of Washtenaw	Ann Arbor, Washtenaw county	-	2,000 00	-	-	11,045 65	-	-

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* The \$11,475 95, under the head of specie on loan or deposit, is out in the hands of directors and stockholders, part on notes and part on checks.
 † \$6,852 93 in the hands of Palmer, Bush, & Co., in Ohio.
 ‡ The specie, under the head of specie on loan or deposit, in hands of cashier, to be sent to Ohio and New York, to redeem the bills of the bank.

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Statement of the affairs of the Bank of Michigan, January 1, 1839.

Bills discounted	-	-	\$921,314 47	Capital stock, } Branch, \$50,000	-	-	\$500,000 00
Bonds and mortgages	-	-	115,554 41	Profit and loss	-	-	
Banking-house and furniture	-	-	46,790 48	University of Michigan	-	-	92,534 00
Due from other banks	-	-	137,226 02	Post-notes	-	-	37,731 00
Bank notes on hand	-	-	24,576 00	Due to other banks	-	-	29,581 45
Specie	-	-	76,705 02	Treasury of the United States	-	-	333,030 48
				Deposites	-	-	144,255 83
				Circulation	-	-	129,273 00
			1,322,166 40				1,322,166 40

Statement of the affairs of the Michigan State Bank, January 21, 1839.

Michigan State Bank stock	-	-	\$52,192 50	Capital stock paid in	-	-	\$220,000 00
Real estate	-	-	20,000 00	Due to banks	-	-	50,599 54
Real estate securities	-	-	11,545 52	Certificates issued	-	-	14,317 19
Bills discounted	-	-	324,117 02	H. Howard, State treasurer	-	\$12,261 78	
Due from banks	-	-	208,203 84	H. Howard, treasurer contingent fund	-	1,626 66	
Advanced to public officers	-	-	72,526 32	H. Howard, treasurer sinking fund	-	87,403 76	
Advanced to contractors and others	-	-	77,932 12	H. Howard, treas'r internal improvem't fund	-	463,519 22	
Specie	-	\$69,798 38		H. Howard, treasurer bank fund	-	1,626 43	
Michigan bank notes, exclusive of our own	-	58,059 00		H. Howard, treas'r Allegan & Marshall R. R.	-	60,000 00	
State drafts	-	100,000 00		Deposites	-	-	626,437 85
Eastern funds	-	92,000 00		Profit and loss	-	-	198 87
State stock	-	53,675 00		Circulation	-	-	126,172 00
			373,532 38				
			1,140,049 70				1,140,019 70

Abstract of the affairs and condition of the several banking institutions of the State of Michigan.

MISCELLANEOUS.

Date of examination.	Name of bank.	Location.		Capital stock.	Date of commencement.	Issues previous to January 10, 1838.	Issues subsequent to January 10, 1838.	Number of depositors.	Amount of deposits.
		County.	Place.						
<i>Chartered banks.</i>									
Jan. 7, 1839	Bank of St. Clair	St. Clair							
Dec. 28, 1838	Bank of River Raisin	Monroe	Monroe	\$150,000					
Dec. 20, 1838	Erie and Kalamazoo Railroad Bank	Lenawee	Adrian	100,000	Aug. 22, 1836			60	\$17,056 86
Dec. 19, 1838	Bank of Tecumseh	Lenawee	Tecumseh	100,000	Nov., 1836			23	16,753 58
Dec. 12, 1838	Bank of Ypsilanti	Washtenaw	Ypsilanti	250,000	Oct. 12, 1836			44	3,413 62
Dec. 1, 1838	Bank of Constantine	St. Joseph	Constantine	100,000	May 3, 1837			41	13,000 86
Dec. 10, 1838	Branch Bank of Michigan	Kalamazoo	Kalamazoo	50,000	March, 1835			23	3,631 84
Dec. 22, 1838	Calhoun County Bank	Calhoun	Marshall	100,000	Mar. 20, 1837			84	11,377 20
<i>Under general law.</i>									
Jan. 16, 1839	Detroit City Bank	Wayne	Detroit	200,000	Dec. 26, 1837	\$29,800 00	\$9,400 00	240	87,119 42
Dec. 25, 1838	Genesee County Bank	Genesee	Flint River	50,000	Dec. 27, 1837	10,500 00		23	8,631 11
	Merch'ts & Mechanics' B'k of Monroe	Monroe	Monroe	150,000	Nov. 16, 1837	25,000 00		70	26,385 34
Dec. 13, 1838	Huron River Bank	Washtenaw	Ypsilanti	100,000	Jan. 8, 1838	21,000 00		25	10,955 83
Dec. 15, 1838	Merchants' Bank of Jackson County	Jackson	Brooklyn	165,000	Jan. 4, 1838	1,441 00	5,203 00	4	3,738 36
Dec. 19, 1838	Bank of Manchester	Washtenaw	Manchester	100,000	Nov. 22, 1837			26	11,881 35
Dec. 17, 1838	Detroit and St. Joseph Railroad Bank	Jackson	Jackson	100,000	Jan. 9, 1838		4,010 00	15	3,853 00
Dec. 20, 1838	Bank of Adrian	Lenawee	Adrian	80,000			1,667 00	7	6,969 80
Nov. 21, 1838	Commercial Bank of Michigan	Berrien	St. Joseph	50,000	Jan. 1, 1838		20,900 00	38	5,513 84
Nov. 24, 1838	Bank of Niles	Berrien	Niles	160,000	Dec. 30, 1837	20,900 00	18,634 00	68	11,302 83
Dec. 7, 1838	Grand River Bank	Kent	Grand Rapids	50,000	Sept. 15, 1837	31,852 00	3,665 00	27	8,869 87
Dec. 12, 1838	Farmers' Bank of Homer	Calhoun	Homer	100,000	Aug. 8, 1837	70,500 00		30	5,976 40
Dec. 22, 1838	Bank of Marshall	Calhoun	Marshall	100,000	Oct. 23, 1837	79,694 00		103	16,659 26
Dec. 15, 1838	Bank of Battle Creek	Calhoun	Battle Creek	100,000	Jan. 18, 1838		23,600 00	7	985 00

ABSTRACT—Continued.

MISCELLANEOUS.

Name of bank.	Amount of overdrafts by checks or otherwise.	Amount of bills in hands of agents for exchange purposes.	Amount of bills on loan or deposit from other banks.	Total amount of bills received from engravers.	Total amount of bills executed since bank com' need operations.	Total amt't of office notes on hand in bank.	Total amount of discounted paper under protest.	Total amt't of loans in any manner made by the bank or its agents.	Amount of specie on loan or deposit with other banks, corporations, or individuals.	Amount of specie on loan or deposit in the bank from other banks, corporations, or individuals.
<i>Chartered banks.</i>										
Bank of St. Clair	-	-	-	-	\$307,100	-	-	-	-	-
Bank of River Raisin	-	-	-	-	139,600	-	-	-	-	-
Erie and Kalamazoo Railroad Bank	\$32,694 00	-	-	\$370,000	82,510	\$99,332 00	\$95,498 89	\$109,538 89	-	\$654 46
Bank of Tecumseh	2,072 98	-	-	325,000	135,700	-	4,556 70	125,770 50	-	-
Bank of Ypsilanti	-	-	-	-	73,496	32,373 00	10,973 95	148,518 87	-	-
Bank of Constantine	682 54	-	-	111,500	41,400	10,365 00	8,939 82	53,180 35	-	-
Branch Bank of Michigan	141 96	-	-	-	104,800	49,639 00	21,716 00	126,095 07	-	408 00
Calhoun County Bank	7,099 72	-	-	300,000	-	-	-	112,506 94	-	-
<i>Under general law.</i>										
Detroit City Bank	-	-	-	202,000	39,200	24,681 00	5,154 00	75,214 69	-	-
Genesee County Bank	3,526 56	\$577 80	-	41,000	10,500	7,149 00	11,866 69	18,607 65	-	-
Merch'ts & Mechanics' B'k of Monroe	-	626 50	-	-	30,100	17,070 00	3,467 60	60,250 19	-	-
Huron River Bank	486 86	5,200 00	\$3,589 84	42,000	23,100	15,069 00	300 00	37,591 15	-	-
Merchants' Bank of Jackson County	-	-	-	142,000	11,130	5,689 00	-	24,256 76	\$6,241 15	-
Bank of Manchester	824 00	-	-	180,000	118,600	154,486 00	38,963 09	-	-	-
Detroit and St. Joseph Railroad Bank	-	-	-	60,000	4,010	872 00	161 17	30,834 00	-	-
Bank of Adrian	2,196 12	-	-	84,000	6,000	4,333 00	-	-	-	-
Commercial Bank of Michigan	451 66	-	-	55,000	20,900	14,368 00	11,824 19	17,717 20	-	-
Bank of Niles	594 50	-	-	66,000	39,534	30,951 00	45,647 93	50,714 97	-	-
Grand River Bank	3,930 12	-	-	92,000	49,564	32,615 00	27,750 83	29,979 43	-	-
Farmers' Bank of Homer	14,933 03	-	-	186,000	70,500	52,840 00	4,857 00	153,420 09	-	-
Bank of Marshall	1,045 20	-	-	160,994	79,694	73,145 00	6,736 48	36,885 69	-	-
Bank of Battle Creek	1,720 55	-	-	162,000	24,000	11,472 00	8,885 00	46,894 10	-	-

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ABSTRACT—Continued.

LIABILITIES.

Name of bank.	Capital stock paid in.	Circulation.	Amount of specie certificates to other banks, corporations, or individuals.	Amount of indebtedness to other corporations exclusive of specie certificates.	Individual deposits not bearing interest.	Cash deposited bearing interest.	Specie on loan or deposit.	Net profits on hand.	Total amount due from bank.
<i>Chartered banks.</i>									
Bank of St. Clair	\$50,000 00	\$114,591 00	-	-	\$1,057 09	-	-	\$4,391 07	\$170,039 16
Bank of River Raisin	150,000 00	83,977 00	-	\$26,298 60	42,369 55	-	-	23,182 95	325,828 15
Erie and Kalamazoo Railroad Bank	66,000 00	40,268 00	-	1 28	17,078 61	\$400 00	-	2,793 59	126,541 48
Bank of Tecumseh	82,300 00	23,587 00	\$654 46	33,376 22	6,406 92	9,692 20	-	-	156,016 80
Bank of Ypsilanti	100,000 00	61,648 00	114 71	21,075 06	3,298 91	-	-	1,768 68	187,905 36
Bank of Constantine	27,525 00	41,123 00	-	888 06	13,000 86	-	-	2,146 66	84,683 58
Branch Bank of Michigan	50,000 00	31,035 00	-	37,574 28	3,631 84	-	-	9,407 10	131,648 22
Calhoun County Bank	45,000 00	55,161 00	-	36,893 20	11,377 20	-	\$408 00	5,349 47	154,188 87
	570,825 00	451,390 00	769 17	156,106 70	98,220 98	10,092 20	408 00	49,039 52	1,336,851 57
<i>Under general law.</i>									
Detroit City Bank	60,000 00	14,519 00	-	49,857 82	87,119 42	-	-	4,995 26	216,491 50
Genesee County Bank	15,000 00	3,351 00	-	-	5,104 55	-	-	1,024 60	24,480 15
Merchants & Mechanics' B'k of Monroe	45,000 00	13,030 00	-	2,887 51	26,385 34	-	-	25 54	87,328 39
Huron River Bank	30,000 00	3,028 00	-	3,589 84	10,955 83	-	-	2,562 71	50,136 38
Merchants' Bank of Jackson County	20,714 87	5,441 00	-	-	3,899 36	-	-	777 36	30,832 59
Bank of Manchester	30,000 00	25,514 00	-	7,908 28	3,973 07	-	-	647 09	68,042 44
Detroit and St. Joseph Railroad Bank	30,000 00	3,138 00	-	-	3,853 00	-	-	-	36,991 00
Bank of Adrian	24,000 00	1,667 00	-	-	6,969 80	-	-	971 06	33,607 86
Commercial Bank of Michigan	15,000 00	6,532 00	-	101 62	5,513 84	-	-	-	27,147 46
Bank of Niles	30,000 00	8,583 00	-	17,194 92	11,302 83	-	-	60 20	67,140 95
Grand River Bank	15,149 00	16,949 00	-	2,688 18	4,929 75	-	-	-	39,715 93
Farmers' Bank of Homer	39,785 00	17,660 00	-	34,900 03	4,804 90	1,171 50	-	351 76	98,673 21
Bank of Marshall	30,000 00	6,549 00	-	7,817 82	16,659 26	-	-	629 78	61,655 86
Bank of Battle Creek	30,000 00	12,528 00	-	6,617 00	985 00	-	-	-	50,130 00
	511,845 00	127,150 00	-	133,563 04	192,555 25	1,171 50	-	19,045 36	692,373 73

RESOURCES.

Name of bank.	Specie in bank.	Bills of other banks of this State.	Bills of other banks out of this State.	Due from directors.	Due from stockholders exclusive of directors.	Due from all other persons.	Stock in companies.	Value of real and personal estate and other property not otherwise specified.	Deposites in other banks and agencies.	Total amount of resources.
<i>Chartered banks.</i>										
Bank of St. Clair	\$21,931 59	\$31,294 34	\$4,138 00	\$5,190 00	\$5,650 00	\$85,262 23	-	\$2,053 69	\$24,519 31	\$170,039 16
Bank of River Raisin	12,516 52	11,476 25	9,530 00	30,656 82	12,574 92	219,861 00	-	11,988 07	17,223 72	325,828 60
Erie and Kalamazoo Railroad Bank	4,175 41	5,348 00	2,188 00	30,867 00	42,952 00	35,719 89	-	512 48	4,778 70	126,541 48
Bank of Tecumseh	6,442 85	2,127 50	410 00	17,103 56	91,432 67	17,247 77	-	1,137 29	20,115 16	156,016 80
Bank of Ypsilanti	3,400 12	3,506 00	483 00	625 00	7,400 00	138,391 99	-	7,741 63	26,357 61	187,905 36
Bank of Constantine	6,188 65	4,755 75	11,475 75	3,857 96	16,621 91	33,863 67	-	3,265 33	4,614 58	84,683 58
Branch Bank of Michigan	2,018 81	1,141 00	-	-	-	126,237 03	-	2,177 00	74 38	131,648 22
Calhoun County Bank	10,345 85	7,976 25	1,527 00	20,644 20	3,970 00	87,892 74	-	3,000 00	18,832 83	154,188 87
	67,019 80	57,625 09	29,751 73	108,944 54	180,601 50	744,496 32	-	31,896 29	116,516 29	1,336,851 57
<i>Under general law.</i>										
Detroit City Bank	8,474 00	88,057 00	3,384 00	49,556 31	17,547 04	18,356 93	-	19,731 45	11,384 77	\$16,491 50
Genesee County Bank	3,057 15	126 00	962 00	3,342 65	7,119 92	8,181 08	-	1,465 35	226 00	24,480 15
Merchants & Mechanics' B'k of Monroe	2,458 54	13,390 21	443 00	28,947 25	22,924 59	8,840 85	-	1,643 00	10,159 95	87,328 39
Huron River Bank	3,728 07	4,800 42	1,968 30	14,046 32	21,186 77	2,358 06	-	2,048 44	-	50,136 38
Merchants' Bank of Jackson County	3,008 24	374 00	636 00	5,458 34	13,905 89	4,892 53	-	2,557 59	-	30,832 59
Bank of Manchester	1,202 95	-	-	700 00	-	65,787 39	-	-	-	68,042 44
Detroit and St. Joseph Railroad Bank	5,253 00	87 00	-	8,110 00	22,200 00	524 00	-	-	352 10	33,607 66
Bank of Adrian	4,456 62	1,160 00	92 00	7,254 17	5,981 36	8,075 59	-	201 00	616 00	36,991 90
Commercial Bank of Michigan	2,239 25	1,730 40	222 00	3,635 00	6,716 41	7,365 85	-	1,455 55	5,132 57	33,601 86
Bank of Niles	1,251 28	4,114 25	786 00	7,451 85	4,058 40	39,204 64	-	4,827 55	211 00	27,147 46
Grand River Bank	4,402 80	252 00	3,769 00	6,313 03	10,707 44	12,958 96	\$6,765	3,509 53	-	67,140 95
Farmers' Bank of Homer	405 18	518 00	61 00	7,001 37	12,138 21	55,046 01	-	1,312 70	-	39,715 93
Bank of Marshall	6,730 98	3,529 00	1,392 00	3,000 00	14,128 46	19,757 23	21,620	1,883 44	-	98,673 21
Bank of Battle Creek	-	960 00	-	21,464 00	17,647 00	7,783 00	2,070	859 85	10,188 34	61,655 86
	46,868 06	119,098 28	13,715 30	166,280 29	176,261 49	359,132 12	30,455	2,276 00	-	50,136 00
								42,292 45	38,270 73	892,373 72

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RECAPITULATION.

Chartered, (not including Detroit banks.)

Capital paid in	-	\$570,825 00	Specie on hand	-	\$67,019 88
Bills in circulation	-	451,390 00	Bills of other banks of this State	-	57,625 00
Due other banks	-	156,875 87	Bills of other banks elsewhere	-	29,751 00
Due depositors	-	108,721 18	Bills discounted	-	1,034,043 00
Net profits on hand	-	49,039 52	Real and personal estate	-	31,896 00
			Deposites in other banks	-	116,576 00
		1,336,851 57			1,336,851 57

Safety fund.

Capital paid in	-	\$414,648 87	Specie on hand	-	\$46,865 00
Bills in circulation	-	138,489 00	Bills of other banks of this State	-	119,000 00
Due other banks	-	133,563 04	Bills of other banks elsewhere	-	13,716 00
Due depositors	-	193,627 45	Bills discounted	-	601,673 00
Net profits on hand	-	12,045 36	Real and personal estate	-	42,299 00
			Stock in companies	-	30,455 00
			Deposites in other banks	-	38,270 00
		892,373 72			892,373 72

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Letter from The Secretary of
the Treasury Apr. 9, 1840
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Z 2.

Abstract of the returns of thirty-three banks and banking associations, made to the Legislature, pursuant to a joint resolution of February 1, 1838.

BANKS.	LIABILITIES.			
	Capital paid in.	Deposites.	Circulation.	Due other banks, &c., not on deposit.
(1) Bank of Michigan	\$500,000	\$274,373 20	\$342,573	\$68,458 86*
(2) Farmers and Mechanics' Bank of Michigan	400,000	191,164 18	148,913	
(3) Michigan State Bank	200,000	244,028 30	114,474	40,622 78
(4) Bank of River Raisin	150,000	39,093 11	90,537	16,412 33
(5) Bank of Washtenaw	100,000	8,464 95	77,103	8,694 07
(6) Bank of Tecumseh	25,300	9,656 92	70,010	151 50
(7) Erie and Kalamazoo Railroad Bank	66,000	14,514 00	63,170	871 93
(8) Bank of Constantine	26,415	9,930 14	30,493	82 54
(9) Bank of Ypsilanti	100,000	8,025 97	108,760	1,231 77
(10) Bank of St. Clair	40,000	5,471 58	64,211	76 00
(11) Calhoun County Bank	45,000	14,672 00	60,154	3,180 33
(12) Bank of Clinton	40,000	9,376 62	67,000	9,995 52
(13) St. Joseph County Bank	30,000	306 77	19,812	
(14) Bank of Allegan	30,000	850 00		
(15) Grand River Bank	50,000		35,109	
(16) Bank of Brest	50,000	2,028 40	65,448	278 00
(17) Bank of Gibraltar	30,000	18,127 00	11,543	
(18) Bank of Kensington	15,000	-	10,910	
(19) Farmers and Mechanics' Bank of Pontiac	15,000	1,723 00	12,080	500 00
(20) Farmers' Bank of Genesee County	30,000	-	4,371	1,200 00
(21) Millers' Bank of Washtenaw	15,000	6,683 00	282	
(22) Clinton Canal Bank	15,000	4,144 59	37,335	75 00
(23) Huron River Bank	30,000	1,155 66	3,146	
(24) Farmers' Bank of Sharon	15,000	250 00	7,100	
(25) Commercial Bank of Michigan	15,000			
(26) Bank of Oakland	15,000	7,143 38	23,307	
(27) Bank of Marshall	40,000	13,440 63	49,581	56 16
(28) Genesee County Bank	15,000	699 15	6,940	
(29) Bank of Shiawassee	15,000	2,000 00	102	2,078 38
(30) Farmers' Bank of Oakland	15,000	865 00	3,051	
(31) Detroit City Bank	60,000	64,964 25	18,600	1,050 00
(32) Bank of Niles	30,000	22,631 48	31,834	22,631 45
(33) Goodrich Bank	30,000	-	1,500	

* Due United States, \$489,039.

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Letter from The Secretary of
the Treasury Apr. 9, 1840
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Z 2—Continued.

BANKS.	RESOURCES.				
	Loans.	Specie.	Notes of other banks.	Deposits, &c., in other banks.	Real estate and personal property.
(1) Bank of Michigan	\$1,156,258 80	\$98,488 65	\$53,471 00	\$280,422 00	\$37,771 48
(2) Farmers and Mechanics' Bank of Michigan	646,789 76	64,384 07	122,432 60	46,190 51	11,600 16
(3) Michigan State Bank	251,111 98	47,891 39	178,920 27	110,599 10	20,973 00
(4) Bank of River Raisin	233,466 97	23,868 32	22,319 00	2,045 75	7,336 63
(5) Bank of Washtenaw	175,311 19	7,300 40	6,139 00	3,295 99	7,163 35
(6) Bank of Tecumseh	81,430 66	13,565 55	5,460 00	2,370 95	750 02
(7) Erie and Kalamazoo Railroad Bank	126,881 96	10,876 65	5,429 00	None.	2,000 00
(8) Bank of Constantine	32,014 23	15,410 44	9,480 00	7,103 68	3,292 58
(9) Bank of Ypsilanti	136,216 87	18,167 21	22,473 00	14,817 07	7,035 00
(10) Bank of St. Clair	81,520 13	14,532 09	923 90	6,201 72	1,841 00
(11) Calhoun County Bank	46,876 47	16,230 69	17,500 00	27,166 30	
(12) Bank of Clinton	70,660 62	15,100 33	15,621 00	4,481 38	Office fur.
(13) St. Joseph County Bank	11,775 00	30,789 00	6,148 73	-	150 00
(14) Bank of Allegan	50 00	Certific's.	800 00	-	50 00
(15) Grand River Bank	63,281 98	18,152 24	2,565 77	1,665 19	224 75
(16) Bank of Brest	71,783 62	17,699 37	19,639 00	6,500 00	1,972 25
(17) Bank of Gibraltar	43,851 00	10,000 00	5,102 00	-	300 00
(18) Bank of Kensington	6,760 00	15,000 00	500 00	-	
(19) Farmers and Mechanics' Bank of Pontiac	12,050 00	16,858 58	1,335 00	5,000 00	1,200 00
(20) Farmers' Bank of Genesee county	4,371 00	32,000 00	1,500 00	-	1,371 30
(21) Millers' Bank of Washtenaw	275 00	22,312 00	103 00	835 00	None.
(22) Clinton Canal Bank	33,567 05	3,164 85	1,428 25	None.	1,250 00
(23) Huron River Bank	24,833 09	28,430 71	2,215 00	1,449 79	359 00
(24) Farmers' B'k of Sharon	-	15,000 00	250 00	None.	946 00
(25) Commercial Bank of Michigan	-	13,371 74	-	-	-
(26) Bank of Oakland	19,575 25	17,411 18	8,084 34	537 60	926 10
(27) Bank of Marshall	61,021 70	22,079 38	4,491 00	28,722 11	None.
(28) Genesee County Bank	4,696 24	12,337 82	1,954 50	None.	538 00
(29) Bank of Shiawassee	82 00	15,570 70	3,920 00	None.	202 00
(30) Farmers' B'k of Oakland	1,970 95	5,750 00	1,151 00	None.	
(31) Detroit City Bank	52,724 04	60,107 30	30,168 50	None.	153 00
(32) Bank of Niles	46,993 78	35,348 38	1,100 00	None.	1,073 00
(33) Goodrich Bank	17,663 08	2,844 86	10,506 00	None.	None.

* Exclusive of bank furniture, &c.

† Incumbered to the amount of \$17,333 34.

State of the Bank of Michigan, June 30, 1834.

Specie	-	40,344 41	Capital stock	-	350,000 00
Specie paying bank notes	-	47,334 00	Treasurer of the United States	-	315,753 96
Funds in Buffalo, Geneva, and New York, including bills in transit	-	317,721 93	Deposites	-	204,855 12
Bills discounted	-	567,997 50	Circulation	-	228,605 00
Banking house and furniture	-	7,208 00	Profit and loss	-	3,782 84
Loans secured on real estate	-	32,747 78			
Loans on guaranty	-	89,643 30			
		<u>\$1,102,996 92</u>			<u>\$1,102,996 92</u>

BANK OF MICHIGAN, Detroit, June 30, 1834.

C. C. TROWBRIDGE, Cashier.

State of the Bank of Michigan, Detroit, July 31, 1834.

Specie	-	56,495 05	Capital stock	-	350,000 00
Bills on specie paying banks	-	36,985 00	Circulation	-	259,226 00
Due by other banks, including bills in transit	-	383,851 83	Treasurer of the United States	-	355,292 24
Advances to the Army and Indian Departments	-	41,670 81	Deposites	-	221,939 91
Bills discounted	-	563,637 52	Profit and loss	-	12,485 95
Securities on real estate	-	32,420 94			
Loans on guaranty to commission merchants, &c.	-	76,674 95			
Banking house and furniture	-	7,208 00			
		<u>\$1,198,944 10</u>			<u>\$1,198,944 10</u>

BANK OF MICHIGAN, August 12, 1834.

C. C. TROWBRIDGE, Cashier.

State of the Bank of Michigan, Detroit, August 12, 1834.

Specie	-	44,222 63	Capital stock	-	350,000 00
Specie paying banks	-	29,220 00	Circulation	-	304,753 96
Due by other banks including bills in transit	-	387,944 71	Treasurer United States	-	357,476 58

State of the Bank of Michigan, June 30, 1834.

Specie	40,344 41	Capital stock	350,000 00
Specie paying bank notes	47,334 00	Treasurer of the United States	315,753 96
Funds in Buffalo, Geneva, and New York, including		Deposites	204,855 12
bills in transit	317,721 93	Circulation	228,605 00
Bills discounted	567,997 50	Profit and loss	3,782 84
Banking house and furniture	7,208 00		
Loans secured on real estate	32,747 78		
Loans on guaranty	89,643 30		
	<u>\$1,102,996 92</u>		<u>\$1,102,996 92</u>

BANK OF MICHIGAN, Detroit, June 30, 1834.

C. C. TROWBRIDGE, Cashier.

State of the Bank of Michigan, Detroit, July 31, 1834.

Specie	56,495 05	Capital stock	350,000 00
Bills on specie paying banks	36,985 00	Circulation	259,226 00
Due by other banks, including bills in transit	383,851 83	Treasurer of the United States	355,292 24
Advances to the Army and Indian Departments	41,670 81	Deposites	221,939 91
Bills discounted	563,637 52	Profit and loss	12,485 95
Securities on real estate	32,420 94		
Loans on guaranty to commission merchants, &c.	76,674 95		
Banking house and furniture	7,208 00		
	<u>\$1,198,944 10</u>		<u>\$1,198,944 10</u>

BANK OF MICHIGAN, August 12, 1834.

C. C. TROWBRIDGE, Cashier.

State of the Bank of Michigan, Detroit, August 31, 1834.

State of the Bank of Michigan, Detroit, August 31, 1834.

Specie on hand	54,885 65	Capital stock	350,000 00
Bills on specie paying banks	28,626 00	Circulation	301,795 00
Due by other banks including bills in transit	387,844 71	Treasurer United States	267,436 38
Advances to Army and Indian Departments]	24,878 00	Deposites	251,790 14
Bills discounted	575,503 16	Profit and loss	14,582 00
Loans on guaranty	73,703 88		
Securities on real estate	32,954 12		
Banking house and furniture	7,208 00		
	<u>\$1,185,603 52</u>		<u>\$1,185,603 52</u>

BANK OF MICHIGAN, Detroit, September 5, 1834.

C. C. TROWBRIDGE, Cashier.

State of the Bank of Michigan, Detroit, September 30, 1834.

Specie on hand	47,783 33	Capital stock	350,000 00
Bills on specie paying banks	30,251 00	Circulation	293,249 00
Due by other banks and bills in transit	273,022 21	Treasurer of the United States	246,894 15
Advances to Army and Indian Departments	14,763 95	Deposites	193,211 02
Bills discounted	614,800 07	Profit and loss	16,772 92
Loans on guaranty to government contractors and commission merchants	79,342 47		
Securities on real estate	32,956 06		
Banking house and furniture	7,208 00		
	<u>\$1,100,127 09</u>		<u>\$1,100,127 09</u>

BANK OF MICHIGAN, Detroit, October 4, 1834.

C. C. TROWBRIDGE, Cashier.

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State of the Bank of Michigan, Detroit, October 31, 1834.

Specie on hand	30,615 42	Capital stock	350,000 00
Bills of specie paying banks	40,036 00	Circulation	292,311 00
Due by other banks, including bills in transit	266,325 27	Treasurer of the United States	217,995 00
Bills discounted	614,184 60	Deposites	206,553 80
Loans on guaranty to commission merchants and public officers	96,924 36	Profit and loss	21,551 68
Banking house and furniture	7,208 00		
Loans on real estate	33,117 83		
	\$1,088,411 48		\$1,088,411 48

BANK OF MICHIGAN, Detroit October 31, 1834.

C. C. TROWBRIDGE, Cashier.

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State of the funds of the Farmers and Mechanics' Bank of Michigan, July 23, 1834.

State of the funds of the Farmers and Mechanics' Bank of Michigan, July 23, 1834.

Banking house	8,216 18	Capital stock	100,000 00
Exchange account	500 00	Office notes	220,631
Contingent expenses	565 95	on hand	66,854
Bills discounted	248,322 24	Surplus account	153,777 00
Bank of Michigan	334 00	Profit and loss	828 05
Commercial Bank, Albany	3,664 32	Discount received	3,033 33
United States Branch Bank, Buffalo	55 69	Dividend account	170 00
Bank of Genesee	889 01	Special deposits	6,087 35
Utica Branch Bank	1,754 37	Post Office Department	3,356 25
Ontario Bank	93 57	Individual credits:	
Bank of Monroe	382 86	Certificates	5,685 56
Wayne County Bank	200 00	Accounts	26,086 93
Bank of Utica	474 23		31,772 49
Bank of Geauga	782 15		
Bank of River Raisin	1,230 80		
Johnson, Hodge, & Co	1,878 00		
Foreign notes	8,376 90		
Items	7,592 16		
Specie	16,413 04		
	\$301,724 47		\$301,724 47

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JOHN A. WELLES, *Cashier.*

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State of the funds of the Farmers and Mechanics' Bank of Michigan, July 30, 1834.

Banking house	8,216 18	Capital stock paid in	100,000 00
Exchange account	500 00	Office notes prepared	220,631 00
Contingent expenses	565 95	Deduct amount on hand	57,970 00
Bills discounted	242,584 06		162,661 00
Bank of Michigan	4,065 65	Surplus profits on hand	2,700 00
Commercial Bank, Albany	10,342 61	Profit and loss	828 05
United States Branch Bank, Buffalo	55 69	Discount received	3,161 61
Bank of Genesee, Batavia, New York	289 01	Dividends unpaid	157 50
Utica Branch Bank, Canandaigus, New York	4,344 90	Special deposits	6,077 35
Ontario Bank, do do	93 57	Post Office Department, United States	3,385 45
Bank of Monroe, Rochester, do	862 86	Bank of Utica	1,642 47
Bank of Geauga, Painesville, Ohio	782 15	Individual depositors:	
Bank of River Raisin, Michigan Territory	1,530 80	Certificates	6,064 59
Johnson, Hodge, & Co., brokers, Buffalo	578 00	Accounts	22,119 31
Notes of others banks	10,186 00		28,183 90
Items counted as cash	7,239 77		
Specie	16,560 13		
	\$308,797 33		\$308,797 33

JOHN A. WELLES, *Cashier.*

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State of the funds of the Farmers and Mechanics' Bank of Michigan, August 2, 1834.

Banking house	8,216 18	Capital stock paid in	100,000 00
Exchange account	500 00	Bank notes in circulation	156,423 00
Contingent expenses	765 95	Surplus account	2,700 00
Bills discounted	233,448 23	Profit and loss	1,218 05
Bank of Michigan	10,191 17	Discount received	3,328 52
Commercial Bank, Albany	9,742 61	Dividend account	157 50
United States Branch at Buffalo	55 69	Special deposits	6,327 32
Bank of Genesee	689 01	Post Office Department United States	3,580 39
Utica Branch Bank	4,059 81	J. Kearsley, receiver of public moneys at Detroit	396 65
Ontario Bank	93 57	Bank of Utica	1,013 25
Bank of Monroe	965 86	Individual credits	29,992 40
Bank of Geauga	219 58		
Bank of River Raisin	1,630 80		
New York State Bank	1 50		
Bank of Norwalk	170 00		
Johnson, Hodge, & Co.	540 33		
Notes of other banks	8,995 00		
Items counted as cash	7,657 52		
Specie	17,194 27		
	\$305,137 08		\$305,137 08

JOHN A. WELLES, *Cashier.*

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State of the funds of the Farmers and Mechanics' Bank of Michigan, August 9, 1834.

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Banking house	8,216 18	Capital stock	100,000 00
Exchange account	500 00	Bank notes in circulation	160,106 00
Contingent expenses	765 95	Surplus account	2,700 00
Bills discounted	230,168 27	Profit and loss	1,207 87
Bank of Michigan	731 64	Discount received	3,500 45
Commercial Bank, Albany	34,715 13	Dividend account	127 50
United States Branch Bank, Buffalo	55 69	Special deposits	6,599 57
Bank of Genesee	189 01	Post Office Department United States	3,630 39
Utica Branch Bank	6,009 76	Bank of Utica	1,011 75
Ontario Bank	93 57	New York State Bank, Albany	525 00
Bank of Monroe	382,86	Bank of Norwalk	2,297 00
Bank of Geauga	219 58	J. Kearsley, receiver	2,668 23
Bank of River Raisin	2,976 11	Individual deposits	33,873 59
Johnson, Hodge, and Co.	540 33		
Foreign notes	7,837 00		
Items counted as cash	6,518 13		
Specie	18,328 14		
	\$318,247 35		\$318,247 35

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JOHN A. WELLES, *Cashier.*

State of the funds of the Farmers and Mechanics' Bank of Michigan, August 16, 1834.

Banking house	8,216 18	Capital stock	100,000 00
Exchange account	500 00	Office notes in circulation	166,238 00
Contingent expenses	765 95	Surplus account	2,700 00
Bills discounted	236,313 00	Profit and loss	1,265 49
Bank of Michigan	881 48	Discount received	3,771 16
Commercial Bank, Albany	28,349 41	Dividend account	127 50
United States Branch Bank at Buffalo	55 69	Special deposits	6,428 69
Bank of Genesee	189 01	Post Office Department United States	3,630 39
Utica Branch Bank	6,009 76	Bank of Utica	1,550 42
Ontario Bank	605 57	Bank of Norwalk	2,297 00
Bank of Monroe	382 86	Bank of Buffalo	1 50
Bank of Geauga	4 58	Individual deposits	29,231 38
Bank of River Raisin	2,976 11	J. Kearsley, receiver	3,670 22
Johnson, Hodge, and Co.	340 33		
Foreign notes	11,949 00		
Items	5,904 02		
Specie	17,468 80		
	\$320,911 75		\$320,911 75

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JOHN BIDDLE, *President.*

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State of the funds of the Farmers and Mechanics' Bank, Detroit, August 23, 1834.

Banking house	8,216 18	Capital stock	100,000 00
Exchange account	500 00	Office notes in circulation	171,428 00
Contingent expenses	765 95	Surplus account	2,700 00
Bills discounted	234,115 61	Profit and loss	1,265 49
Bank of Michigan	2,617 30	Discount received	3,959 38
Commercial Bank	28,227 88	Dividend account	127 50
United States Branch Bank, Buffalo	55 69	Special deposits	6,477 59
Bank of Genesee	189 01	Post Office Department of the United States	3,630 39
Utica Branch Bank	5,582 76	Bank of Utica	1,400 24
Ontario Bank	605 57	Bank of Norwalk	2,297 00
Bank of Monroe	382 86	J. Kearsley, receiver of public moneys at Detroit	5,612 52
Bank of Geauga	4 58	Individual deposits	29,032 17
Bank of River Raisin	3,126 33		
New York State Bank	1 50		
Johnson, Hodge, and Co.	340 33		
Bank of Buffalo	168 50		
Foreign notes of other banks	19,574 00		
Items	5,450 22		
Specie	18,006 01		
	\$327,930 28		\$327,930 28

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JOHN BIDDLE, *President.*

State of the funds of the Farmers and Mechanics' Bank of Michigan, August 30, 1834.

Banking house	8,266 49	Capital stock	100,000 00
Exchange account	500 00	Office notes in circulation	168,636 00
Contingent expenses	765 95	Surplus account	2,700 00
Bills discounted	233,038 60	Profit and loss	1,265 49
Bank of Michigan	2,830 05	Discount received	4,108 82
Commercial Bank	24,054 35	Dividend account	127 50
U. S. Branch Bank, Buffalo	55 69	Special deposits	7,023 29
Bank of Genesee	187 61	Post Office Department of the United States	3,630 39
Utica Branch Bank	5,982 76	Bank of Utica	1,491 74
Ontario Bank	605 57	Bank of Geauga	259 42
Bank of Monroe	382 86	Bank of River Raisin	735 67
Johnson, Hodge, & Co.	340 33	Bank of Norwalk	2,203 89
Bank of Buffalo	1,718 50	J. Kearsley, receiver	6,762 52
Foreign notes	22,202 37	Individual credits	25,529 51
Items	4,450 22		
Specie	19,092 89		
	\$324,494 24		\$324,494 24

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JOHN A. WELLES, *Cashier.*

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State of the funds of the Farmers and Mechanics' Bank, September 6, 1834.

Banking house	8,272 74	Capital stock	100,000 00
Exchange account	500 00	Bank notes of this office in circulation	183,586 00
Contingent expenses	1,046 97	Surplus account	2,700 00
Bills discounted	239,457 43	Profit and loss	1,735 49
Bank of Michigan	3,202 98	Discount received	4,433 44
Commercial Bank	31,201 81	Dividend account	127 50
United States Branch Bank at Buffalo	2,105 69	Special deposits	7,570 18
Bank of Genesee	187 61	Post Office Department of the United States	787 20
Utica Branch Bank	6,856 13	Bank of Utica	1,748 30
Ontario Bank	105 57	Bank of Geauga	257 92
Bank of Monroe	282 86	Bank of River Raisin	735 67
New York State Bank	1 50	Bank of Norwalk	2,203 89
Johnson, Hodge, and Company	340 33	Bank of Buffalo	122 50
Foreign notes	20,233 14	J. Kearsley, receiver	6,762 52
Items counted as cash	5,484 15	Treasurer of the United States	13 30
Specie	19,958 14	Individual deposits	26,453 14
	\$339,237 05		\$339,237 05

JOHN A. WELLES, *Cashier.*

State of the funds of the Farmers and Mechanics' Bank, Detroit, September 13, 1834.

State of the funds of the Farmers and Mechanics' Bank, Detroit, September 13, 1884.

Banking house	8,272 74	Capital stock	100,000 00
Exchange account	500 00	Office notes in circulation	191,330 00
Contingent expenses	1,046 97	Surplus account	2,700 00
Bills discounted	247,561 44	Profit and loss	1,735 49
Commercial Bank	30,935 41	Discount received	4,813 56
United States Branch Bank at Buffalo	2,105 69	Dividend account	127 50
Bank of Genesee	584 51	Special deposits	7,595 18
Utica Branch Bank	3,805 13	Post Office Department of the United States	787 20
Ontario Bank	105 57	Bank of Michigan	6,042 42
Bank of Monroe	882 86	Bank of Geauga	257 92
Bank of Utica	1,201 80	Bank of River Raisin	735 67
Bank of Buffalo	357 50	Bank of Norwalk	2,203 89
Foreign notes	25,846 02	E. Johnson, Hodge, and Company	591 61
Cash items	5,273 22	J. Kearsley, receiver of public moneys at Detroit	6,762 52
Specie	21,147 17	Treasurer of the United States	13 30
		Individual deposits	23,929 77
	\$349,626 03		\$349,626 03

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JOHN A. WELLES, *Cashier.*

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State of the funds of the Farmers and Mechanics' Bank, Detroit, September 20, 1834.

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Banking house	8,272 74	Capital stock	100,000 00
Exchange account	500 00	Office notes in circulation	200,158 00
Contingent expenses	1,046 97	Surplus account	2,700 00
Bills discounted	249,366 05	Profit and loss	1,735 49
Commercial Bank, Albany	31,843 98	Discount received	5,023 75
Bank of Michigan	4,394 67	Dividend account	127 50
United States Branch Bank, Buffalo	2,105 69	Special deposits	6,992 50
Bank of Genesee	584 51	Post Office Department of the United States	889 53
Utica Branch Bank	4,105 13	Bank of Norwalk	2,203 89
Ontario Bank	105 57	J. Kearsley, receiver at Detroit	6,762 52
Bank of Monroe	948 86	Treasurer of the United States	17,546 63
Bank of Utica	940 94	Individual deposits	25,540 46
Bank of River Raisin	2,142 21		
Bank of Buffalo	757 50		
Foreign notes	34,709 00		
Items counted as cash	5,267 22		
Specie	22,589 23		
	\$369,680 27		\$369,680 27

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JOHN A. WELLES, *Cash'er.*

State of the funds of the Farmers and Mechanics' Bank, Detroit, October 4, 1834.

Banking house	8,272 74	Capital stock	100,000 00
Exchange account	500 00	Office notes in circulation	201,436 00
Bills discounted	253,412 81	Surplus account	4,000 00
Bank of Michigan	4,254 25	Profit and loss	14 02
Commercial Bank, Albany	60,152 49	Discount received	96 35
Bank of Genesee	84 51	Dividend account	487 50
Utica Branch Bank	6,276 63	Special deposits	6,533 06
Ontario Bank	105 57	Post Office Department	924 30
Bank of Monroe	408 86	Bank of Utica	2,497 23
Wayne County Bank	150 00	Bank of Geauga	1,000 00
Bank of River Raisin	1,425 32	New York State Bank	886 35
Bank of Buffalo	13 80	Bank of Norwalk	2,203 89
Foreign bank notes	19,274 48	Treasurer of the United States	36,481 25
Cash items	5,068 29	J. Kearsley, receiver	2,624 86
Specie	23,380 98	Individual deposits	23,595 92
	\$382,780 73		\$382,780 73

JOHN A. WELLES, *Cashier*,

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State of the funds of the Farmers and Mechanics' Bank, Detroit, October 11, 1834.

Real estate	-	-	4,463 02	Capital stock	-	-	100,000 00
Banking house	-	-	8,272 74	Bank notes in circulation	-	-	204,222 00
Exchange account	-	-	500 00	Surplus account	-	-	4,000 00
Commercial Bank, Albany	-	-	72,369 18	Profit and loss	-	-	14 02
Bank of Genesee	-	-	199 51	Discount received	-	-	417 71
Utica Branch Bank	-	-	6,063 63	Dividend account	-	-	435 00
Ontario Bank	-	-	105 57	Special deposits	-	-	6,090 06
Bank of Monroe	-	-	149 69	Post Office Department	-	-	1,081 71
Wayne County Bank	-	-	150 00	Bank of Michigan	-	-	208 19
Bank of River Raisin	-	-	1,531 86	United States Branch Bank, Buffalo	-	-	450 00
Bank of Buffalo	-	-	13 80	Bank of Utica	-	-	3,229 93
Commercial Bank of Buffalo	-	-	3,973 00	Bank of Norwalk	-	-	2,203 89
Bills discounted	-	-	256,721 58	Treasurer of the United States	-	-	36,481 25
Foreign bank notes	-	-	12,517 85	J. Kearsley, receiver	-	-	7,477 62
Cash items	-	-	4,585 32	Individual deposits	-	-	29,782 22
Specie	-	-	24,476 85				
			\$396,093 60				\$396,093 60

JOHN A. WELLES, *Cashier.*

State of the funds of the Farmers and Mechanics' Bank, Detroit, October 18, 1834.

Real estate	4,463 02	Capital stock	100,000 00
Banking house	8,272 74	Bank notes in circulation	216,365 00
Exchange account	500 00	Surplus account	4,000 00
Bills discounted	259,702 24	Profit and loss	14 02
Bank of Michigan	8,324 67	Discount received	583 68
Commercial Bank, Albany,	80,391 84	Dividend account	435 00
Bank of Genesee	199 51	Special deposits	6,245 06
Utica Branch Bank	4,504 20	Post Office Department	1,674 09
Bank of Monroe	370 69	United States Branch Bank, Buffalo	450 00
Bank of Utica	271 29	J. Kearsley, receiver	12,971 25
Bank of River Raisin	581 86	Treasurer of the United States	36,481 25
New York State Bank	3 00	Individual deposits	30,033 95
Bank of Norwalk	405 00		
Commercial Bank, Buffalo	312 51		
Foreign bank notes	10,442 10		
Cash items	4,862 92		
Specie	25,645 71		
	<hr/>		
	\$409,253 30		\$409,253 30

JOHN A. WELLES, *Cashier.*

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State of the funds of the Farmers and Mechanics' Bank, Detroit, October 25, 1834.

Real estate	4,463 02	Capital stock	100,000 00
Banking house	8,438 74	Office notes in circulation	214,409 00
Exchange account	500 00	Surplus account	4,000 00
Bills discounted	260,489 87	Profit and loss	14 02
Bank of Michigan	226 24	Discount received	665 04
Commercial Bank of Albany	81,498 30	Dividend account	435 00
Bank of Genesee	229 51	Special deposits	6,372 62
Utica Branch Bank	4,280 15	Post Office Department of the United States	1,771 88
Bank of Monroe	570 69	United States Branch Bank at Buffalo	450 00
Cayuga Company Bank	100 00	Bank of Utica	1,221 90
Bank of River Raisin	226 73	New York State Bank	387 23
Bank of Norwalk	405 00	J. Kearsley, receiver	18,839 68
Commercial Bank of Buffalo	3,312 51	Treasurer of the United States	36,481 25
Foreign notes, (bank notes)	16,586 68	Individual deposits	28,720 73
Cash items	5,257 92		
Specie	27,182 99		
	\$413,768 35		\$413,768 35

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JOHN A. WELLES, *Cashier.*

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State of the funds of the Farmers and Mechanics' Bank, Detroit, November 8, 1834.

Real estate	4,463 02	Capital stock	100,000 00
Banking house	8,453 74	Office notes in circulation	195,993 00
Exchange account	500 00	Surplus account	4,000 00
Contingent expenses	200 00	Profit and loss	451 52
Bills discounted	258,500 22	Discount received	951 56
Bank of Michigan	900 89	Dividend account	355 00
Bank of Sandusky	112 50	Special deposits	8,563 62
Commercial Bank, Albany	87,336 52	Certificate account	7,192 24
Bank of Genesee	583 00	Post Office Department of the United States	1,820 94
Utica Branch Bank	6,372 15	Bank of Utica	3,083 96
Bank of Monroe	648 74	Bank of Geauga	1,949 00
Cayuga County Bank	100 00	J. Kearsley, receiver	649 88
Bank of River Raisin	804 02	Treasurer of the United States	106,157 44
Commercial Bank, Buffalo	5,718 74	Individual credits	24,565 73
Foreign bank notes	52,375 91		
Items counted as cash	10,442 37		
Specie	18,222 07		
	\$455,733 89		\$455,733 89

JOHN A. WELLES, *Cashier, per*
H. T. STUNGHAM, *Bookkeeper.*

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State of the funds of the Farmers and Mechanics' Bank, Detroit, November, 1, 1834.

Real estate	4,463 02	Capital stock	100,000 00
Banking house	8,453 74	Office notes in circulation	206,419 00
Exchange account	500 00	Surplus account	4,000 00
Contingent expenses	200 00	Profit and loss	414 02
Bills discounted	263,241 67	Discount received	830 84
Bank of Michigan	476 61	Dividend account	430 00
Commercial Bank of Albany	86,538 08	Special deposits	8,220 87
Bank of Genesee	229 51	Post Office Department of the United States	1,820 94
Utica Branch Bank	5,902 05	United States Branch Bank, Buffalo	450 00
Bank of Monroe	625 69	Bank of Utica	2,066 53
Cayuga County Bank	100 00	Bank of Geauga	1,949 00
Bank of River Raisin	1,369 81	J. Kearsley, receiver	649 88
Commercial Bank, Buffalo	5,026 17	Treasurer of the United States	58,037 60
Foreign notes	18,817 46	Individual deposits	37,504 55
Items counted as cash	9,836 85		
Specie	17,012 57		
	\$422,793 23		\$422,793 23

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JOHN A. WELLES, *Cashier.*

State of the funds of the Farmers and Mechanics' Bank, Detroit, November 22, 1834.

Real estate	4,463 02	Capital stock	100,000 00
Banking house	8,461 24	Office notes in circulation	148,072 00
Exchange account	500 00	Surplus account	4,000 00
Contingent expenses	200 00	Profit and loss	451 52
Bills discounted	253,518 24	Discount received	1,344 71
Bank of Sandusky	112 50	Dividend account	337 50
Commercial Bank, Albany	78,886 80	Special deposits	6,105 02
Bank of Genesee	396 13	Post Office Department of the United States	914 45
Utica Branch Bank	4,117 15	Bank of Michigan	3,821 24
Ontario Bank	30 00	Bank of Utica	264 89
Bank of Monroe	302 19	J. Kearsley, receiver	300 00
Wayne County Bank	297 00	Treasurer of the United States	106,157 44
Cayuga County Bank	100 00	Individual deposits	35,258 83
Bank of River Raisin	198 51		
Commercial Bank, Buffalo	9,523 52		
Oswego Bank	1 50		
Foreign bank notes	17,431 25		
Items	9,931 85		
Specie	18,556 80		
	\$407,027 60		\$407,027 60

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J. A. WELLES, *Cashier.*

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23rd Cong, 2nd sess -

Senate, vol 1

Doc # 8 -

" Report from the
Secretary of the
Treasury - "

December 9, 1834

State of the Bank of Michigan, Detroit, December 31, 1833.

Specie on hand	\$37,300 33	Capital stock	\$300,000
Bills on specie-paying banks	83,955	Circulation	265,120
Funds deposited in banks at Buffalo, Geneva, and New York, including bills in transitu	334,884 62	Treasurer United States	298,811 29
Due by banks in Michigan	1,021 84	Deposites	190,250 92
Bills discounted	511,911 43	Discounts received, and profit and loss account, dividend not yet charged	24,450 47
Loans on guaranty to commission merchants, &c.	74,358 27		
Do on real estate	27,992 78		
Banking house and furniture	7,208 41		
	-1,078,632 68		1,078,632 68

C. C. TROWBRIDGE, *Cashier.*

NOTE.—Since the above statement was prepared, \$50,000 have been added to the capital stock, and the dividend has been made.

23rd Program, 1st Session

Senate, Vol 2

Doc # 86

"Report from The Secretary
of the Treasury"

February 14, 1834

(2)

STATEMENT of the Bank of Michigan, Detroit, October 1, 1835.

Bills discounted:			Capital stock, - - -	-	*\$423,300 00
On personal security, - -	\$782,925 13		Capital stock of Branch, Bronson,	-	20,000 00
On stock of this bank, - -	25,276 81	\$808,201 94	Discounts, - - -	\$10,732 08	
		206,988 90	Profit and loss, - - -	3,230 00	
Domestic bills of exchange,	-		Contingent fund, - - -	-	13,962 08
Advances:			Public officers:		10,957 04
To public officers, - - -	19,635 67		B. F. Larned, U. S. army, - - -	157 38	
To State convention, - - -	10,506 06	30,141 73	H. Whiting, do. - - -	43,597 70	
			S. Johnson, do. - - -	2,030 00	
Loans on security:			A. J. Center, do. - - -	335 81	
On guaranty, - - -	71,812 74		J. M. Berrien, do. - - -	438 90	
On real estate, - - -	29,856 03	101,668 77	R. E. Clary, do. - - -	8,539 71	
			T. Jamieson, do. - - -	9,000 00	
Real estate:			E. S. Sibley, do. - - -	7,439 07	
Banking house and furniture,	-	8,508 07	Legislative Council, - - -	497 69	
Due from banks:					72,036 26
John Ward and Company, New York, - - -	659,616 44		Treasury of United States, - - -	-	800,816 50
Bank of Buffalo, - - -	34,415 87		Due to banks:		
Bank of Geneva, - - -	69,904 98		Bank of Auburn, - - -	100 00	
Ontario Branch Bank, Utica, - - -	2,983 93		Franklin Bank of Cincinnati, - - -	1,792 73	
Bank of Cleveland, Ohio, - - -	2,618 07		Bank of Norwalk, - - -	202 36	
Commercial B'k of Lake Erie, - - -	4,136 16		Commercial Bank of Cincinnati, - - -	425 00	
Bank of River Raisin, M. T. - - -	17,199 99		Branch of Bank of Michigan, - - -	26,177 41	
Michigan State Bank, - - -	255 22		Bank of Pontiac, M. T. - - -	9,529 99	
Urbana Banking Company, Ohio, - - -	3,364 21		Bank of Washtenaw, M. T. - - -	961 00	
Albany City Bank, - - -	72,044 75	866,539 62	Bank of Sandusky, Ohio, - - -	6,959 49	
					46,147 98
Selected banks:			Circulation, - - -	-	553,230 49
Farmers and Mechanics' Bank, Detroit, - - -	595 00		Deposites, - - -	-	196,512 97
Mechanics and Farmers' Bank, Albany, - - -	20,427 21	21,022 21			

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1 312 1

Statement of the Bank of Michigan—Continued.

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Bank notes on hand:				
Selected:				
Far's and Mec's' Bank, Detroit,	-	\$3,498 00		
Others:				
United States Bank and branches,	\$1,000 00			
Banks of Canada,	2,625 00			
Bank of Sandusky, Ohio,	1,460 00			
Bank of Norwalk,	527 00			
State Bank of Indiana,	310 00			
Erie Bank, Pennsylvania,	1,190 00			
Bank of Buffalo,	7,000 00			
Commercial Bank of Buffalo,	6,440 00			
Bank of River Raisin, M. T.	14,412 00			
Branch of Bank of Michigan,	1,315 00			
Bank of Pontiac,	1,442 00			
State Bank of Michigan,	1,765 00			
		39,486 00		
Specie:				
Gold:				
American,	6,378 92			
Foreign,	29,762 17			
		36,141 09		
Silver:				
American,	7,715 00			
Foreign,	7,051 99			
		14,766 99		
		\$2,136,963 32	Total brought down,	\$2,136,963 32

* \$10,000 transferred to Branch at Bronson since our last report.

Senate Documents # 312
1st session - 24th Congress
Report from the Secretary
of the Treasury 1-14-36

(3)

BANK of Michigan Statement, Detroit, November 1, 1835.

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Bills discounted:			Capital stock, -	-	\$424,200 00
On personal security, -	\$783,920 75		Do. of Branch Bank, Bronson,	-	20,000 00
On stock of this bank, -	25,276 81		Discounts received, -	\$12,729 87	
		\$808,497 56	Profit and loss, -	4,564 19	
Domestic bills of exchange, -	-	347,760 36	Contingent fund, -	-	17,294 06
Loans on security:			Public officers:		10,957 04
On guaranty, -	66,105 83		R. A. Forsyth, U. S. Army,	6,891 83	
On real estate, -	29,688 39	95,794 22	E. S. Sibley, do.	9,063 57	
Advances:			H. Whiting, do.	38,015 31	
To public officers, -	9,878 59		R. E. Clary, do.	9,790 99	
To State convention, -	10,406 06	20,284 65	S. Johnson, do.	2,030 00	
			J. M. Berrien, do.	59 57	
Real estate:			T. Jamieson, do.	9,000 00	
Banking house and furniture, -	-	8,508 07	Treasury of United States, -	-	74,841 27
Due from banks and brokers:			Due to banks:		963,838 13
John Ward & Co., New York, -	676,236 15		Franklin Bank, Cincinnati, -	7,800 44	
Bank of Buffalo, -	27,463 46		Bank of Norwalk, -	1,952 36	
Bank of Geneva, -	90,779 03		Bank of Sandusky, -	2,678 77	
Commercial Bank of Lake Erie, -	2,741 85		Commercial Bank of Cincinnati,	425 00	
Bank of Cleveland, -	1,219 80		Bank of Auburn, -	100 00	
Urbana Banking Company, -	3,364 21		Bank of Pontiac, -	10,115 99	
Michigan State Bank, -	4,020 38		Bank of Washtenaw, -	1,212 00	
Ontario Branch Bank, Utica, -	3,614 70		Branch Bank of Michigan, -	6,120 56	
Bank of River Raisin, -	11,668 62				30,405 43
Albany City Bank, -	157,100 85		Circulation, -	-	603,977 00
Do. (special,) -	40,000 00	1,018,209 05	Deposites, -	-	230,623 26
Selected:					
Mechanics and Farmers' Bank,					
Albany, -	2,591 67				
Farmers and Mechanics' Bank,					
Detroit, -	3,026 60				
		5,618 27			

Bank notes:

Selected:				
Farmers and Mechanics' Bank, Detroit,			1,261 00	
Others:				
River Raisin,	1,915 00			
Bank of Sandusky, Ohio,	179 00			
Bank of Norwalk,	1,585 00			
Branch Bank of Michigan,	2,399 00			
State Bank, Michigan,	994 00			
Bank of Pontiac,	1,764 00			
Bank of Washtenaw,	5,807 00			
Bank of Erie, Pa.,	575 00			
State Bank, Indiana,	260 00			
Commercial Bank, Buffalo,	1,500 00			
Banks of Canada,	629 00			
			17,607 00	
Specie:	7,935 00			
Silver—American,	7,356 00			
Foreign,			15,291 00	
	6,464 00			
Gold—American,	30,841 00			
Foreign,			37,305 00	
				\$2,376,136 18

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(3)

STATE of the Bank of Michigan, Detroit, December 1, 1885.

Bills discounted:							
On personal security, - -	\$806,862	24					
On stock of this bank, - -	25,276	81					
			\$832,139	05			
Domestic bills of exchange, - -			227,868	71			
Loans on securities:							
On guaranty, - - - -	81,028	39					
On real estate, - - - -	28,281	38					
			109,309	77			
Advances to—							
Public officers, - - - -	2,182	70					
Territory of Michigan, - - - -	10,726	06					
			12,908	76			
Real estate:							
Banking house and furniture, - - - -			8,508	07			
Due from banks:							
Selected banks:							
Mechanics and Farmers' Bank, Albany, - - - -	102,591	67					
Franklin Bank, Cincinnati, - - - -	200	00					
			102,791	67			
Other banks:							
Jno. Ward & Co., New York, - - - -	259,951	74					
Albany City Bank, - - - -	227,658	41					
Ontario Branch, Utica, - - - -	6,232	32					
Bank of Geneva, - - - -	96,614	60					
Bank of Buffalo, - - - -	26,170	62					
Commercial Bank of Lake Erie, - - - -	12,187	77					
Bank of Cleveland, - - - -	12,414	81					
Bank of River Raisin, M. Ter. - - - -	10,043	68					
Urbana Banking Company, - - - -	3,364	21					
Michigan State Bank, - - - -	326	06					
Bank of Washtenaw, - - - -	3,300	43					
			658,264	65			
Capital stock, - - - -							\$419,200 00
Capital stock Branch Bank, Bronson, - - - -							25,000 00
Discounts received, - - - -	\$15,017	00					
Profit and loss account, - - - -	4,700	54					
							19,717 54
Contingent fund, - - - -							10,957 04
Public officers:							
R. F. Larned, U. S. Army, - - - -	9,632	33					
R. A. Forsyth, do. - - - -	376	60					
H. Whiting, do. - - - -	26,272	04					
E. S. Sibley, do. - - - -	1,585	42					
R. E. Clary, do. - - - -	12,586	71					
S. Johnson, do. - - - -	1,468	00					
A. J. Center, do. - - - -	1	00					
J. M. Berrien, do. - - - -	148	57					
T. Jamieson, do. - - - -	9,000	00					
							61,070 67
Treasury United States, - - - -							640,977 63
Due to banks:							
Farmers and Mechanics' Bank, - - - -	201	04					
Do. Branch Bank, St. Joseph's, - - - -	648	34					
Branch Bank Michigan, Bronson, - - - -	16,342	01					
Bank of Pontiac, - - - -	10,044	99					
Bank of Norwalk, - - - -	360	36					
Bank of Sandusky, - - - -	6,710	84					
Commercial Bank, Cincinnati, - - - -	425	00					
Bank of Auburn, - - - -	100	00					
							34,832 58
Circulation, - - - -							550,533 00
Deposites, - - - -							274,748 25

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State of the Bank of Michigan—Continued.

Bank notes on hand:				
Selected banks:				
Far. and M. Bank, Detroit,	-		\$1,573 00	
Other banks:				
Bank of River Raisin, M. Ter.	-	\$4,177 00		
Branch Bank of Michigan,	-	3,385 00		
Michigan State Bank,	-	1,735 00		
Bank of Pontiac,	-	4,053 00		
Bank of Washtenaw,	-	160 00		
Bank of Sandusky, Ohio,	-	2,437 00		
Bank of Norwalk,	-	3,300 00		
State Bank of Indiana,	-	1,090 00		
Banks of Canada,	-	2,183 00		
Commercial Bank of Buffalo,	-	1,407 00		
			23,927 00	
Specie:				
Silver:				
American,	-	10,953 00		
Foreign,	-	8,551 18		
			19,504 18	
Gold:				
American,	-	6,878 30		
Foreign,	-	33,363 55		
			40,241 85	
			\$2,037,036 71	
			Amount brought down,	\$2,037,036 71

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(3)

Senate Documents #312
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(3)

STATE of the Farmers and Mechanics' Bank of Michigan, on the 15th day of November, 1835.

Bills discounted, viz. :								
On personal security	\$352,272 03							
On special loans	48,100 00	\$400,372 03						
Domestic bills of exchange	-	78,370 60	\$478,742 63					
Real estate :								
Banking house	8,751 20							
Other property	4,463 02							
Expense account	-		13,214 22					
Due from banks :			3,557 76					
City banks :								
Bank of Michigan	1,528 43							
Michigan State Bank	4,676 61	6,205 04						
Distant banks, viz. :								
Commercial Bank, Albany	49,834 28							
Phoenix Bank, New York	100,000 00							
Michigan Branch Bank	4,248 91							
Wayne County Bank	111 50							
Albany City Bank	87,046 53							
Bank of Genesee	16,788 44							
Utica Branch Bank	35,605 66							
Ontario Bank	709 23							
Bank of Monroe	6,040 17							
Cayuga County Bank	2,430 56							
Bank of Utica	41,984 48							
Bank of Cleaveland	2,601 08							
Bank of River Raisin	16,421 94							
Bank of Norwalk	7,054 98							
Bank of Buffalo	5,256 00							
Commercial Bank of Buffalo	31,238 38							
F. & M. Br. Bank, St. Joseph	39,987 12	447,359 26						
			453,564 30					
Capital stock paid in	-							\$150,000 00
Surplus account	-						\$6,000 00	
Discounts, &c. :								
Discounts received	\$12,381 03							
Exchange account	4,908 99						\$17,290 02	
Profit and loss	-						2,070 79	
Treasurer of United States	-							25,360 81
Public officers :								689,538 29
Post Office Department of the United States	2,725 39							
Jona. Kearsley, receiver	300 59							
Lient. A. Brush, disbursing agent	320 00							
Capt. J. B. F. Russell do	9,362 67							
Major R. A. Forsyth, paymaster	1,248 28							
Unclaimed dividends	-							13,956 93
Distant banks, viz. :								140 00
Bank of Sandusky	1,569 02							
Bank of Washtenaw	1,755 58							
Manhattan Company	196 12							
Bank of Geauga	2,119 50							
New York State Bank	144 33							5,782 55
Circulation	-							272,474 01
Special deposits	-							6,627 20
Individual deposits	-							86,228 32

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State of the Farmers and Mechanics' Bank of Michigan—Continued.

Bank notes on hand :						
City banks, viz. :						
Bank of Michigan	\$1,773 72					
Michigan State Bank	1,359 32					
		\$3,133 04				
Distant banks, viz. :						
New York	200,274 29					
New England	17,520 00					
Michigan	2,167 00					
Ohio	30,783 00					
Canada	973 00					
		251,717 29				
Specie—Silver :			\$254,850 33			
American coin	6,646 00					
Foreign do	4,938 56					
		11,584 56				
Gold :						
American coin	18,619 91					
Foreign do	9,961 50					
		28,581 41				
Items counted as cash			40,165 97			
			6,012 90			
			\$1,250,108 11			
						\$1,250,108 11

JOHN A. WELLES, *Cashier.*

1312 1

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Treasury 1/14/36

(3)

STATE of the Farmers and Mechanics' Bank of Michigan, December 1, 1835.

Bills discounted, viz.:				Capital stock paid in	-	-	\$150,000 00
On personal security	\$351,184 11			Surplus account	-	\$6,000 00	
Special loans	48,100 00	\$399,284 11					
Domestic bills of exchange	-	95,115 19	\$494,399 30	Discounts, &c.:			
Real estate:				Discounts received	\$13,651 55		
Banking house	8,751 20			Exchange account	5,253 84	18,905 39	
Other property	4,463 02			Profit and loss	-	7,503 50	32,408 89
Expense account	-		13,214 22	Treasurer of the United States	-	-	663,575 29
Due from banks—			4,184 87	Public officers:			
City banks, viz.:				Post Office Dep't U. States	2,073 94		
Bank of Michigan	-	481 62		J. Kearsley, receiver	300 59		
Distant banks, viz.:				S. H. Webb, M. S. K.	4,137 33		
Commercial Bank, Albany	1,472 11			Lieut. A. Brush, Ind. Dep't	320 00		
Phenix Bank, New York	100,000 00			J. B. F. Russell, Ind. Dep't	7,362 67		
Union Bank, New York	20,000 00			R. A. Forsyth, paymaster	1,248 28		15,442 81
Albany City Bank	304,860 40			Unclaimed dividends	-	-	140 00
Bank of Genesee	18,317 94			Due to banks—			
Utica Branch Bank	36,796 28			City banks, viz.:			
Ontario Bank	109 23			Michigan State Bank	-	1,360 13	
Bank of Monroe	150 17			Distant banks, viz.:			
Bank of Utica	27,555 28			Bank of Sandusky	1,018 39		
Bank of Cleaveland	888 36			Bank of Washtenaw	3,806 57		
Bank of River Raisin	7,618 15			Cayuga county Bank	19 19		
Bank of Norwalk	6,570 88			Bank of Geauga	1,329 50		
Commercial Bank, Buffalo	11,742 25					6,173 65	
Farmers and Mechanics' Branch Bank, St. Joseph	50,166 73	586,247 78	586,729 40				7,533 78

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State of the Farmers and Mechanics' Bank of Michigan—Continued.

Bank notes on hand—							
City banks, viz :							
Bank of Michigan	861 00						248,561 00
State Bank	1,051 00						6,265 53
		1,912 00					75,092 36
Distant banks, viz :							
Michigan banks	2,433 00						
New York banks	12,467 82						
New England banks	1,349 00						
Ohio banks	33,908 00						
Canada banks	312 00						
Indiana banks	45 00						
		50,514 82					
Specie—Silver : American coin	6,994 00		52,426 82				
Foreign coin	4,425 65						
		11,419 65					
Gold : American coin	19,222 41						
Foreign coin	10,459 98						
		29,682 39					
Items counted as cash	-		41,102 04				
			6,963 01				
			\$1,199,019 66				
							\$1,199,019 66

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(3)

STATE of the Farmers and Mechanics' Bank of Michigan on the 1st day of January, 1836.

Bills discounted, viz :								
On personal security - - -	\$373,986 14							\$150,000 00
Special loans - - -	48,100 00							
		\$422,086 14						
Domestic bills of exchange - -	-	67,320 01	\$489,406 15					
Real estate :								
Banking house - - -	-	8,764 45						
Other property - - -	-	4,463 02						
				13,227 47				
Due from banks :								
City banks, viz :								
Michigan State Bank - - -	-	9,939 80						
Distant banks, viz :								
Bank of Sandusky - - -	4,043 13							
Commercial Bank of Albany - -	7,628 93							
Phoenix Bank of New York - - -	100,000 00							
Union Bank of New York - - -	20,000 00							
Michigan Branch Bank - - -	87 00							
Albany City Bank - - -	359,903 34							
Bank of Genesee - - -	4,615 10							
Utica Branch Bank - - -	21,851 68							
Ontario Bank - - -	109 23							
Bank of Monroe - - -	1,452 32							
Cayuga County Bank - - -	80 81							
Bank of Utica - - -	25,343 17							
Bank of River Raisin - - -	3,994 39							
Bank of Norwalk - - -	1,833 50							
F. and M. Bank of St. Joseph - -	56,207 77							
		607,150 37						
Bank notes on hand :								
City banks, viz :								
Bank of Michigan - - -	5,093 78							
Michigan State Bank - - -	322 00							
		5,415 78						
			617,090 17					
Capital stock paid in - - -	-							
Surplus account - - -	-					14,000 00		
Profit and loss - - -	-					130 13		
							14,130 13	
Treasurer of the United States - -	-							677,624 38
Public officers :								
Post Office Department U. S. - -	-					2,043 62		
J. Kearsley, Receiver - - -	-					50 50		
S. H. Webb, M. S. K. - - -	-					546 88		
J. B. F. Russell, D. Agent - - -	-					7,362 67		
R. A. Forsyth, Paymaster - - -	-					1,248 28		
								11,251 95
Unclaimed dividends - - -	-							17,390 00
Due to banks :								
City banks, viz :								
Bank of Michigan - - -	-						12,884 70	
Distant banks, viz :								
Bank of Washtenaw - - -	\$305 00							
Manhattan Company - - -	608 25							
Wayne County Bank - - -	99 50							
Bank of Geauga - - -	1,629 50							
Bank of Cleaveland - - -	318 49							
Commercial Bank of Buffalo - -	245 64							
							3,206 38	
Circulation - - -	-							16,091 08
Special deposits - - -	-							228,785 00
Individual depositors - - -	-							16,976 28
								84,355 36

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(3)

STATE of the Branch Bank of Michigan on the 30th day of November, 1835.

Bills discounted:				Capital stock, - - - -	\$20,000 00
On personal security, - - -		\$54,662 46		Bills emitted, - - - -	8,255 00
Banking house and furniture, - - -		2,072 49		Discounts, - - - -	1,030 98
Due from banks:				Bank of Washtenaw, - - - -	5,301 00
Selected banks:				Deposites, - - - -	141,866 13
Bank of Michigan, - - - -		103,190 16			
Not selected banks:					
Branch of Far. and M. B'k of Mich. - - - -		43 96			
Bank notes:					
Selected bank notes:					
Bank of Michigan, - - - -		7,774 00			
Not selected:					
Indiana State Bank, - - - -	\$15 00				
Washtenaw Bank, - - - -	5,301 00				
		5,316 00			
Specie:					
Gold:					
American, - - - -	547 00				
Foreign, - - - -	132 00				
		679 00			
Silver:					
American, - - - -	484 00				
Foreign, - - - -	1,929 64				
		2,413 64			
Profit and loss, - - - -		301 40			
		\$176,453 11			\$176,453 11

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(3)

(Table A)
Michigan

Y1Bm10

Banks of Michigan.

Order number	Title	Location	Chartered	Under what Law		Suspended by Legislature					Paid In Advance	Cash on hand
				General Banking Law	Safety Fund							
30	Bank of adrian	adrian										
45	" " allegan											
5	Auburn											
28	Little Creek											
8	Brest											
36-49	Clinton											
33	Coldwater											
61	Constantine											
44	gibraltar											
75	goodrich											
77	Jacksonburg											
67	Kensington											
17	Lapeer											
70	Macomb County											
42	Manchester											
48	Marshall											
53	Michigan											

Table B:
Michigan

Bank of Allegan

Specie Certificate

Bank put in operation by a specie certificate from H. H. Brown + amount of 20,000. obtained by president, from Cashier of "Bank of Clinton"

Bank Directors etc.

13 Stockholders, one is president, and 1 Cashier, stockholders:

Bank of Brest: 8)

Specie Certificate

This bank had a specie check [Farmers + Mechanics Bank, Detroit] accepted for \$1,146.
an Individual Specie Check for 2000
Specie the amount of 7,497 was received, in gold, from Lewis Goddard, the day previous + examination, and subsequently with him on a discounted Note for 7,500.

Bank Directors.

9 directors, president + 1, Cashier.

Bank of Clinton ³⁶⁾
 Specie Certificates
 Bank had a receipt of C.H. Mc Clure dated 7-31-'88 for \$7,500 in gold. This gold was taken
 to Detroit by M^cClure, and delivered to Lewis Goddard ⁸³⁾, who gave his receipt for same.

Bank of Cold water
 Had specie certificates; the amount, and by whom issued, not known.

Bank of Gibraltar: Jun 1, 1838 Bank of Great; Theodore Corveyn 1000
 Specie Certificate ✓ Feb 1, 1838; Jan 1, 1838, In State Bank, F H Stearns \$ 1000
 " 23 " Farmers Mechanic Bank, H H Burr 1000
 Feb 1, State Bank, Joshua Lawrence 388
 Sept 29, 1837, Farmers Mechanic Bank, Jacob Wadland 600
 Total 3988

Bank Directors; 1-1-1838; 9 directors one of which is president, and cashier.

Suppose 4)

Bank of Kensington
 Specie Certificate
 Bank Union
 appears have been put in operation principally by the labor of many stock-holders & few clerks
 9 directors one of which is president and one cashier.

Bank of Goodrich

Specie Certificate

Had a specie certificate for \$15,000, but it was not exhibited among its assets, the 30% was paid in, 1/2 in specie, the other 1/2 in bills of the banks of Jacksonburg⁷⁷, Manchester⁴², Washburn⁵⁶ and Lapeer³, as many of Lapeer as any other.

Directors

5, one of which is president; 1 Cashier

Bank of Lapeer:

Specie Certificate;

Directors

was put in operation by a Specie Certificate from Farmers & Merchants Bank, Detroit for 15,000.00
6, one of which is Cashier; 1 Bank president,

Bank of Lenawee

Specie Certificate

Immediately after the organization of this bank, on or about 12-30-1837, the sum of \$30,000, which was paid in on the capital stock, was refunded, & the promissory note of one of the stockholders, Edward Bissell, residing in the State of Ohio, at Toledo, with endorsers, was taken for the said amount of \$30,000

Bank of Manchester

Bank Directors

33 Stockholders one of which is president; and one cashier.

Bank of Marshall:
 Specie Certificates
 one from T.C. Sheldon for 10,000.00
 " " Michigan State Bank for 7500.00
 17,500

Bank of Oakland. 5-11, 1838, a receipt for specie given by R.F. Stage Cashier of Genesee County Bank, for
 Specie Certificates 1
 specie borrowed by him to the amount of \$4680. This specie was sworn to as the
 property of the Bank, and at a subsequent examination 10 days afterward, had been returned.

Bank Directors 3-9-1838, 10, directors; 1 director resigning; 1 of the 10, is president, and 1 is cashier.

see page 6A
 Bank of Solina: This bank had a specie certificate from the Farmers & Mechanics Bank at Detroit, dated 12-2-1837
 Specie Certificates 1
 in favor of Dr. D. D. Hoyt, signed by John A. Wells, cashier, & endorsed payable to the order
 of W. Curmuth, cashier for \$15,000.00. This certificate was left a day or two after the
 bank went into operation & the amount of specie taken out; cashier supposed it was
 taken, in part at least & Caldwell.

Bank Directors 9, one of which is president & 1, cashier.

Bank of St. Joseph ⁸¹⁾
Spec. Certificate

This bank had a spec. Certificate from T.C. Sheldon ³⁸⁾ for \$19,000.00

Bank of Utica

Bank Officers: 2 presidents, 1 Cashier, 21 Stockholders, one of which is ^{not} president, one is the cashier.

Clinton Canal Bank. This bank was put into operation by means of specie, principally borrowed in Detroit.

Bank Officers } 3-9-1835. 2 presidents, 2 Cashiers, 19 Stockholders. 1 of the presidents is a Stockholder.
 } 6-29-1838 15 Stockholders, of which 1 is president.

Specie Certificates Detroit City Bank. 38

Exhibited on examination of the following specie certificates, which had been received by Abram E. Trust, Treasurer of the bank, as specie paid in an instalment of Capital Stock,

11-15-1837	1 from Michigan State Bank.	1000
12-18-1837	1 from Bank of Michigan	4000
11-15-1837	1 from Tho. C. Sheldon + credit of a. T. MacReynolds, and to the credit of president + directors of Detroit Bank for	1000 1000
12-22-1837	1, from Tho. C. Sheldon in favor of pres. + directors of Detroit City Bank.	2000
2-5-1838	1, from Tho. C. Sheldon, subject to order of F. H. Harris, cashier of the Detroit City Bank for	11674
	total	20674

endorsed as satisfactory

Exchange Bank of Shawassaw Specie Certificate:

Went out in operation by the following specie certificates:

1-	from Farmers Bank of Genesee	for	12000
1	" " " "	"	12000

1, purporting to have been from the new Harris Bank, for \$2,000, but, having been sold, was returned as a forgery.

Bank Directors. 2-23-1838: 8 directors, one of which is president, + one Cashier

(see below)

Special Certificate Farmers Bank of Oakland (12-29-37) - 1 - from Farmers & Mechanics Bank, Portlan signed by J.W. Williams, Cashier for 10,000; deposited by Sherman Stevens, payable to the order of Cashier of Farmers Bank of Oakland
 5-10-1838 to wit: 1-30-38; 1 - from Michigan Insurance Co, signed H.H. Brown, Secy; deposited by Alfred Williams, to the Credit of F. B. of Oakland for 15000. total \$25,000.00

Bank Directors 9, Directors, 1 of which is president; and 1 Cashier.

Special Certificate Farmers Bank of Geneva This bank was put in operation by stock notes, and used the following special certificates in making statement.

1 from - Farmers & Mechanics Bank of Detroit signed by John H. Miller	15000	The special certificate funds John A. Miller made \$10,000 in specie, earned from Detroit by Rufus Brown, & Delo Bony, attorney of the Farmers & Mechanics Bank in a check of Rufus Brown. Made the face of the report to the Legislature in reply to the interrogatories addressed them to the banks, and were returned again to the Farmers & Mechanics Bank, in the course of a few days by the same hands.
1 from - Bank of Oakland	10000	
1 from - Clinton Canal Bank	10000	
1 from Farmers & Mechanics Bank of Detroit	5000	
1 also in the Detroit City Bank a Certificate of deposit for	1500	

Bank Directors 12-30-1837 7 directors 1 of which is president, 1 Cashier.
 1-4-1838 3 directors Withdrew 1 of which was Cashier, 3 appointed, 1, made Cashier.

Special Certificate Farmers Bank of Sandstone This bank had a credit on its books of a certificate of specie deposit, but it was withdrawn. The bank and amount are not known. The bank was put in operation by a loan of specie from the Bank of Clinton.

Bank Directors 3-1838: 9 directors, one of which is president, 1, Cashier, and 1, a clerk.

Jackson County Bank.

Specie Certificate

Held a specie certificate from H. H. Brown Co for \$10,000.00

Bank Director.

9 Directors, 1 of which is president and 1 cashier, 1 teller.

Senawee County Bank

Specie Certificate

Bank Director

2-29-1938: 9 directors, 1 of which is president. Have 2 cashiers

Merchant Bank of Centerville

Specie Certificate

Bank Director:

9 directors, 1 of which is president.

~~74~~
 Banks 74
 78
 80

Banks coded per list in Michigan
 Law:

alphabetical list & code number:

Bank Code Number	Bank Name
30	Bank of adrian
45 Allegan
5	Augurn
28 Battle Creek
8 Brest
36 Clinton
49 Clinton
33 Coldwater
61 Constantine
44 Gibraltar
67 (Pensington 1)
17 Lapsee
70	Bank of macomb County (3)
42 Manchester
48 Marshall
53 Michigan; 73 BR of Michigan (Kalamazoo 73) Bank
57 Monroe
59 Niles
39 Oakland
60 Oakland County

Code
Number

- 59 Bank of Pontiac
- 64 = insert " of River Raisin } 66, Bank of St. Clair.
- 7 " " Saline } 1)
- 88 " " Shiawassee } 1)
- 16 " " Singapore
- 43 " " Superior
- 50 Tecumseh
- 46 Utica
- 56 Washtenaw
- 26 White Pigeon
- 51 Ypsilanti
- 31 Berrien County Bank
- 27 Branch County Bank
- 62 Calhoun County Bank
- 47 Chippewa County Bank
- 71 Citizens Bank, amateur,
- 35 Clinton Canal Bank, 81) Calhoun Bank,
- 6 Commercial Bank of Michigan
- 3 Commonwealth Bank. (Tecumseh)
- 12 Detroit & St. Joseph Railroad BK
- 38 Detroit City Bank
- 55 - Erie and Kalamazoo R.R. Bank
- 69 Exchange Bank of Shiawassee 2)
- 22 Farmers Bank of Genesee County
- 19 " " of Homer
- 15 " " Oakland

Bank
Code
No.

- 11. Farmers Bank of Sandstone 41
- 10 Sharon 42
- 65 Farmers + mechanics BK of Michigan 1)
- 20 Farmers + mechanics BK of Pontiac 74 Farmers + mechanics BK of Monroe
- 18 and merchants bank of St. Joseph 44 76. " " " " of Detroit,
- 23 Genesee County Bank 45
- 47 Goodrich Bank 46
- 21 Grand River bank 47 17
- 37 Huron River Bank 48 17
- 34 Jackson County Bank 49 20
- 24 Lansingh Bank 50 149
- 14 Lenawee County Bank 51
- 54 Macomb County BK
- 72 merchant Bank of Jackson County 4
- 13 merchants + mechanics BK of Monroe 53
- 25 Michigan Centre BK 54
- 58 Michigan State Bank 55
- 1 → Miller's Bank of Westtown 56
- 52 River Raisin + Lake Erie Co. 79 Oakland County Bank
90, Peoples Bank of Grand River, grand
57
- 41 Saginaw City BK 58
- 9 St. Joseph County BK 59
- 2 Shiawassee County BK 60
- 40 Shiawassee Exchange BK 61
- 63 State Bank of Michigan 62
- 32 Wagon County Bank 63 *Lyons*

- 1) Banks not in list published in Law Report.
- 2) Reported in Sect 3, not in law.
- 3 - maybe some as # 54,
- 4) Not in Law, on tabulation of (page 1150) in original Report.

Table -

Liabilities

even dollars.

	1-23								
	1839								
	(51)								
Bank Code Number	1	51							
Capital Stock	100	000							
Profit & Loss	40	23							
Discount Received	2	78							
Exchange Account	2	7							
Office Notes in Circulation	82	412							
" " on hand	78	288							
Individual Deposit	5	312							
Bank of Michigan	2	0							
City Bank of Buffalo	5								
Commercial Bk. of Lake Erie	3								
Michigan State Bk.	2	56							
P. S. Rowson agent.	17	287							
Bank of Buffalo deposits	9	199							

297109

Reserves

	123-
	1189
Bank code number	51
Bank fund	464
Expense account	1050
This counted bills	157505
Reserves	7770
Banks.	25635
Strahan & Scott	2000
T. Tredwell, in trust	5395
J. Griswold (agent)	570
H. Stevens, Suffolk	2500
Office notes	78288
Foreign "	1152
Specie	122
Items	14729

297 109

Code Number	Title	Location
73 57	Bank of Michigan Monroe	Kalamazoo ^{Branch}
29		Niles
39		Oakland
60		Oakland County
59		Pontiac
64		River Raisin
66		St. Clair
81		St. Joseph
7		Salina
68		Shawasssee
16		Singapore
43		Superior
		Tecumseh
50		Tecumseh
46		Utica
56		Washtenaw
26		White Pigeon
51		Ypsilanti

Code Number	Title	Location
31	Berrien County Bank	
27	Branch " Bank	
62	Calhoun County State	
4	Chippewa " "	
71	Citizens Bank	amarus
35	Clinton Canal Bank	
81	Coldwater Bank	
6	Commercial Bk of Michigan	
3	Commonwealth BK	Tecumseh
12	Detroit and St. Joseph R.R.	
38	Detroit City Bank	
55	Erie & Kalamazoo R.R.	
69	Exchange Bank of Sheboygan	
22	Farmers Bk of Genesee Co.	
19	" " " " " "	Adams
15	" " " " " "	Oakland
11	" " " " " "	Sandstone
10	" " " " " "	Sharon
76	Farmers & Mechanics Bk of Detroit	
65	" " " " " "	Michigan

Code Number	Title	Location
74	Farmers Mechanics Bk of Monroe	
20	" " " Pontiac	
18	Farmers Merchants Bk of St Joseph	
23	Genesee County Bank	
47	Goodrich Bank	
21	Grand River Bank	
37	Huron River Bank	
34	Jackson County Bank	
24	Kensington Bank	
14	Lenawee County Bank	
54	Macomb County Bank	
72	Merchant Bk of Jackson County	
13	Merchant & Mechanics Bk of Monroe	
25	Michigan Central Bank	
58	Michigan State Bank	
1	Millers Bk of Washtenaw	

Code Desk	Title	Location
79	Oakland County Bank	
80	Peoples Bank of Grand River	Grand Rapids
52	River Raisin Lake Eiel Co.	
41	Saginaw City Bank	
9	St. Joseph County, B.R.	
2	Shiawassee County, St.	
40	Shiawassee Exchange St.	
63	State Bank of Michigan	
32	Wayne County Bank	Plymouth

Amount of Receipts due to be Type
1 Sep 26 1837 ~~1837~~

(as stated below)

Statement of Subscriptions to the Farmers Bank of Genesee

11-20-1837.

Total Subscribers name.	No of shares.	amount paid in.
20	2000	\$10,000

(a) Transfers of Stock

14 Transfers in 1837 1030.

14 " " 1837 1095.

Cupg (B)

(c) Type as is: Total receipts given to R. Jerome, as Treasurer, for the first ten per cent, on the subscription of the Capital Stock, for 1837. \$7,250.

Total notes in the Farmers Bank of Genesee County

amounting to \$68 30. & (one item,

minuted on back as error \$300, should be \$1,050.
Credited by error \$250, also endorsed \$60 in spine.)

(10). Notes in the Farmers Bank of Genesee County
for 1838.

24 makes = time 40d + 3yr. amount \$10,965.00

(1 note; Received on the within note \$1,06, 3-8-1838.

~~list~~ receipts.

1838. 6 receipts, amount \$1,170. The language of
all the receipts is, that the sum were received for
& change purposes.

Z 7 - p 1187:

Commissioner appointed under act of 12-31-1837.

"The specie Certificates, however, hereafter mentioned undoubtedly existed, and the amounts are believed to be correct".

Specie certificate notes, see table '5'.

Z 8 : p 1216

Bank of Macon County:

142 Statement of condition 2-23-39.

3. Cashiers Statement as to condition.

4: Bank Comm. Letter.

Z 9 - p 1219 - 1236

Macon County Bank, Mt. Clemens.

Injunction plane against Bank 1-6-'38

Statement of Bank as of 1-5-1839.

Complete Statement of affairs of Bank.

Z 10. p 1235

Michay and State Bank.

a: questions an

B: Statement of Bank as of 2-1-1839.

gives due Bank funds \$1651.

C: Continuation of questions.

affidavits. to X 7,

(1)

Oakland County Bank. Sixth Bench.
Aug 24, 1838: Cashier of Bank. Everyone had opportunity
to purchase stock: Capital disposed of, each & every
person received their proper proportions. on March 27,
\$15000.00 in specie actually paid in. given to
William S. Stevens for safe keeping. Books were
opened by him & continued open during period prescribed by
the charter:

2. W. S. Stevens: 2-11-1839. p 196 -
3. Bank of Salina: Directors
4. " " " " President
5. Lapeer Bank: Cashier. statement of funds of
Bank date cashier left. 2-12-38: p 1203.
6. Lapeer Bank: Teller: List of Stock subscribers.
7. Bank of Lapeer. B. F. Jerome
8. Exchange Bank of Shiawassee: general Bkew.
9. L. Brown (on above 4)
10. Farmers & Mechanics Bank of Pontiac: 3-24-38
11. Clinton Canal Bank & Farmers & Mechanics Bank of Pontiac.
12. Farmers Bank of Genesee:

D: answers to questions.

3. Bank has received from time to time notes of Safety Fund bank on Specie deposit, and has in some cases used them, and has on hand \$ 30,093

Grand River Bank	\$) 4,640.00
Bank of Niles	2,499.
Oakland	2,113
Luganaw City Bank	2,195
Bank of Ntira	1,956
Various other Safety Fund bank notes	<u>16,690.</u>

On the above named funds \$ 11,000 were received from the R.R. collectors for the account of the sinking fund. & Superintendent of public institutions.

26. Report of all money general relations to Banks under injunction:

List of banks under injunction, with the name of each receiver, and his place of residence, and the period when the time for receiving in each case expires.

	Name of Bank	Receiver	Residence	Expiration of Time
11	Farmers Bank of Sandstone	A. B. Gibson	Jackson, Jackson Co.	1-1-1839
34	Jackson County Bank	" "	" "	" "
17	Bank of Sapeer	J. Bastin	Flint, Genesee Co.	5-1-1839
22	Farmers Bank of Genesee Co.	" "	" "	" "
32	Wayne County Bank	A. W. Buel	Detroit, Wayne Co.	12-1-1838
69	Exchange Bank at Sheawassee	A. Parsons	Owasso, Sheawassee Co.	12-1-1835
14	Lenawee County Bank	W. L. Greenly	Adrian, Lenawee Co.	3-1-1839
9	St. Joseph County B.	L. F. Stevens	Centerville, St. Joseph Co.	7-1-1839
33	Bank of Coldwater	E. A. Warner	Coldwater, Grand Co.	7-1-1839
20	Farmers & Mechanics Bank of Pontiac	W. Draper	Pontiac, Oakland Co.	5-1-1839
67	Bank of Kensington	H. S. Bingham	Green Oak, Livingston Co.	" "
8	" " Brest	J. M. Reynolds	Detroit, Wayne Co.	" "
7	" " Saline	J. B. Guitman	Ann Arbor, Washtenaw Co.	" "
10	Farmers Bank of Sharon	" "	" "	" "
35	Clinton Coal Bank	Seth Beach	Pontiac, Oakland Co.	" "
36	Bank of Clinton	No receiver		
79	Oakland County Bank	" "		
15	Farmers Bank of Oakland	" "		
44	Bank of Gibraltar	" "		
39	" " Oakland	" "		
75	" " Goodrich	" "		
46	" " Utica	" "		
42	" " Manhattan	" "		
31	Berrien County B.R.	" "		
56	Bank of Washtenaw	" "		
43	" " Allegan	" "		
70	" " in Accom County	" "		
	Bay View City Bank	" "		

51 - Bank of Ypsilanti in name

In most of these cases, motions for the appointment of receivers are pending, and, when appointed are made, the time for receiving the bills of the bank, etc, will in no case expire before the first day of July next.

Feb. 18, 1839.

Page 1195. U.S. Executive Proc. 172 x 26 Copy, 1 session, U.S. - 1839-40.

F 26.

(Serial No 367)

Reference, US Executive Branch. Person 26 Cong. Dec 172.

page

Goodrich Bank.	.. circulation small, well all paid	1124
Bank of Oakland:	no means to redeem circulation failed to pay annual instalment, ^{assets + securities} _{believed ample to} pay.	1124
" "	same as above.	
Oakland County Bank	Chartered Bank, refused to make report, recommended committee + appointed report	1124
Laguna City Bank	grounds of insolvency: amount of asset, certificate of \$5,000 deposited with agent. President Costin, authorized to draw: also supplied Capital Stock of Bank. Loaned + Farmers + Mechanics Bank, failed to pay annual instalment.	
Clinton Canal Bank.	(None above Laguna City Bk)	p. 1125
Bank of Shiversville	New gone beyond org. capital, and are among classes mentioned (as requiring legislative interference)	
Bank of Auburn		
Bank of Coldwater	(see (C))	
Bank of Allegan	in statements (C)	
Berrien County Bank		
Peoples Bank of Grand River		1126
Farmers Bank of Homer		
Bank of Battle Creek		
Bank of Singapore	marginat (pending) ex assets	
" " Manchester	will pay off liability.	
Comwealth Bank, Tecumseh	None have sound bills at this date	
Citizens Bank, Ann Arbor	Come to conclusion to close up their affairs (as authority seems anywhere in the law to be given for an amicable surrender of chartered rights upon payment of liabilities)	1137
Milhyon Central Bank, Mt. Pleasant		
Milled Bank of Washtenaw, Ann Arbor		
Bank of Superior		

Bank of Washburn

Bill of Lading Fund Bond of this State under signature, amt of \$14,207 1/27
(Examination of Refuse)

Bank of Gibraltar

Farmers Bank of Oskosh

Bank of Wisconsin

Farmers & Mechanics Bank Portage

Wayne County Bank

Detroit City Bank

(Merchants & Mechanics Bank of the City of Monroe)

Union River Bank

Detroit & St Joseph Railroad Bank

Merchants Bank of Jackson County

Lenaux County Bk

Bk of Brest

" of Clinton

" of Selma

Farmers Bk of Sharon

St Joseph County Bank

Bank of Allegan

Peoples Bk of Grand River

Coldwater Bank

Bank of Michigan ^{Grand} Calamazoo

" " Upsilon

Farmers Bank of Genesee County

City Bk of Detroit

Detroit City Bank

Bank of Oklawaha

Exchange Bank

Bank of Oklawaha

Clinton County Bk

Bank of Michigan

The Farmers & Mechanics Bk of Michigan

Bank of Portage

Bk of Macomb

Commonwealth Bank of Tennessee

Adrian Bank

1845-1846

FEDERAL DEPOSIT INSURANCE CORPORATION

cf. list 22

Page 1199 +

(Reported 3-1841.)

● Report of the Committee on Finance,
in relation to the currency and finance
of the state, under a resolution of the
8 of Jan last, referring to said committee
a certain portion of the governor's annual
message".

"In bringing before the senate a
bill to authorize the further suspension of
laws which require the banks of this state
to redeem all their legal liabilities in
specie, upon presentation or demand,
it would not be deemed improper for
the Committee on Finance to state some
of the many reasons which, in their
judgment, render it not only important,
but indispensably & absolutely requisite
for the welfare & prosperity of the state
that such a bill should be passed at

Michigan 1843

Source: U.S. Executive Documents, Vol. 8-1845-6-1 sess 29 Cong. page 1218.
1-1-1843

12-1843

	Farmers & Mechanic Bank, Detroit	Michigan Insurance Co, Detroit	Total	12-15-43 Farmers & Mechanic Bank, Detroit	12-15-43 Michigan Insurance Co, Detroit	12-12-43 Oakland County Bank	12-1-43 Bank of Pine River	12-1-43 Bank of St. Clair	Total
Capital	387700	41000	428700	400000	50000	15000	124100	120000	719100
Loans & discounts	521427	35732	557159	660869	62659	11881	130994	278854	1145257
Stocks			-	3196			629		3825
Real estate	127494	1150	128644	161400	2376	88	8112	2472	174448
Other investments	43833	687	44520	9839	10466	1657	2364	3746	28072
Due by other banks	13784	8975	22759	12144	91303	12343	50799	98870	260459
Notes of other banks		7668	7668	8322	32253	2985	4198	27934	75692
Specie fund	9392	458	9850		3064				3064
Specie	20030	40679	60709	23469	122324	6593	20713	69746	242845
Circulation	70536	27563	98099	183981	81557	18989	75397	322052	681976
Deposits	20664	52689	73353	32959	192596	1470	4450	22205	254180
Due to other banks	-	-	-	17047			1157		18204
Other liabilities	256635		256635	260375					260375

Michigan -
Lancet. V.S. Executors Documents Vol 8-1845-6-
1844

1845

	12-15-44	12-18-44	12-16-44	Total	8-16-45	8-15-45	8-20-45			
	Michigan Ins Co, Detroit	Oakland County Bank	Bank of Pierre, Minn		Michigan Insurance Detroit	Oakland County Bank	Bank of Pierre, Minn			
Capital	60000	14750	127900	202650	60000	14750	125400			200158
Land discount	249972	27476	137078	414526	153874	11533	144617			310024
Stock			629	629			629			629
Real estate	3453	518	8800	12771	3453	519	8800			12772
Other Investments	41770	1727	1353	44850	34064		1501			35565
Due by Other Banks.	71940	24889	73933	170762	69262	5178	34716			109156
Notes of other Banks	13325	2018	9943	25286	15011	218	1113			16342
Specie Fund	2093			2093	-	-	-			-
Specie	164675	7993	29132	201800	40657	3185	15510			59342
Circulation	86912	49310	110889	247111	64401	9060	67427			140888
Deposits	406332	1406	12992	420730	185390	364	5466			191220
Due to other Banks			3688	3688			4260			4260
Other liabilities										

Michigan
Lansed; Dupage (1.)

12-15-1845.

	Michigan State Bank, Detroit	Farmers & Mechanics Detroit	Michigan Insurance Co., Detroit	Bank of Linn, Linn Iowa	Oakland County Bk Pontiac	Total
Capital	205297	400000	60000	125400	25000	910697
Loans & dis count	109593	501686	263049	131857	17528	1024693
Stock		16456		629		17085
Real estate		212908		3902	546	217356
Other investments	887	16523	16697	9086	3327	46520
Due by other banks	18987	2331	73005	104223	43027	241573
Notes of other Banks	11366	12458	16599	696	302	41421
Specie Fund			5700			5700
Specie	18639	8508	77619	29026	5980	139772
Circulation	25231	46044	112627	133597	45339	362828
Deposits	17817	5857	261625	8248	1343	294890
Due to other Banks	205					205
Other liability	17817	249047				266864

Exhibit of twenty-three banks examined by the Com. Com. m.

Vol. of 4 minutes.

Ref: W.D. Exec. Rec. 7 sess. 26 Cong. Dec 172, P 1118 - 1121.

Date of Examination 1838.	Name of Bank	City	County	Date of Commencement	Capital Stock	Percentage Paid in	Number of Depositors	Deposits	Circulation	Specie in bank	Reserve Circulation 1-10-1838
-	not stated.										
-	Bank of Manchester	42 Manchester	Washtenaw	-	-	-	-	-	34000	14115	
3-10-	Bank of Oakland	39 Pontiac	Oakland	9-5-1837	50000	15000	40	7001	19678	16352	
3-26-	Bank of Shawansee	68 Shawansee	Owassee	12-30-'37	50000	15000	3	2441	68	3765	
3-1-	Farmers & Mechanics Bk of Monroe	74 Monroe	Monroe	11-25-'37	150000	45000	43	27266	22429	9866	
2-27-	Lenawee County	14 Palmyra	Lenawee	12-30-'37	100000	2)	10	3847	13026	199	
-	Merchants Bk of Jackson County	72 -	Jackson Co	-	19500	-	-	28	1441	1666	
-	Millers Bank of Washtenaw	1 Ann Arbor	Washtenaw	-	-	-	11	6683	292	928	
Not Under Suspension Act											
2-20, 1838	Bank of Brest	8 Brest	Monroe	12-18-37	100000	50000	13	5190	58118	14541	
3-14-	Bank of Goodrich	75 Goodrich Mill	Lapeer	1-10-1837	100000	30000	-	-	1500	2365	
3-22-	Bank of Kensington	67 Kensington	Oakland	12-29-1837	50000	1531063	1	200	25455	3835	
2-20-1838	Bank of Solina	7 Solina	Washtenaw	12-4-'37	100000	30000	-	323	33369	9489	
3-14-	Bank of Superior	43 Superior	Washtenaw	1-9-1838	100000	30000	-	-	300	-	
3-31-	Bank of Utica	46 Utica	Macomb	9-9-'37	50000	40000	33	7452	10088	3717	500
3-19-	Farmers Bank of Oakland	15 Royal Oak	Oakland	12-23-'37	50000	15000	-	865	3456	2436	
3-29	Hudson River Bank	37 Ypsilanti	Washtenaw	1-8-'38	100000	30000	19	1345	2855	2873	1000
Total											
Under suspension act.											
3-2-	Bank of Clinton	36 Clinton	Lenawee	-	250000	40000	41	18587	76600	13742	
-	Bank of Gibraltar	44 Gibraltar	Wayne	1-1-'38	100000	30000	5	3733	17973	-	
-	Bank of Tecumseh	50 Tecumseh	Lenawee	-	500000	82300	20	5926	81128	12067	
-	Bank of Washtenaw	56 Ann Arbor	Washtenaw	-	500000	100000	-	8694	76513	5780	
3-29	Bank of Ypsilanti	51 Ypsilanti	Washtenaw	10-15-1836	250000	100000	56	9763	90733	17614	
2-27-	Erie & Kalamazoo Railroad Bank	55 Adrian	Lenawee	-	500000	66000	-	16470	61070	18902	
3-10-	Farmers & Mechanics Bk of Pontiac	20 Pontiac	Oakland	12-25-'37	50000	15000	12	9286	13965	15330	
	Senessee County Bank	23 Flint	Genesee	12-27-37	50000	15000	-	425	8806	14420	

- 1) This bank has in the hands of responsible agents \$16,000 of its own notes, subject to light drafts & checks. The officers of the bank are assured that none of these notes are in circulation, and will take immediate measures to cause these notes to be returned.
2. The \$30,000 paid in 1900 afterward paid out on discounted paper.
3. arrangements are made by which circulation is redeemed at cost of depositants.
4. \$1,650 of the circulation, exchange

	<i>only under</i>	Bills of other banks of this stat.	Bills of other banks not of this stat.	Specie Certificate of other banks	Indebtedness to other corp orations and individuals	Due from Directors	Due from stockholders including directors	Due from other persons and corporation	Value of real + personal estate	Deposits with other banks	Loans on mortgages
not stated											
Bank of Manchester	42	8281	-	-	-	7154	8554	33219	100	10000	-
" " Oakland	39	7655	-	-	7856	5209	6446	11994	296	400	-
" " Shiawassee	68	752	1228	-	2509	-	82	-	202	-	-
Farmers & Mechanics Bk of Monroe	74	16180	-	-	-	31825	53735	4114	664	7921	-
Genesee County	14	7088	-	-	6346	3056	32673	8222	500	1000	-
Mechanics Bank of Jackson	22	4127	-	-	1200	8273	8273	6903	42	-	-
Millers Bank of Washtenaw	1	105	-	-	-	275	275	835	-	-	-
Not under suspension act.											
Bank of West	8	6816	-	1146	1778	14295	31475	42119	1975	6000	-
" " Goodrich	75	2422	-	-	-	10418	11418	6195	100	-	-
" " Kensington	67	343	11	-	-	18450	20075	5764	973	-	-
" " Salina	7	1386	-	15000	-	6807	22967	16855	750 + 910	-	100
" " Superior	43	-	-	5000	-	100	100	192	100	42	-
" " Utica	46	356	-	-	-	5254	22597	9425	1604	859	-
Farmers Bk of Oakland	15	1418	-	25000 2	-	800	1535	445	-	-	-
Hudson River Bank	37	1249	193	-	+	10991	26788	3041	360	1772	-
Under suspension act.											
Bank of Clinton	36	18689	-	-	28044	9975	52828	35991	-	11434	-
" " Gibraltar	44	-	-	3998	4710	12447	33107	10744	698	-	-
" " Tecumseh	50	3705	-	-	3718	24379	112480	42413	750	27551	-
" " Washtenaw	56	5703	-	-	12159	24144	54016	129250	7163	3296	56903
" " Ypsilanto	51	6250	970	-	599	4226	78940	75573	7341	18598	-
Erie & Kalamazoo Railroad Bk	55	5787	-	-	1396	11625	51260	63798	2000	-	-
Farmers & Mechanics Bk of Port Huron	20	5076	89	-	400	-	1200	18209	800	5000	-
Genesee County Bk.	23	1016	1544	-	-	1522	2553	2535	708	-	-

1. Personal estate.

2) only so much of the amount of these certificates as is necessary to make up the sum of \$15,000 is considered the property of the Bank.

Exhibit of Twenty-three banks examined by the Bank Comm.

Date of examination

Ref. U.S. Exec. Proc. - Miss 26 Comy, Res 172 - P 1118 - 1121 -

	not stated	Specie on Loan or deposit	annual Expenses	Due Bank secured by pledge of Stock	Cash, deposited bearing interest	net profit on hand
Bank of Manchester	42	-	-	-	-	169
" " Oakland	39	-	1500	-	-	-
Shiawassee	68	11807 1/2	1500	-	-	-
Farmers & Mechanics Bk of Monroe	74	-	2000	-	-	-
Lenawee County	14	-	3000	-	-	-
Mechanics Bank of Jackson	22	6853 2/3	1500	-	-	73
Millers Bank of Washtenaw	1	-	-	-	-	-
Not under suspension act.						
Bank of Aret	8	2000	2000	-	-	2190
" " Goodrich	75	-	200	-	-	117
" " Kearsington	67	11476 1/2	-	-	-	-
" " Salina	7	-	2000	-	-	789
" " Superior	43	-	-	-	-	-
" " Utica	46	-	-	-	773	387
Farmers Bk of Oakland	15	-	1200	-	126	35
Hudson River Bank	37	-	2000	-	-	629
Under suspension act						
Bank of Clinton	36	100	2471	-	-	3524
" " Gibraltar	44	5012	-	-	-	700
" " Tecumseh	50	1565	2500	-	-	-
" " Washtenaw	56	-	2000	-	-	11046
" " Ypsilanti	51	-	2000	1375	-	5814
Ever & Kalamazoo Railroad Bk	55	-	3100	-	-	5751
Farmers & Mechanics Bk of Port Huron	29	-	800	-	-	-
Genesee County Bk.	23	-	-	-	-	-

1) The specie, under the head of specie on loan or deposit, in hands of Cashier, to be sent to Ohio & New York, to redeem the bills of the bank.

2. *6853, in the hands of Palmer, Bush & Co, in Ohio.

3. The \$11,476, under the head of specie on loan or deposit, is out in the hands of directors and stockholders, part on notes & part on checks.

Michigan:

USC Executive Document, U 5, 1839-40; 1 less, 26 Congress
Banks Under General Law; Profly Fund.

Report of the affairs & conditions of the several banks within the limits of the
Act 172 (3 judicial circuit of Michigan; Sept. 1838. Cont.
by Ragley V Bell. Comm.
P.P 1150.

date of Examination	Under General Law	Charters	City	County	Date of Commence - ment.	Capital	Issues Previous to Jan 10, 1838	Issues subsequent Jan 10-1838	Number of Reporters	Amount of Deposits.
12-20-1838	Bank of Adrian	30	Adrian	Lenawee	-	90000	-	1667	7	696980
12-15-1838	" Battle Creek	28	Battle Creek	Calhoun	1-18-1838	100000	-	23600	7	98500
12-18-1838	" Manchester	42	Manchester	Washtenaw	11-22-1837	100000	-	-	26	1788135
12-22-1838	" Marshall	48	Marshall	Calhoun	10-23-1837	100000	7969400	-	103	1665926
11-24-1838	" Miles	29	Miles	Berrien	12-30-1837	100000	20900	1863400	68	1130283
11-21-1838	Commercial Bank of Michigan	6	St. Joseph	Berrien	1-1-1838	50000	-	2090000	38	567384
1-16-1839	Detroit City Bank	38	Detroit	Wayne	12-26-1837	200000	29800	940000	240	8711942
12-17-1838	Detroit & St. Joseph Rail Road	12	Jackson	Jackson	1-9-1838	100000	-	4010	15	385300
12-12-1838	Farmer's Bank of Homer	19	Homer	Calhoun	8-8-1837	100000	71500	-	30	597640
12-25-1838	Seneca County Bank	23	Flint River	Seneca	12-27-1837	50000	10500	-	23	863111
12-7-1838	Grand River Bank	21	Grand Rapids	Kent	9-15-1837	50000	37852	3665	27	885987
12-13-1838	Huron River Bank	37	Ypsilanti	Washtenaw	1-8-1838	100000	21000	-	25	1095583
12-15-1838	Merchants Bank of Jackson County	72	Brooklyn	Jackson	1-4-1838	65000	1441	5203	4	373836
	Merchants & Mechanics Bank of Monroe	13	Monroe	Monroe	11-16-1837	150000	25000	-	70	2638534
<u>Chartered Banks.</u>										
12-1-1838	Bank of Constantine	61	Constantine	St. Joseph	5-3-1837	100000	-	-	41	1300086
12-10-1838	Bank of Michigan (Branch)	73	Kalamazoo	Kalamazoo	3-1835	50000	-	-	23	363184
12-28-1838	Bank of River Raisin	64	Monroe	Monroe	-	150000	-	-	-	-
1-7-1839	Bank of St. Clair	66	-	St. Clair	-	-	-	-	-	-
12-19-1838	Bank of Tecumseh	50	Tecumseh	Lenawee	11-1836	100000	-	-	23	1675358
12-12-1838	Bank of Ypsilanti	51	Ypsilanti	Washtenaw	10-12-1836	250000	-	-	44	341362
12-22-1838	Calhoun County Bank	82	Marshall	Calhoun	3-20-1837	100000	-	-	84	1137720
12-20-1838	Erie & Kalamazoo Railroad	55	Adrian	Lenawee	8-22-1836	100000	-	-	60	1705686

Under general law.

	Amount of deposits by check in accordance	bills in hands of agent for exchange purposes	bills on loan or deposit from other banks	Total amount of bills received from engravers	Total amount of bills deposited since first commenced operations	Total amount of office notes on hand in fund.	Total amount of discounted paper under protest	Total amount of loans in any manner made by the bank or its agents.	amount of specie on loan or deposit	amount of specie on loan or deposit in the bank from other banks, Corporations or individuals.
30	2176	-	-	84000	6000	7333 -	-	-	deposit	deposit in
28	1721	-	-	162000	24000	11472	8885	46894	With other	the bank from
42	824	-	-	180000	118600	164486	38763	-	banks, Corpor-	other banks,
48	1045	-	-	160994	79694	73145	6732	36886	alone or	Corporations
29	595	-	-	66000	39534	30951	45648	58715	individual	or
6	452	-	-	55000	20900	14368	11824	17717		individuals.
38	-	-	-	212000	39200	24681	5154	75215		
12	-	-	-	60000	4010	872	161	30834		
19	14933	-	-	186000	70500	52840	4857	153420		
23	3527	578	-	41000	10500	7149	11867	18608		
21	3930	-	-	92000	49564	32615	27751	29979		
37	487	5200	3590	42000	23100	15069	300	37591		
72	-	-	-	142000	11130	5689	-	24257	6241	
13	-	627	-	-	30100	17070	3468	60250		

Chartered Banks.

61	683	-	-	111500	73496	32373	8940	53180		
73	142	-	-	-	41400	10365	-	126096		
64	-	-	-	-	307100	-	-	-		
66	-	-	-	-	-	-	-	-		
50	2073	-	-	325000	92570	58923	4557	125771	-	654
51	-	-	-	-	135700	-	10974	148519	-	-
62	7100	-	-	300000	104800	49639	21716	112507	-	408
55	32694	-	-	370000	139600	99332	95499	109539		

Liabilities

	Capital Stock paid in.	Circulation	amount of specie Certificates to other banks. Corporations, or individuals	amount of indebitments to other corporations or exclusive of specie certificates	Individual deposits not bearing interest	Cash deposit bearing interest	specie on loan or deposit	net profit on hand	Total amount due from Bank.
	30 24000	1667	-	-	6970	-	-	971	33608
	29 30000	12528	-	6617	985	-	-	-	50130
	42 30000	25514	-	7908	3973	-	-	647	68042
	48 30000	6549	-	7818	16659	-	-	630	61656
	29 30000	8583	-	17195	11303	-	-	60	67141
	6 15000	6532	-	102	5514	-	-	-	27147
	38 60000	14519	-	49858	87119	-	-	4995	216491
	12 30000	2138	-	-	3853	-	-	-	36991
	19 39785	17660	-	34900	4805	1172	-	352	98673
	23 15000	3351	-	-	5015	-	-	1025	24480
	21 15149	16949	-	2688	4930	-	-	-	39716
	37 30000	3028	-	3590	16956	-	-	2563	50136
	72 20715	5441	-	-	3899	-	-	777	30833
	13 45000	13030	-	2888	26385	-	-	25	87328
Total	441649	138489	-	103563	192456	1171	-	12045	892374
	Chester Bank.								
	61 27525	41123	-	888	13001	-	-	2147	84684
	73 50000	31035	-	37574	3632	-	-	9407	131648
	64 150000	83977	-	26299	42370	-	-	23183	325828
	66 50000	114591	-	-	1057	-	-	4391	170039
	50 82300	23587	654	33376	6407	9692	-	-	156017
	51 100000	61648	115	21075	3299	-	-	1769	187905
	62 45000	55161	-	36893	11377	-	408	5349	154189
	55 66000	40268	-	1	17079	400	-	2794	126541

Resources

	Specie in Bank	Bills of other Banks of this State	Bills of other Banks of other State	Due from directors	Due from stockholders & clerks & directors	Due from all other persons	Stock in Companies	Value of real + personal estate and other property not otherwise specified	Deposits in other banks and agencies	Total amount of resources	
	30	4457	1160	92	7254	5981	8076	-	1456	57132	33608
	28	-	960		21464	17647	7783	-	2276	-	50130
	42	1203			700		65787			352	68092
	48	6731	3529	1392	3000	14128	19757	2070	860	10188	61656
	29	1251	4114	786	7452	4058	39205	6765	3509	-	67141
	6	2239	1730	222	3635	6716	7366		4828	211	27147
	38	8474	88057	3384	49556	17547	18357	-	19731	11385	216491
	12	5253	87		9110	22200	524		201	616	36971
	19	405	578	61	7001	12138	55046	21620	1883		98673
	23	5057	126	962	3343	7120	8181		1465	226	24480
	21	4403	252	3769	6313	10707	12959		1012		39716
	37	3728	4800	1968	14046	21187	2358	-	2048		50156
	72	3008	374	636	5458	13906	4893	-	2558		30832
	13	2458	13390	443	28947	22925	8841		164	10160	87328
Total		46868	119098	73715	166280	176261	259122	30455	42292	38271	892274
	Chartered Banks.										
	61	6189	4756	11476	3858	16622	33884	-	3285	4615	84683
	73	2019	1141				126237		2177	74	131648
	64	12517	11476	9530	30657	12575	219861		11988	17224	325828
	66	21932	31294	4138	5190	5650	85262	-	2054	24519	170037
	50	6443	2127	410	17104	91433	17248		1137	20115	156017
	51	3400	3506	483	625	7400	138392		7742	26358	187905
	62	10346	7976	1527	20644	3970	87893		3000	18833	154189
	55	4175	5348	2188	30867	42952	35720		512	4779	126541
		67020	57625	29752	108944	180601	744496		31896	116516	1336852

Total

cap.

page 1154

	Chartered 1)	Safety Fund
Capital paid In	570825	414649
Bills in Circulation	451390	138489
Due other Banks	156876	133563
Due Depositors -	108721	193627
Net profit on hand	49040	12045
Total	1336852	892374
Specie on hand	67020	46868
Bills of other Bks in this State	57625	119098
.. .. . elsewhere	29752	13715
Bills discounted	1034042	601674
Real & personal estate	31896	42292
Stock in Companies	-	30455
Deposits in other Banks	116576	38271
Total	1336852	892374

1) Not including Detroit Banks.

Table 31

Michigan

Assets:

Insolvent Banks.

(in dollars)

Bond Code Number.	Aug 2, 1838 (8)	7 30 1838 (36)								
Capital	50000	50000								
Circulation	39425	73200								
Due Banks etc	23384	4140								
Deposits	11254	9532								
Deposits payable on time	9862									
Profit & Loss	5099									
Notes in Transit		12000								
Discount & exchange		6438								
Certificates		4044								
Total	138024	157354								

Reserves

Bank Code Number,	8-2-1938 (8)	7-30 1938 136)
Discounted Bills.	70538	54045
Loans & Bonds	16000	20000
Bank Stock	10000	
Due from other Banks	5763	8955
Eastern Exchange	8150	36771 ¹⁾
Notes of other Banks	5816	11654 ²⁾
Overstated over drafts	3194	
Banking House	1712	
Personal Property	402	
Expenses	2881	3745
State Tax - <u>Safety Fund</u>	150	
Bills in Transit	516	
Specie	12901	11029
Due from Corporations		11154

138024 157354

1164
 Bank of Michigan : Individual Statement

	1836	1837	1838	1839 1-1-
Capital Stock { Branch				50000
{ Parent				450000
Circulation				129273
Deposites				144256
Due to other banks				29581
Trea of United States				333020
University of Michigan				92534
Post-notes				37731
Profit + Loss				55771
 Total.				
 Bills this counted .				921314
Bonds + mort gages				115554
Banking-house + furniture				46790
Due from other Banks				137226
Bank notes on hand				24576
Specie .				76705

Table 5)
Michigan State Bank

U.S. Ex. p 1149 Dec 1922 1839-40

	1836	1837	1838	1839
				1-21-
Capital Stock paid in				220000
Circulation				126172
Certificates issued				14317
Deposits				102324
Due to banks				50599
H. Fund (total)				626438
Profit + Loss				199
Total				1140050
Michigan State Bank Stock				52193
Bills discounted				324117
Due from Banks				208204
advanced to public officers				72526
" to Contractors & other				77932
Real estate				20000
Real estate securities				11546
Misc				373532

U.S. Ex. p 1149 Dec 1922
1839-40 p 1151
26 Cont. 1 Dec.

1) Consists of following items:	
H. Howard: ad. Treas.	
State Treasury	12262
Treasury Contingent Fund	1627
Treasury Sinking Fund	87404
Treas. internal Improvement Fund	463519
Treas. bank funds	1626
Treas. Allegant Marshall R.R.	60000
Total	626438.

2) Consist of following items	
Specie	69798
Michigan Bank notes, exclusive of ^{cash}	58059
State Drafts	100000
Eastern Funds	92000
State Stock	53675
Total	373532