

**The Bank of Missouri.**  
*Exhibits referred to in the report of the Committee appointed to examine into the general condition of the Bank.*

[No. 2.]  
**To JOHN SMITH, Esq.,**  
*President of the Bank of the State of Missouri.*  
 Sir:—The committee appointed by his Excellency the Governor, to examine into the general state and condition of the Bank, respectfully submit for answer, the enquiries hereto annexed, and following:

1st. How many agents has the Bank employed or dispatched to the east or elsewhere since the 1st November, 1838, on business of the Bank, the names of these agents, and what compensation has been severally paid each, and also the amount of all other expenses attending such agencies, specifying the objects, the place where sent, and the time employed, and where an officer of the Bank was the agent, state whether his salary was paid, for, and during the time he was thus acting as agent?

2d. How many officers and servants are employed by the Bank, and what the compensation of each?

3d. What amount has the Bank paid out for specie and for specie funds, since the 1st November, 1838, designating how much has been so paid out before, and how much since the resolution of the 12th November, 1839, specifying with what kind of funds the specie was bought, through whom it was purchased, and upon what terms the agents for the purchase acted, and upon what security, if any, the funds thus employed were delivered to the agents?

4th. What amount has the Bank, since the 1st November, 1838, lost on the value of gold, bought or received by the Bank, being the difference of value at which she received, and at which others were taking it?

5th. What amount has the Bank expended in the purchase of Government drafts since the 1st November 1838?

6th. How much has been paid for the transportation of specie to distant points to meet Government transfer drafts since the 1st November, 1839? The expense to include insurance and all expenses.

7th. How much specie has been sent to the East and sold? If any, to whom, and upon what terms sold, specifying the Bank, if any bank was the purchaser?

8th. Whether the Bank has disposed of any State bonds since 1st Nov. 1838, by sale, pledge, mortgage, hypothecation or otherwise? If so, to whom, and upon what terms, and what the whole amount of State bonds so disposed of since that date; including in the answer all arrangements for such disposal, made, or in progress, and the terms thereof.

9th. What the aggregate quarterly amount of discounts on bills and notes, specifying each separately at the end of each quarter?

10th. What the aggregate quarterly amount of discounts on loans, both in the local discount line, and of bills of exchange drawn on distant points, since 1st November 1838, distinguishing one class from the other?

11th. What the amount of deposits by individuals on the 1st January 1839; what the amount 1st January, 1840; and what now; and what the amount of specie deposits by individuals, (funds considered as currency; what all the deposits were considered after the passage of the resolution of the 12th November, 1839, and if all considered as specie, how much was the difference between the two kinds of funds?

12th. What constitutes the suspended debt, how suspended, and has all protested or dishonored paper been placed upon the suspended list; if not, how much has been dishonored and not placed upon that list?

13th. What constitutes the items of debts due from other banks does this item embrace a shipment of gold made to the Bank of America, in which it is claimed by that Bank there was a deficiency of \$21,433 42? If so, state the purpose for which this gold was shipped.

14th. What amount of money has the Bank borrowed since 1st November, 1838; of whom borrowed, and in what amounts, and when and at what rate of interest, and when paid or payable, specifying such amounts so borrowed as have been received by, and entered on the books of the Bank; and such as by negotiation or contract are due, or to be come due, but not yet received by the Bank or entered on the books.

15th. What is the largest amount it is permitted by the by-laws, rules and regulations of the Bank any one individual or firm to borrow of the Bank; and what the highest amount of liabilities, including endorsements, such individual or firm is allowed to be under to the Bank at any one time?

16th. Have the by-laws, rules and regulations on this subject been at any time violated by any director or officer of the bank? If so, state the instance or instances in which such violation occurred, and whether in the amount actually borrowed, or in the whole amount of liabilities accruing by endorsements or otherwise?

17th. Has any officer or director of the bank at any time overdrawn the bank? If so, while such officer or director remained an overdrawer, was he allowed to have any note or bill discounted at the bank?

18th. Has any director of the bank at any time had his bill or note dishonored by protest. If so, the amount of the bill or note protested, and how long such dishonor by protest continued; and how the liabilities of each director, distinguishing them by numbers from the highest to the lowest in amount, 1, 2, 3, &c., without giving names?

19th. Upon what terms has the bank received the deposits of the Government? Has a call yet been made on the bank for the amount now due on deposit, or any part thereof? If so, what the amount required by the Government, and in what sort of funds; when and at what points required, and what arrangements the Bank has made or is making to meet such call?

The committee desire, where copies of papers will sustain any part of the answer to be given, and it is not impracticable or too inconvenient, that copies of such papers may accompany the answer.

Respectfully,  
**HANS SMITH,**  
**WM. T. WOOD,**  
 Committee.

by the legislative investigating committee, and submit them to this board, at its next session." A report of those answers having been submitted as directed and approved by the board.

The following answers to the questions propounded, are respectfully submitted:

Answer to 1st question.  
 Reference is respectfully made to exhibit A.

Where an officer of this bank was employed, his salary was paid him for the time he was absent on business of the bank.

Answer to 2d question.  
 In addition to the President, whose salary is \$3,000 per annum, the following officers are employed, at annual salaries, to-wit: Cashier \$3,000, first Teller \$1,400, Specie, or second Teller, \$1,350, General Ledger Book Keeper \$1,300, Individual Book Keeper \$1,250, Discount Clerk \$1,250, Bank Attorney \$1,000, Porter \$600, Watchman \$540.

Answers to 3rd question.  
 The bank has paid out for specie and for specie funds, since the 1st Nov. 1838, the sum of \$330,725 08 to wit: specie, &c., purchased before 12th Nov. 1839, amount \$186,951 31, and on and after that date the sum of \$121,507 75. The depreciation of funds invested in specie, was \$22,355 99, which latter amount, together with the amounts of specie given, make the sum first stated. The purchase was made with paper of suspended banks, remaining in the bank, of deposits made previous to the suspension of specie payments by the banks, and between that period and the 12th November 1839, and with drafts on Philadelphia, on institutions debtor to this, they having also suspended. The purchases were made principally through the officers and directors of the bank, except the employment of Harvey St. John, who was paid 1/2 of 1 per cent. for such portion as he purchased. When the negotiations were made for the purchase of specie, they were generally forthwith consummated at the counter—some slight deviations may have been made from this course, but too small to be worth notice, and in fact not now recollectable.

Answer to 4th question.  
 The bank has lost nothing on the value of gold, it being taken at the value affixed to it by Congress United States, and when paid out by the bank it has never been done at a less rate.

Answer to 5th question.  
 The amount of Government drafts bought by the bank was \$141,143 25 and is comprised in the specie and in the specie funds, stated in answer to 3rd question.

Answer to 6th question.  
 The amount paid for transportation of specie to meet Government transfer drafts since 1st November 1839, is \$16,758 64, this includes insurance and all expenses.

Answer to 7th question.  
 No specie has been sent east for sale, except about 6000 dollars of mixed silver coins. The bank made an arrangement in the month of Sept. 1839, for two hundred thousand dollars to be forwarded to the Bank of the United States of Pennsylvania, to be drawn against by this Bank, at her pleasure, the bank in Philadelphia to pay the expenses of transportation. When shipments of gold have been made, a part have been disposed of at a small premium.

Answer to 8th question.  
 The bank has sold no bonds of the State since 1st November, 1838. The bank has effected a loan of five hundred thousand dollars, upon which she hypothecated one million of dollars of State bonds, terms, time, &c., will fully appear, reference being had to the copies of contracts with Messrs. Nevins, Townsend & Co., Eliza Riggs, and Brown, Brothers & Co., furnished herewith marked B C D, the rate of interest, per annum on this loan is ten per cent, the whole amount of bonds sold, fully appears by reference to the statement already furnished the committee and which it is requested may be marked E, a contract has been made for sale of bonds in Europe, see exhibit marked F which is a copy of same.

Answer to 9th and 10th questions.  
 The aggregate quarterly amount of Discounts, and Bills of Exchange bought will be fully seen by reference to exhibit marked G.

Answer to 11th question.  
 The amount of individual deposits on 1st Jan. 1839, was \$519,235 42. 1st January, 1840, was \$167,715 39, and the amount on 26th October 1840, 197,600 43. The amount of specie on deposit by individuals on the 12th Nov. 1839, was as nearly as can be ascertained about \$18,572 14, consisting of specie deposited; and the notes of this bank. The amount considered currency to the credit of individuals, at that date, was \$18,153 65, being notes of suspended banks, which had been paid into Bank previous to that date.—The amounts to the credit of individuals, on and after the 12th November 1839, were considered specie, and the difference between specie and suspended bank paper, was a depreciation of the latter about 71.

Answer to the 12th question.  
 The items constituting suspended debt, are notes discounted, and bills bought, by the bank, and which have been placed in suit. Those items are not charged to suspended debt, until they are placed in the hands of the Bank Attorney for collection by suit, the amount on hand protested, not charged and not renewed is 11,615.

Answer to the 13th question.  
 The debts due by other banks, are composed of collections made by them for this, and proceeds of Bills of Exchange, bought by this bank, and matured at the points where the debtor banks are located, and also for specie forwarded for credit of this institution. Included is the item of gold referred to, and was a part of the funds retained, to pay transfer drafts of the government of the United States drawn against this, as a deposit bank.

Answer to the 14th question.  
 The amount of money borrowed by this bank since 1st November, 1838, (except as stated in the answer to the 8th interrogatory) was about \$10,000 dollars, in 1839, viz: of the bank U. S. of Pennsylvania, 230,000 and of bank of America \$9,000, of the amounts borrowed of the first named bank, 150,000 and of the latter \$9,000 more to assist in paying transfer drafts of Government U. States payable in New York, the balance was for use of this bank, to draw against in Philadelphia. The rate of interest paid on 150,000 dollars stated, and the amount \$9,000 of Bank of America was 6 per annum, on the balance no interest has been fully paid. For answer to the balance of the interrogatories, reference is made to the answer to the 8th interrogatory.

Answer to the 15th and 16th questions.  
 The rule adopted by the Board was as follows: "No individual or firm shall be permitted to borrow from the bank any sum or sums of money beyond fifteen thousand dollars, and that his or her liabilities altogether, shall not, at any time, exceed thirty thousand dollars, it being understood that the last named sum, is intended to cover the endorsements that may be made by twelve parties understood to be mutual endorsers." The foregoing rule being applicable to the local line of discounts—a similar rule fixing the same amounts adopted, applicable to the Exchange line.—Reference is respectfully made to exhibit

marked H for answer to the balance of the two questions.

Answer to the 17th question.  
 No officer or director of the Bank has at any time overdrawn the bank, but on being notified of the fact, immediately made the same good, with one exception, where a difference of opinion existed, and thereupon a committee was appointed, and upon their report made, affirming the overdraft, the same was in that case immediately made good, no officer, or director, whilst an over drawer with the knowledge of the board, was ever allowed to have any note or bill discounted at the bank, whilst he remained such over drawer.

Answer to 18th question.  
 No director has at any time had his bill or note, dishonored by protest, with some slight exception; and when that has been the case the paper was promptly met, and never suffered to lie over—reference for answer to the balance of this question, is respectfully made to exhibit marked H.

Answer to 19th question.  
 The bank received the deposits of the Government of the United States, under the terms of what is known as the "deposit act," of Congress, and agreed and bound herself under security; (the directors and others binding themselves individually for the full performance of her undertaking) to pay all drafts made on her, and to make transfer, of such amounts of the Government funds, as might be required to be made, to such points as might be designated.

The Government has required of the Bank a transfer of seven hundred and twenty thousand dollars, of the amount standing to its credit, to the city of New York, but a negotiation is now pending for a recalc of one hundred and twenty thousand dollars of that amount, leaving that to be paid here, which it is believed will be done, and in fact has already been partly agreed for. The balance five hundred and ninety eight thousand dollars, funds have been raised in the East, (in part as by answer to 8th interrogatory) and by amounts now to the credit of this bank, and on Bills of Exchange maturing. The payments have to be in specie or its equivalent.

It is considered proper to add that there may be some omissions in answering, but if any thing should present itself, it will be promptly supplied—the shortness of time afforded, precludes perhaps the idea, that every thing is perfect.

We have the honor to be,  
 Very Respectfully,  
 Your ob'dt. serv'ts,  
**JOHN SMITH, Pres't.**  
**H. SHURLES, Cash'r.**

**STATEMENT**  
 Of expenses paid by "The Bank of the State of Missouri" to agents for said bank, from November 1st, 1838, to end of October, 1840.

To N. Childs expenses in remittance of eastern paper funds, engaged about 6 weeks, \$145 00

John Lynch for trip to Jefferson City relative to amendments to the bank charter, 75 00

John Smith, expenses as agent for sale of State bonds East and in Europe, about 6 months less five days, 1041 67

Hugh O'Neil, expenses to Cincinnati to pay debt due on purchase of debt of agency Commercial bank Cincinnati, 112 00

Some, expenses to Cincinnati to adjust some exchange bought by their bank, 70 00

A. R. Corbin, expenses and services to Jefferson City relative to State bonds, 65 00

G. K. McGunagle, for services and expenses to Fayette to procure specie, 79 00

A. R. Corbin, for services and expenses to Palmyra to procure specie, 47 50

A. R. Corbin, for services and expenses to Burlington, L. T., to procure specie, 72 00

E. Dohy, expenses to Cincinnati to pay debt due on purchase of debt, of agency Commercial bank Cincinnati, 70 00

John Smith, expenses to Jefferson City to make arrangement for specie, 31 50

H. Boggs, expenses to Cincinnati and other points on the Ohio river to procure specie, 115 50

John Smith, expenses on visit to Fayette under bank charter, 30 50

G. W. Dent, expenses to Jefferson City for specie, 23 37

John Smith, as agent for sale of State bonds, 6000 00

N. Childs, expenses to New Orleans relative to lost gold, 84 00

F. H. Martin, expenses conveying coupons to New York, 30 00

John Smith, expenses East to make negotiation for loan, 350 50

same for same, 241 00

A. R. Corbin, expenses East relative to Gov. deposits, &c., 253 90

G. W. Dent, to Belleville, Ill., for same, 4 50

A. S. Robinson, expenses to Springfield for money, 31 00

G. W. Dent, expenses to Jefferson City for State bonds, 27 00

The foregoing includes, as nearly as can be ascertained, the expenses of agents as desired by the committee, except the expenses of compensation of Messrs. McGill & Mullanphy, who took a quantity of gold, say \$160,000 east, for the purpose of paying transfer drafts of the Government of the United States, and the expenses of the Cashier East, for the purpose of looking after the funds and interest of the Bank, and having \$150,000 sent from Philadelphia to New York. The expenses and compensation to the first named, and the expenses of the last, are included in the answer to the 6th question.

It is proper to add, that Messrs. Mullanphy and McGill made arrangements for six hundred and fifty thousand dollars of funds, for Bank during their sojourn East, at the instance of the bank; but the party contracted with for four hundred and fifty thousand dollars, to wit: the Bank of the United States of Pennsylvania, the compensation to Messrs. Mullanphy and McGill was five dollars per day during the time they were employed.

(B C D)  
 New York, Sept 25th, 1840.

John Smith, President of the Bank of the State of Missouri, having drawn to his own order and endorsed twelve several drafts or Bills of Exchange on Messrs. Nevins, Townsend & Co., and dated this day, six of them being for fifteen thousand dollars each, and the other six for ten thousand dollars each, two of each sum payable at seven months, another two of each sum at twelve months after date, which drafts the said Nevins, Townsend & Co. have accepted.

It is therefore hereby agreed, that the said John Smith shall procure the said acceptances, to be discounted by some bank in the city of New York, and thereupon place the net proceeds in the hands of the said Nevins, Townsend & Co., who are to hold the same until the said John Smith shall have placed in their hands, (and which shall be done on or before the first day of December next) bonds of the State of Missouri to the amount of three hundred thousand dollars, as collateral security for their said acceptances, upon receipt of which, they are to pay the said net proceeds to the order of the said Bank of the State of Missouri, which Bank are to put the said Nevins, Townsend & Co., in funds to meet their said acceptances ten days before their maturity, in each instance; and in case of failure so to do, Nevins, Townsend & Co., are to be at liberty to sell, without any notice or limit of price, in any of the Atlantic cities, so many of the said bonds as may be necessary to raise the requisite amount, and to repeat the same, as often as a failure shall occur, in putting them in funds, ten days before the maturity of the acceptances.

Nevins, Townsend & Co., upon receipt of the said bonds, are to deposit the same for safe custody, but subject to their own control, with the Bank of Commerce in the City of N. Y., and they may at any time previous to the maturity of the said acceptances, sell any portion, or the whole of the said bonds, whenever they can do so at par, by which is meant, (the said bonds being payable in sterling money,) four dollars and forty-four cents to the pound sterling.

In case the said bonds are sold, Nevins, Townsend & Co., shall be entitled to charge the usual commission therefor; but no charge is, or shall be made, for the said acceptances, inasmuch as debts have been expressed whether the same would be legal.

They, however, expect, at the final close of the business, an allowance of two and a half per cent. on the amount, relying therefor only on the honor and good feeling of the said Bank of the State of Missouri, expressly excluding, all right at law, to recover or retain said allowance, or any part thereof.

Dated this 25th September, 1840.  
 JOHN SMITH, Pres't.  
 Bank of the State of Missouri.  
 NEVINS, TOWNSEND & CO.  
 Witness A. P. HARRISON.

[F.]  
 Memorandum of contract betwixt John Smith, President of the Bank of the State of Missouri, and Messrs. Nevins, Townsend & Co., of the City of New York, authorized on the one part, and Frederick Huth & Co. of the City of London on the other part.

The said President agrees to deliver to be sold on commission for the account and behoof of said Bank, according to the terms herein specified, one million five hundred and fifty-five thousand dollars of the bonds of the State of Missouri, and two millions of dollars of the bonds of the Bank of the State of Missouri, with the guarantee of said State daily except on each bond, to be issued according to law, in the sum of two hundred and twenty five pounds sterling, payable in London, and bearing interest at the rate of six per cent. per annum, payable semi-annually in dividend warrants, domiciated at the banking house of said Frederick Huth & Co.

The said President has delivered twelve hundred and thirty thousand dollars of said bonds issued on account of said State's subscription to the capital of said Bank, numbered from five hundred and thirty one to six hundred and thirty, and the said President agrees to deliver to be sold on commission for the account of said Bank, one hundred and twenty-five thousand dollars of said State bonds, issued on account of the erection of a State capitol, building, &c., numbered from seventy six to two hundred inclusive, each bond for two hundred and twenty five pounds sterling, into the possession and safe keeping of said Frederick Huth & Co., which they hereby acknowledge to have received. The said Frederick Huth & Co., are not authorized to part with the possession of said bonds, except when sold in manner herein stated. All sales, and the terms, are to be promptly reported to said bank. It is further agreed, that the said Bank may, when she thinks proper by a written order of her President or Cashier, require the whole or remaining amount unsold of said bonds from the possession and control of said Frederick Huth & Co., on re-payment of any advance they have made, with interest and commission on the advance, at the will of said bank, in manner before stated. The said President hereby agrees to pay to said Frederick Huth & Co., to transmit and deliver to said Frederick Huth & Co., with the least possible delay, the balance of said State bonds, in manner and form as stated above, consisting of twenty thousand dollars of bonds authorized to be issued for the expenses of a Board of Internal Improvement, and one hundred and eighty thousand for the defraying of the expenses of the late Mormon war in Missouri, being a part of two hundred thousand dollars appropriated for that purpose; and two millions of dollars of bonds of said Bank.

The said Frederick Huth & Co. undertake and hereby promise to advance said Bank two hundred thousand pounds sterling, payable in London as early as they can conveniently do so after the recovery of the money market in London, in instalments. It is agreed in good faith, by said party, that said advance shall be made with the least practicable delay, and sixty thousand pounds of which are to be paid to St. Jordan, Esq., in the City of London, for account of the Bank of the United States, and his receipt therefor to be taken and transmitted to said Bank in St. Louis, Missouri; but it is expressly declared that the said Frederick Huth & Co., shall not be called on to make any advance till it is convenient for them to do so. The Bank agrees to pay all said advances within twelve months after notice recalling the same.

The said parties are to be allowed for all advances to be made on the premises, at the same rate of interest that the Bank of England charges at the time, not being less than five per cent. per annum until said advances are cancelled by sales of said bonds, and one per cent. commission. The said Frederick Huth & Co. hereby undertake to introduce for sale, the said bonds, and sell them with all practicable dispatch. The said Frederick Huth & Co. are at liberty to sell the said bonds at ninety-six per cent. but not below that price.

If sold at ninety-eight per cent. sterling for one hundred pounds sterling, then the said Frederick Huth & Co. shall pay said bank ninety five per cent. sterling net; the three per cent. difference being in full compensation of services of said parties, without other charge or commission. If they should think proper to reduce the price to ninety-seven or ninety six per cent. they are at liberty to do so.

If the bonds are sold at both of these rates, or either of them, the whole amount or in part—still the parties will not be entitled to any additional charge or commission, except one-fourth per cent. brokerage, and one per cent. for advances. If the bonds shall be sold by order of the Bank below ninety-six, the parties shall be entitled to one per cent. commission, and one-fourth per cent. brokerage upon the amount so sold, allowing at all times one per cent. commission for advances.

The said bank reserves the right to reduce at any time the selling rate of said bonds upon the terms above stated, which the said parties hereby promise to comply with upon written notice thereof being received by them.

The said Frederick Huth & Co. are to be allowed by the said bank one per cent. commission for receiving and paying the money on account of the dividend warrants outstanding and made payable at their banking house as they become due.

Signed, sealed and delivered in duplicate, London, 10th August, 1839.  
 JOHN SMITH, Pres't.  
 Of the Bank of the State of Missouri.  
 FREDERICK HUTH & CO.  
 Witness, JAMES CHILDS, HORACE CORBETT.

on local line, May 1830, 1836, to September following, 23011, and never over since that time. As endorser, never over. The debt due by this firm by Agency Commercial Bank Cincinnati was bought to this Bank and is comprised in their local liabilities. As discounter on the Exchange line, this firm have \$11,500; as endorser 1410. This No. in exchange has varied from 16,482, March 1839, to 21,482 in Feb. 1840; it has not been over since that time.

No. 2. Hugh O'Neil. As payer on the Local line, \$14,743; as endorser 26,712. This No. has never been over drawn as payer on local line; as endorser, from \$16,989, Oct. 1838, and in Dec. 1838, 34,676. As disct' Ex. line 500; end'r 3015. This No. has never been over on Exchange line as payer; as endorser on a bill purchased by the Bank 15,000, which made it over four months.

No. 3. Theodore L. McGill. As payer on the local line 1540 dollars. This No has never been over as payer or endorser on the local or exchange line.

Firm—Von Phul & McGill. As payer on the local line 10073 dollars; endorser 8612. This No. has varied as payer in June 1839, to 15,524, to March following 20,565; as endorser 15,424, Feb. 1839, to 21,687, April 1839; never over after those periods. The debt due by this firm to Commercial Bank Cincinnati, was bought by this Bank and is comprised in their local liabilities. As discounter on Exchange line, 2000; as endorser 2900. Never over as payer or endorser on the Exchange line.

No. 4. John Smith. As discounter on the Exchange line 700; as endorser 325. Never has been over the amount as discounter or endorser on the Exchange line.

Firm—W. & D. Smith and co. As payer on the local line, 7624; as endorser 8345. This No. never has been over the amount except in Dec. 1838, 15,169; as endorser varied from 17,446, Dec. 1838, to 19,132, March 1839. The debt due to Comm. Agency was bought by the Bank and comprised in their local liabilities. As discounter on the Exchange line, 2900. Never over on either line.

No. 5. Wm. L. Sablette. As payer on the local line, 2074; never over as payer or endorser on either line.

Firm—Sublette and Campbell. As payer on the local line, 12,020; as endorser 7128. This No. in May 1839, was 15,550; and not over since that time; as endorser never over the amount.

No. 6. Bryan Mullanphy. As payer on the local line 6755. Never over the amount, as payer or endorser, on either line. The larger part of this debt accrued originally as endorser, after the death of original payer was assumed by this No.

No. 7. Edward Dohy. As payer on the local line, 5655; as endorser 6122; never over the amount on either line.

Firm—Dohy and Wimer. As payer on the local line 5739; as endorser 15,519. Never over the amount as payer on local line. As endorser from 15005, Nov. 1838, and in Aug. 1840, 21,471. As discounter on exchange line 1157, never over as discounter or endorser on exchange line.

No. 8. Abel R. Corbin. As payer on the local line 4550; as endorser 5370; never over as discounter or endorser. As discounter on the exchange line 1885; as endorser 1050. Same remark as preceding.

No. 9. Sam. S. Hayburn. As payer on the local line, 3041; as endorser 2187; discounter on the exchange line, 900. Same remark as preceding.

Firm—Bridge, Barham and co. As payer on the local line 2012. Same remark as preceding.

No. 10. Edward Walsh. As endorser on the local line 2890. Same remark as preceding: not a dollar as payer to the bank.

Firm—J. and E. Walsh and co. As endorser on local line 5703, never over as payer or endorser. As discounter on the exchange line 31,100. This No. has varied on exchange line from 15,844, June 1840, at present 24,100. The bills bought of this firm have been accommodated to the bank in making her eastern arrangements.

Firm—R. Cathcart and co. As payer on the local line 3450; never over as payer or endorser on either line.

No. 11. C. Detchemendy. As payer on the local line 1055. Same remark as preceding.

No. 12. D. C. Parsons. As payer on the local line 270. Same remark as preceding.

No. 13. Josiah B. Brant. As endorser on local line 13,608 dollars; never has been over as payer; as endorser 27,056, Nov. 1838, to 15,844, Nov. 1839. Never over on exchange line, nor a dollar as payer to the Bank.

of paper was taken out—the amount taken down on a clean sheet of paper—the strip of paper that replaced in the bag and it tied round with a piece of red tape—after the amount of each bag was thus taken down, and the aggregate ascertained, there was a comparison made with the statement upon the specie book, up to that day, in order to ascertain its correctness, the amount was then affixed this deponent, that the gold was correctly counted.

The keg, which was one of the common specie kegs used in the Bank of Missouri, was then brought by Mr. Hammond, the porter of the Bank and the gold handed by Mr. Dent, one bag at a time, from the table to this deponent, and by him packed in the keg, after all the bags were packed, (twenty three in number), the keg was found to be not quite full, and to fill it full so as to prevent its rattling when rolling, there was put into the top a gunny-bag upon which this deponent stepped with his feet in order to press it down, so as to fit in the head of the keg. This deponent further states, that the keg was packed full and tight, so as to prevent any rattling being made by it when rolling; and he further states, that about three o'clock of the same day, the said keg was placed upon a dory at the door of the Bank of Missouri, and started for the steamer Geo. Collier, then at the landing, in the city of St. Louis.

Signed  
 NATHANIEL CHILDS, J'r.  
 A true copy from the original deposition now in possession of the Bank of the State of Missouri.  
 [No. 4.]  
**Affidavit of Geo. W. Dent.**  
 On the morning of 16th January 1840, Judge Shurlds sent me to find Mr. Childs, and hurry him on to the Bank, (being then nearly ten o'clock,) that he, (Mr. Childs) might have time to count and put up in a keg, some gold to be sent by the steam boat Geo. Collier, then lying at the wharf and expecting to leave port for New Orleans about one o'clock, P. M. of the same day—Mr. Childs came to the bank near ten o'clock, and commenced counting the gold. During the time he, (Mr. Childs), was engaged in counting said gold, he requested me to re-count a box of American gold, \$14,200, amount of which was stated on a piece of paper within the box. Mr. Selkirk assisted me to re-count said gold in the box, and we found it to correspond with the amount given: during all which time I state that Mr. Childs was engaged in counting and putting up in bags, the foreign gold at the same table, that Mr. Childs after having finished counting, put all the gold into bags (twenty three in number), putting memorandums of amount of each bag, into each bag, and then took out separately each memorandum, and gave the amount thereof to Mr. Scott, who put the same down on a piece of paper.

I moreover state, that I handed the bags, one by one, to Mr. Childs, who packed the same in the keg, at the same time I counted each bag, and found them twenty three in number, which when all in, did not quite fill said keg—upon which Mr. Childs procured a gunny-bag, and packed in the keg over the gold, which filled said keg. The keg was then closed, sealed and delivered to Mr. Gorman to convey to steam boat Geo. Collier, all of which being done by two o'clock P. M. or within a few minutes after.

Signed,  
 Geo. W. Dent.  
 A true copy from the original deposition of Mr. Dent, now in possession of the Bank of Missouri.

**LIABILITIES**  
 Of the President and Directors of the Branch of the Bank of the State of Missouri, at Palmyra, viz:

	As Payer	End'r	Disc'ter.
William Blakey Pres.	688 50	1843 65	1500 00
* Wm Blakely & son,	853		
F H Edmondson,	559	688 50	593
John Redd,		270	
John Taylor,	2,038 32	1311 97	619 65
Josiah Feazel,		1205	300 83
Samuel McAfee,			
George W McDaniel,	1,152 23	1047 75	1308 15
H W Collins,	1,265		

\* The note for \$583, on which W. Blakey and son are payers is a partnership note of theirs and G. H. McDaniel. McDaniel is also charged as endorser on same note.

**STATEMENT**  
 Exhibiting the liabilities of each Director of the Branch of the Bank of the State of Missouri, at Fayette, on the 6th November, 1840.

James Erickson, as payer,	520 00	
same endorser,	1,753 50	2,273 50
Sterling Price, as payer,	1,545 00	
same endorser,	1,806 00	3,410 00
Abiel Leonard, as payer,	530 00	
same endorser,	925 00	1,445 00
Benjamin Watts, as payer,	3,450 00	
John R. White, as payer,	380 00	
same endorser,	380 00	760 00
A. W. Morrison, as payer,	425 00	
same endorser,	950 00	1,405 00

**STATEMENT**  
 Exhibiting the amount of liabilities of individuals residing in the following counties, to the Branch of the Bank of the State of Missouri at Fayette, November 6, 1840.

Howard	\$58,324 00	Linn	\$1,012 00
Boone	7,558 00	Chariton	11,707 00
Callaway	815 00	Carroll	525 00
Monroe	11,877 33	Ray	3,072 25
Randolph	21,710 00	Clay	2,420 89
Cole	7,981 00	La Fayette	1,165 00
Cooper	13,215 00	Marion	697 00
Morgan	375 00	Newtown	415 00
Saline	14,271 00	Macon	480 00
Pettis	2,240 00	Lewis	272 00
Greene	2,940 00	Jackson	591 75
Livingston	2,280 00	Benton	150 00

C. F. JACKSON, Cashier.

Copied from the minute book of the Branch Bank of the State of Missouri at Fayette.

FAYETTE, Aug. 25, 1840.

At a special meeting of the board of directors, the following persons were present, viz: Messrs. Erickson, Leonard, White, Watts, and Ewald.

Mr. Erickson being appointed President pro tempore; the following proceedings were had:

Ordered, that the salaries of the officers of the Bank be as follows:

President, five hundred and fifty dollars; Cashier, fourteen hundred dollars, (with the use of the house,) and the Clerk six hundred dollars, to be paid quarterly annually.

Signed, JAMES ERICKSON, Pres't pro temp.

FAYETTE, Saturday, Sept. 5th, 1840.

The board met: Were present, Messrs. Lowry, Pres't, Erickson, White, Watts, and Ewald.

Ordered, That the salary of the clerk of this Bank be raised to seven hundred dollars, and paid quarterly yearly.

Signed, JOHN J. LOWRY, Pres't.

Previous to this reduction of salaries, they were \$550 for the President, \$2000 for the cashier, and \$1000 for the clerk.

C. F. JACKSON, Cash'r.

FAYETTE, Nov. 6, 1840.

An intelligent lady is always a welcome friend—none shun her company, but all are pleased with her sensible conversation. In this connection, we would intimate that young ladies who spend their leisure hours in looking at themselves in a mirror and dressing, seldom become intelligent.