

ANNUAL REPORT
OF THE
COMMISSIONER
OF THE
FREEDMAN'S SAVINGS AND TRUST COMPANY
FOR
THE YEAR ENDING DECEMBER 1, 1883.

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ANNUAL REPORT

COMMISSIONER

FEDERAL RESERVE BANK

THE YEAR ENDING DECEMBER 31, 1923

WASHINGTON, D. C. : 1924

GOVERNMENT PRINTING OFFICE

1924

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REPORT

OF THE

COMMISSIONER OF THE FREEDMAN'S SAVINGS AND TRUST COMPANY.

OFFICE OF THE COMMISSIONER OF THE
FREEDMAN'S SAVINGS AND TRUST COMPANY,
Washington, D. C., December 10, 1883.

SIR: I have the honor to transmit herewith the report of the Commissioner of the Freedman's Savings and Trust Company, as required by section 5 of the act of February 21, 1881.

The receipts and disbursements of the Commissioner during the year ended December 1, 1883, have been as follows:

RECEIPTS.

United States bonds.....	\$134,893 55
District of Columbia bonds, 3.65.....	26,061 00
Real estate.....	13,356 45
Loans and deferred payments on real estate.....	12,987 90
Interest on same.....	2,124 91
Proceeds of 6 per cent. South Carolina bonds.....	3,631 40
Interest on bonds.....	5,531 25
Judgments.....	3,000 00
Rents.....	1,385 49
Diamonds.....	850 00
Claims against Beaufort County, South Carolina.....	768 37
Old material, books, paper, &c.....	247 64
Paving and sewer tax scrip.....	240 62
Dividends on Second National Bank stock.....	150 00
Overdrafts.....	50 94
Jay Cook & Co's assessment scrip.....	53 06
Burglar-proof chest.....	400 00
Jackson and Hamilton defalcation.....	50 78
Blank books.....	13 00
Taxes refunded.....	5 06
Drawback certificates.....	1 30
Rebate on insurance.....	6 50
Miscellaneous.....	2 12
Total receipts.....	205,811 34
Add balance per last report.....	13,157 57
	\$218,968 91

DISBURSEMENTS.

Dividends.....	\$185,594 12
Barred claims and dividends, act February 17, 1883.....	3,977 98
Salaries, including extra clerk hire, preparing for and paying final dividend.....	7,631 40
Office rent.....	420 00
Attorney's fees.....	3,678 69
Court costs.....	273 75
Taxes.....	2,900 57

Advertising final dividend	\$487 82
Repairs to real estate.....	380 23
Engraving and printing dividend checks.....	345 00
Postage.....	371 18
Expressage.....	86 80
Prior incumbrances on real estate	215 18
Printing briefs, circulars, &c.....	37 80
Stationery and pass-book envelopes	68 60
Insurance.....	115 88
Abstracts of title.....	55 00
Commissions on sales of real estate.....	176 25
Commission on sale of safe.....	20 00
Storage on safe.....	14 00
Pay of janitor.....	27 00
Ice	15 55
Recording deeds, serving subpoenas, and repairing schedules.....	14 77
Commission on sale of United States bonds.....	81 25
Commission on collecting rents	24 14
Commission on collecting claims against Beaufort County, South Carolina.....	14 48
Commission on collecting South Carolina bonds.....	9 52
Commission on collecting paving and sewer-tax scrip.....	4 95
Fees of notaries and commissioner of deeds.....	15 50
Fees of auditor of court and referee	35 00
Miscellaneous.....	16 43
Total disbursements.....	\$207,108 84
Balance on hand at close of business December 1, 1883.....	11,860 07

Detailed statement of the disbursements, exclusive of dividends, will be found in the appendix.

The fourth dividend of 15 per cent. was declared, and payment thereof commenced on June 1, 1882, the date of the payment by the Government of the purchase-money, \$250,000, for the Freedman's Banking House and adjacent property in this city.

The fifth and final dividend of 7 per cent., making 62 per cent. in all, was declared in favor of the creditors of the company on the 12th day of May last. At the time of the declaration of the final dividend claims aggregating \$353,413.60, entitled to participate in the payment of the preceding dividend, had not yet been presented for payment. Congress had also, by section 1, act of February 17, 1883, authorized and directed the payment of the barred dividends on all claims presented for that purpose prior to the passage of this act. To pay the final dividend of 7 per cent. to all the creditors of the company would require the sum of \$207,472.52, while its payment to those creditors only entitled thereto under the provisions of the act of February 21, 1881, would require \$197,116.77, and that estimated to be required on the basis of the amount paid on account of the third dividend \$181,347.36. The total remaining assets actually and prospectively available for this purpose and for the payment of the balance of the fourth dividend likely to be called for, and the barred dividends covered by section 1, act February 17, 1883, were estimated in the commissioner's report of December 14, 1882, at about \$215,000. With outstanding prior liabilities, therefore, amounting to \$53,912.04 to meet the payment of the fourth dividend as yet uncalled for, and \$6,999.91 to pay the barred dividends under section 1, act of February 17, 1883, the determination of the time and amount of the final dividend became a subject of a good deal of uncertainty.

Under existing laws the time within which the fourth dividend could be called for would not expire until May 31, 1884, and if all who were

entitled thereto should call for it, and for the barred dividends already referred to, the additional sum of \$60,911.95 would be required, and the assets available for the payment of the final dividend correspondingly reduced. These were contingencies the consideration of which could not be ignored. Prudence seemed to urge the postponement of the declaration of the final dividend until the expiration of the two-year limit within which the fourth dividend might be called for. But the knowledge that such postponement would cause a corresponding delay in the final settlement of the affairs of the company, and the probability that the claims participating in the payment of the fourth and final dividends would not exceed, if they reached, in amount those which participated in the payment of the third dividend, induced the commissioner to take the risk and to declare a final dividend of 7 per cent.

The commissioner in his last report estimated the amount required to pay the balance of the fourth dividend on the basis of the third to be \$25,992.30, but gave it as his opinion that \$7,500 of that amount would not be called for. The shortness of the time, however, which intervened between the declaration of the fourth and final dividends and the special efforts made to acquaint depositors with the declaration of these dividends and with the provisions of the act of February 17, 1883, authorizing the payment of barred claims and dividends upon certain contingencies, has resulted in the presentation of many claims which otherwise would never have been heard of, so that it now seems not at all improbable that very nearly if not the same amount of claims will participate in the payment of the fourth and final dividends as participated in the payment of the third.

Assuming the same amount to participate it will require \$6,568.99 additional to pay the balance of the fourth dividend and \$15,060.64 to pay the balance of the final dividend, an aggregate of \$21,629.63. The assets actually and prospectively available to meet the payment of this sum and the balance due on the barred dividends under section 1, act of February 17, 1883, \$3,021.93, and to defray the necessary and incidental expenses of the office are set forth in the following schedule:

Description.	Face value.	Estimated proceeds.	Remarks.
Cash.....	\$11,860 07	\$11,860 07	
Second National Bank stock.....	3,000 00	3,000 00	
National Theater bond.....	100 00	90 00	
PROMISSORY NOTES.			
D. Welch & Co.....	8 75	8 75	
H. Quin.....	1 94	1 94	
A. Walker.....	12 26	12 26	
Henry Smith <i>et al.</i>	40 88	40 88	
Joseph Brooks.....	201 00	200 00	
Allen C. Clark.....	200 00	206 00	
M. H. Byrne.....	365 68	376 59	
John Walter, sr.....	2,563 33	2,646 84	
M. I. Snowden.....	317 83	325 30	
Evan Lyons.....	200 00	200 00	
REAL ESTATE—CITY.			
Four-story pressed-brick front dwelling, No. 136 Pennsylvania avenue east.	6,000 00	5,000 00	
Three vacant lots, Half street SW., between N and O.	600 00	500 00	
GEORGETOWN.			
Vacant lot on Monroe street.....		100 00	

Description.	Face value.	Estimated proceeds.	Remarks.
COUNTY.			
Vacant lot, Oak street, Mount Pleasant.	-----	\$342 80	
Two lots at Barry Farm.	-----	150 00	
Banking house at Jacksonville, Fla.	-----	12,000 00	
JUDGMENTS.			
Muirhead, William	\$782 71*	545 92	Result of compromise.
Clarke, John E.	360 66*	338 65	Offer of compromise pending.
Scott, Leonidas	-----	200 00	Interest in Scott vs. Butler.
Pollitzer, Moritz	1,550 21*	1,550 21	Secured.
Sumner, G. M. D. and William	1,100 00*	350 00	\$525 paid, result of compromise.
Breen, J. B.	750 00*	750 00	Secured.
Jones, D. S.	150 00*	150 00	
Mullett et al.	1,400 00*	250 00	Offer for assignment of judgment pending.
SUITS.			
Shepherd vs. Commissioner, and Thompson vs. Bradley.	-----	4,500 00	Rents in dispute.
Earle vs. Dodge	2,800 00*	2,800 00	Part proceeds of real estate.
MISCELLANEOUS.			
Claims against Beaufort County, South Carolina.	7,619 96	7,619 96	Provided for by annual taxation.
Deferred payments on lots at Beaufort, S. C.	507 85	507 85	Being paid in installments.
Deferred payments on lots at Barry Farm.	238 22*	238 22	Do.
Deferred payments on lots at Ivy City.	50 00	53 25	Do.
Detroit Car Loan Company's stock.	4,000 00	1,000 00	
Lost certificate Board of Audit.	200 00	200 00	
Young Men's Christian Association stock.	7,450 00	-----	298 shares of \$25 each.
Nuisance and sewer-tax scrip.	3,125 80*	3,125 80	Suit against District of Columbia to collect pending.
Tax deeds	3,197 42	1,600 00	
Fire and burglar proof safe.	-----	500 00	
Port Royal and Augusta Railroad bonds.	1,200 00	-----	
Port Royal and Augusta Railroad stock.	600 00	-----	
Claim against estate of Henry Smith, Memphis, Tenn.	1,484 60	1,000 00	

*And interest.

Any surplus arising from the collection or sale of these assets or of the other assets of the company hereinafter enumerated and classified as uncollectible, over and above the amount required to pay the claims and expenses hereinbefore specified, will, upon expiration of the two-year limit within which the final dividend must be called for, be used in the *pro rata* distribution to claimants who may have presented their claims for examination and for payment of barred dividends under the provisions of section 2, act February 17, 1883.

SALES OF REAL ESTATE.

Of the real estate of the company 185 lots have been disposed of at private sale during the year; 168 of these are located at Ivy City, 9 at Mount Pleasant, and 3 at Barry Farm, in the District of Columbia; 3 lots (2 improved by small dwellings) in the City of Washington, and 2 improved by frame shanties in Georgetown. The amount realized from these properties exceeded, by several hundred dollars, their estimated value. In addition to these sales the company's banking house at Vicksburg, Miss., was disposed of at and for the sum of \$3,025. This figure,

though less than one-fourth of the original cost of the property and less than one-sixth of the amount at which it was carried in the assets of the company, represents the best offer obtained after repeated efforts to sell it.

SALE OF BONDS.

After the declaration of the final dividend had been determined upon and as the funds were needed to pay it, the United States 3 per cent. bonds, in which a portion of previous collections had been invested, were disposed of. Having secured bonds of the earlier issues the commissioner was enabled to dispose of most of them to or for account of national banks in process of organization at a fraction above the general market rates. All were sold at an advance on their original cost. The \$23,800 in 3.65 District of Columbia bonds, previously held as collateral security and bought in by the commissioner in January, 1882, under section 4 of the act of February 21, 1881, at 107½, were sold at 109½, yielding, exclusive of \$1,303.05 interest, which accumulated and was collected in the mean time, a profit of \$676. A small advance over and above par was also realized on the sale of \$3,619.37 South Carolina bonds received in payment of a portion of the claims against the State of South Carolina found among the assets of the company, although at the time these bonds were received they were valued at eighty cents on the dollar only.

The net profits, including interest collected, derived from the United States bonds, during the comparatively short time they were carried among the assets of the company, viz, \$9,713.67, demonstrates the wisdom of section 10 of the act of February 21, 1881, which provides for the investment in United States bonds of the funds in the hands of the commissioner pending the collection of sums sufficient for the declaration of dividends. Had a similar provision been inserted in the act of June 20, 1874, under which the late commissioners administered the trust, it is evident from the large monthly balances to their credit in the Treasury of the United States that a very considerable sum might have been realized from this source.

SUITS PROSECUTED TO FINAL JUDGMENT OR DECREE IN THE COURTS OF THE DISTRICT OF COLUMBIA AND THE UNITED STATES SUPREME COURT.

The decree of the supreme court of the District of Columbia in the case of the Commissioner *vs.* R. P. Dodge (equity 3217), awarding a personal judgment against Dodge in favor of the complainant for the sum of \$7,386.46 and interest, was affirmed by the Supreme Court of the United States December 11, 1882.

In the long-pending and very complicated case of *Fant vs. Stewart* (Equity 3557), involving the question of ownership of a large amount of temporary construction bonds of the Union Pacific Railroad Company, in which case the Freedman's Savings and Trust Company intervened to recover the amount of an acceptance of Fant's for \$5,000 of said bonds assigned to him by Stewart as security for the latter's draft for \$3,250, cashed by the Freedman's Savings and Trust Company, the sum of \$1,297.45, a fraction less than 40 per cent. of the original amount advanced by the company, has been recovered, the result of a compromise between Fant and the Union Pacific Railroad Company, the assignee of Stewart, and the case, as far as the Freedman's Savings and Trust Company is concerned, has been closed.

The appeal to the Supreme Court of the United States, taken by the

defendants in the cases known as the Vandenburg and Cranford cases (Equity Nos. 4463 and 4465), not having been perfected within the time required, the judgments awarded in favor of the Freedman's Savings and Trust Company by the supreme court of the District of Columbia remain unchanged.

IN THE COURTS OF BEAUFORT, S. C.

Judgment of foreclosure for \$1,550.21 and interest and costs has been recovered against M. Pollitzer. Mr. Pollitzer has given notice of an appeal to the supreme court of South Carolina, and some time will probably elapse before this judgment can be collected.

IN THE COURTS OF LEXINGTON, KY.

A judgment of foreclosure for \$5,034.81, the balance due the Freedman's Savings and Trust Company, has been recovered against Braxton *et al.*, representatives of the Colored Independent Baptist Church, of Lexington, and its amount has been paid.

IN THE COURTS OF NASHVILLE, TENN.

Judgments of foreclosure have been recovered against J. B. Breen for \$750 and interest, and against G. M. D. and William Sumner for \$1,100 and interest. The Breen judgment will, it is thought, be collected in full. That against the Sumners has been compromised by the payment of \$875 cash and the costs of the suit, the title to the property involved in the case having been found to consist of a life estate merely.

SUITS PENDING.

Of the suits still pending in the courts, the cases of Shepherd *vs.* Commissioner (Equity 5723), and Thompson *vs.* Bradley (Equity 7675), have been consolidated and sent to the general term of the supreme court of the District of Columbia, to be there heard in the first instance.

The case of Earle *vs.* Dodge (Equity, 6724) is in the Supreme Court of the United States on appeal, and may be reached during the latter part of the present term of the court. The Commissioner *vs.* A. R. Shepherd and A. C. Bradley (Law, Nos. 21867 and 21868) have been referred to Eugene Carusi, esq., as special examiner, to ascertain the balance due.

No progress has been made in the several cases at law numbered respectively 14777, 14855, 15330, 15500, 15703, 16191, 16224, 16410, and 17608, owing to the continued absence of the defendants, who have not yet been served with process, and as it is extremely doubtful whether anything could be found subject to execution in any of these cases upon recovery of judgments, or collected in any other way, their further prosecution, involving as it does additional expense, does not seem expedient.

In the litigation affecting the company's banking house at Jacksonville, Fla., and the suits intrusted to the commissioner's attorney at Memphis, Tenn., very little, if any, progress has been made. The complications in these cases have arisen chiefly from the bad faith of some of the attorneys and agents employed by my predecessors.

NEW SUITS.

The Commissioners of the District of Columbia having refused to turn over to the Freedman's Savings and Trust Company the drawback cer-

tificates received by the collector of taxes in payment of a portion of the paving and sewer scrip, the property of the Freedman's Savings and Trust Company, and to refund that portion of said scrip representing assessments against property of the United States and church property exempt by law, and Congress having failed to provide for the payment of scrip thus improperly and illegally issued, suit has been instituted against the District of Columbia for the amount represented by said scrip. For a detailed schedule of scrip on hand see appendix.

A bill has also been filed in equity against the widow and heirs of John E. Clarke, deceased, for the recovery of the amount of judgment at law No. 14086. In the cases of *Scott vs. Butler* and the Mutual Benefit Relief Association *vs. George H. Wood*, administrator of D. S. Jones *et al.*, pending on the equity side of the supreme court of the District of Columbia, the commissioner has asked the court by petition to apply the interest of Scott and Jones in those cases to the payment of the judgments recovered against them by the Freedman's Savings and Trust Company. The case of *McCormick et al. vs. The Commissioner*, which in the commissioner's last report was classed among the suits disposed of, has again been appealed to the Supreme Court of the United States by Mrs. Mary J. Wheeler, another of the dissatisfied complainants in that case. This appeal has not yet been docketed, and if Mrs. Wheeler fails to have it docketed during the present term of the court counsel will be directed to have it dismissed.

JUDGMENTS.

Offers of compromise have been received in two cases in which judgments had previously been recovered, viz, an offer to compromise and enter satisfied judgment in equity 5283 against William Muirhead for \$782.81 and interest from March 1, 1877, by the payment of 50 per cent. of the judgment, \$100 in cash, and the balance in monthly payments of \$25 each; and an offer to compromise judgment at law 14086 against John E. Clarke for \$360.66 and interest from May 1, 1874, by the payment of 60 per cent. of the judgment in cash. The former has been accepted, and the latter, together with an offer of \$250 cash for the assignment and transfer to one Andrew Washburn of judgment at law 9401 against Mullett, Magruder, Helmick, Antisell, and Dent, have been referred to the Secretary of the Treasury for approval. The judgment in equity 3217 against R. P. Dodge for \$7,386.47 and interest, has been sold and transferred to Randall Hagner, esq., Washington, D. C., for \$3,000 cash.

DIVIDENDS.

The sum of \$185,594.12 has been paid on account of dividends during the year to 20,027 claimants.

Of this sum \$6.21 was paid to 1 claimant on account of the first dividend; \$3.10 to 1 claimant on account of the second dividend; \$84.69 to 19 claimants on account of the third dividend; \$19,451.84 to 2,113 claimants on account of the fourth dividend, and \$166,286.72 to 17,893 claimants on account of the final dividend; and first, second, and third dividend checks amounting to \$238.44, previously entered as paid, were returned uncalled for, canceled, and counter entered.

The payments on account of dividends since the present commissioner assumed the management of the company's affairs aggregate \$576,220.63 to 45,993 claimants, and the total payments on this account since the failure of the company are shown by the following table:

Table showing payments on account of dividends since the failure of the Freedman's Savings and Trust Company.

Branches.	First.		Second.		Third.		Fourth.		Final.		Total amount paid to each branch.
	Number of accounts paid.	Amount.	Number of accounts paid.	Amount.	Number of accounts paid.	Amount.	Number of accounts paid.	Amount.	Number of accounts paid.	Amount.	
Alexandria, Va.....	226	\$2,694 65	207	\$1,338 38	197	\$1,318 07	173	\$1,974 00	132	\$824 24	\$8,149 34
Atlanta, Ga.....	554	5,093 89	424	2,238 82	362	2,219 36	314	3,142 32	237	1,338 05	14,032 44
Augusta, Ga.....	1,505	17,012 84	1,300	8,255 63	1,212	8,161 09	1,127	12,153 39	1,041	5,581 90	51,164 85
Baltimore, Md.....	2,411	54,788 02	2,193	26,930 55	2,036	26,177 06	1,877	38,627 86	1,623	17,097 15	163,620 64
Beaufort, S. C.....	516	4,930 78	439	2,330 62	395	2,233 38	320	3,201 86	234	1,231 12	13,927 76
Charleston, S. C.....	3,024	46,649 32	2,823	22,430 33	2,541	22,016 86	2,341	33,086 89	2,018	14,798 61	138,982 01
Columbus, Miss.....	124	943 09	91	417 19	57	363 59	47	506 32	39	213 84	2,444 03
Columbia, Tenn.....	338	3,365 85	311	1,643 66	282	1,605 06	268	2,410 10	168	909 32	9,938 99
Huntsville, Ala.....	328	6,468 84	300	3,175 52	280	3,134 41	279	4,703 04	259	2,132 56	19,614 37
Jacksonville, Fla.....	576	6,721 67	487	3,249 66	400	2,927 59	342	4,135 04	278	1,726 65	18,760 61
Lexington, Ky.....	347	6,145 44	287	2,686 30	254	2,597 44	222	3,728 60	187	1,535 40	16,693 18
Little Rock, Ark.....	115	2,504 12	95	1,187 83	90	1,171 43	90	1,735 48	81	761 80	7,360 66
Louisville, Ky.....	1,376	24,529 46	1,216	11,911 56	1,089	11,570 48	913	16,843 68	755	7,400 16	72,255 34
Lynchburg, Va.....	299	2,880 61	256	1,380 89	220	1,335 98	196	1,950 01	149	776 32	8,323 81
Macon, Ga.....	716	9,549 62	560	4,635 52	479	4,476 04	428	6,520 84	357	2,943 57	28,125 59
Memphis, Tenn.....	756	16,697 02	687	8,141 44	564	7,559 55	508	11,150 46	383	4,443 88	47,992 35
Mobile, Ala.....	939	15,417 26	814	7,515 41	763	7,322 29	684	10,679 10	573	4,800 76	45,734 82
Natchez, Miss.....	106	3,735 95	96	1,843 19	83	1,742 06	84	2,713 50	71	1,189 01	11,223 71
Nashville, Tenn.....	804	13,823 03	644	6,644 78	564	6,395 82	508	9,206 96	421	4,052 95	40,123 54
New Berne, N. C.....	576	6,218 01	468	2,922 94	427	2,920 66	392	4,352 35	331	1,972 79	18,586 75
New Orleans, La.....	1,314	43,631 56	1,062	20,944 91	961	20,320 62	883	29,558 46	721	12,445 37	126,900 92
New York, N. Y.....	1,529	62,026 87	1,318	29,996 19	1,174	28,577 67	1,143	42,426 16	957	18,151 65	181,178 54
Norfolk, Va.....	1,296	20,346 23	1,136	9,065 12	984	9,208 05	922	13,615 57	784	5,778 86	58,613 83
Philadelphia, Pa.....	719	13,685 82	632	6,720 74	568	6,585 68	518	9,593 18	447	4,205 29	40,790 71
Raleigh, N. C.....	579	5,739 51	455	2,716 76	390	2,595 93	323	3,712 05	249	1,551 52	16,315 77
Richmond, Va.....	2,000	27,406 81	1,732	13,280 23	1,526	12,758 88	1,470	19,105 67	1,272	8,676 96	81,228 55
Savannah, Ga.....	1,706	25,493 03	1,468	12,256 85	1,383	12,092 32	1,306	17,945 71	1,098	7,801 09	75,589 00
Shreveport, La.....	346	5,680 59	300	2,703 65	240	2,591 62	193	3,510 25	138	1,429 74	15,915 85
Saint Louis, Mo.....	421	9,989 68	347	4,624 41	304	4,396 13	275	6,401 76	232	2,662 75	28,074 73
Tallahassee, Fla.....	339	4,840 47	283	2,329 38	223	2,238 68	204	3,319 89	171	1,469 86	14,198 28
Vicksburg, Miss.....	633	14,311 51	534	6,447 21	411	5,858 28	384	8,809 51	286	3,700 31	39,126 62
Wilmington, N. C.....	780	7,653 04	641	3,599 45	516	3,468 01	486	5,120 91	391	2,270 60	22,112 01
Washington, D. C.....	2,676	63,381 08	2,444	31,191 04	2,292	30,866 70	2,115	45,715 86	1,803	20,305 04	191,459 72
Miscellaneous.....	22	1,004 41	14	292 17	9	260 87	9	877 74	7	105 58	2,040 77
Total.....	29,996	555,360 08	26,063	267,653 33	23,276	259,067 66	21,344	382,032 50	17,893	166,286 72	1,630,400 29

SPECIAL DEPOSITS AND PREFERRED CLAIMS.

No claims have been presented during the year against the \$209.31 of special deposits and preferred claims heretofore reported uncalled for. The payments on this account remain, therefore, as stated in the commissioner's last report, viz, \$73,565.03.

OUTSTANDING CHECKS.

Two thousand one hundred and sixty-seven dividend checks, amounting to \$4,510.42, issued by the former commissioners, are still outstanding, and of the dividend checks issued by the undersigned prior to October 31, 1883, \$13,566.51 in amount, had not up to that date been presented for payment. Many of these checks, owing to the smallness of their amounts, and the difficulty of identification of the holders, will most likely never be presented for payment, and, unless some other disposition of their amount is provided for by law, it will inure permanently to the benefit of the United States, in whose Treasury it now is.

REDUCTION IN THE AMOUNT OF THE COMPANY'S LIABILITIES.

Four accounts, three of the Raleigh, N. C., branch and one of the Nashville, Tenn., branch, calling for \$87.46, were presented for the first time during the year. Having previously been regarded as closed, the aggregate amount of the company's liabilities were increased to that extent, and, by the discovery of errors in a Memphis, Tenn., and a Lexington, Ky., branch account, they were further augmented in the sum of \$19.70. They were decreased by closing the account known as the "Rost Home Colony" account and crediting its amount, \$23,968, to profit and loss. The last-named account consists of the undivided and indivisible net surplus earnings of a colony of colored laborers in Louisiana, long since broken up and scattered, and of the identity and whereabouts of whose individual members no reliable information can be obtained.

These changes reduce the liabilities of the company at the time of its failure, as corrected to date, to \$3,013,699.56, and increase the number of open accounts to 62,245.

The liabilities consist of:

General deposits	\$2,933,710 86	
Branch drafts	5,297 29	
Miscellaneous claims	917 07	
Preferred claims	38,550 12	
Special deposits, act June 20, 1874	35,224 22	
		\$3,013,699 56
Deducting the amount of the preferred claims and special deposits payable to 1,114 claimants		73,774 34
Leaves		\$2,939,925 22

Payable to 61,131 claimants, subject to dividends under the provisions of the act of June 20, 1874.

The following table, prepared upon this basis, contains the number of dividends declared, the date of their declaration, the number of claimants to whom payable, the amounts required to pay each dividend in full, and the average amount due each claimant, the amount of each

dividend paid to date, the number of claimants who participated in such payments, and the average amount of such payments :

Date.	Rate, per cent.	No. of claims.	Amount.	Average.	Paid.		
					No. of claims.	Amount.	Average.
November 1, 1875.....	20	61, 131	\$587, 985 04	\$9 62	29, 996	\$555, 360 08	\$18 51
March 20, 1878	10	61, 131	293, 992 52	4 81	26, 063	267, 653 33	10 27
September 1, 1880.....	10	61, 131	293, 992 52	4 81	23, 276	259, 067 66	11 13
June 1, 1882	15	61, 131	440, 988 78	7 21	21, 344	382, 032 50	17 90
May 12, 1883	7	61, 131	205, 794 76	3 37	17, 893	166, 286 72	9 29

The following table gives the amount of each dividend uncalled for, the number of claimants represented, and the average amount due each of such claimants:

Date.	Rate, per cent.	Uncalled for.		
		No. of claims.	Amount.	Average.
November 1, 1875	20	31, 135	\$32, 624 96	\$1 05
March 20, 1878	10	35, 068	26, 339 19	75
September 1, 1880	10	37, 855	34, 924 86	92
June 1, 1882	15	39, 787	58, 956 28	1 48
May 12, 1883	7	43, 238	39, 508 04	91

The balances uncalled for on the first, second, and third dividends represent the amounts of these dividends barred by the act of February 21, 1881, and included in the declaration of the fourth dividend. Those uncalled for on the fourth and final dividends will, of course, be reduced by further payments within the time allowed by law.

BARRED CLAIMS AND DIVIDENDS, ACT FEBRUARY 17, 1883.

Under the provisions of section 1 of this act claims and dividends barred under section 8 of the act of February 21, 1881, requiring \$6,999.91 to pay them have been presented. Of these \$3,977.98 have been paid and checks for the balance have been prepared and are now ready for delivery.

Under the provisions of section 2, 167 claims, amounting to \$2,241.28, 200 second and third dividends, barred, to \$2,241.33, 105 first, second, and third dividends, barred, to \$539.31, and 394 third dividends, barred, to \$1,994.43 have been presented to date and recorded. It will require \$6,164.66 to pay the 62 per cent. in dividends declared upon these barred claims and the barred dividends.

ASSETS REGARDED AS UNCOLLECTIBLE.

In the appendix annexed to this report will be found schedules in detail of the assets of the company which at the present writing are regarded as uncollectible. An examination of these schedules will inform any one interested in the subject of what has become of a large portion of the money due depositors, and will explain to that extent the difference between the amount due them and the amount of dividends

declared. They will show also to some extent the efforts made to collect them.

These schedules consist of balances due on loans secured by mortgage, deeds of trust, or collaterals, after sale and application of the proceeds of the securities, loans upon worthless or without any security, funds embezzled or otherwise withheld by cashiers, and other officers and employes of the company, moneys expended by the company in Florida in efforts to save a prior worthless loan of large amount, losses on real estate, unexplained balances due from branches, overdrafts, and other worthless items included in the assets of the company transferred to the commissioners. They aggregate, exclusive of interest, the sum of \$993,638.89. Over \$272,000 of these claims, exclusive of interest and costs, have been prosecuted to judgment in our local courts, and nearly if not quite as many more in amount in the courts of several of the States; but although some of the largest judgment-debtors are apparently in comfortable circumstances, every effort made to collect these judgments have up to this time proved unavailing. Nothing has been found subject to execution, nor has the commissioner been able to secure evidence sufficient to warrant him in asking the interposition of the court of equity to subject property in their enjoyment and seemingly theirs, but the legal title of which is vested in other parties, to the payment of these debts. Some of the largest debtors have been discharged in bankruptcy.

The loans and investments at the branches outside of Washington have been found to be the most worthless of all, and are therefore largely represented among the uncollectible assets. Continued vigilance and effort may lead to the collection or compromise of some more of the judgments, but at present the probabilities are too uncertain to warrant any estimate as to amount. The only resource seems to be a public sale of these judgments and other unavailable assets.

The total nominal assets found on hand at the time of the failure of the company as reported by the late commissioners of the company in their report of December 14, 1874, (Mis. Doc. No. 16, Forty-third Congress, second session, page 53,) supplemented by the \$15,000 note and the \$1,856.94 cash, belonging to the "Rost Home Colony," and referred to on page 5 of said report, amounted to \$2,709,952.14. Deducting from this sum the assets included therein and the overdrafts now reported as uncollectible, leaves \$1,716,313.25 as the amount of assets actually available. To manage these assets in such a manner as to result in the payment to the creditors of the company of \$1,707,94 .30, estimated to be increased by future payments to \$1,735,000, cannot but be gratifying to those who participated in this result. Especially must this be the case when they take into consideration the necessarily large expenses incident to the settlement of the affairs of the company and due to the existence of the numerous branches (33) at the time of its failure; the great labor involved in the examination of the books and records of said branches to ascertain the real condition of the company; the difficulties encountered in closing the branches and the extensive and persistent litigations in all parts of the country, through which the collection of a large portion of the assets had to be effected. Though the plan provided by Congress for the settlement of the affairs of the company, in the acts of June 20, 1874, and February 21, 1881, has been often and vigorously assailed and criticised, and as to some of its features justly so, the commissioner confidently asserts that no such results, even approximately, could have been attained had the company been allowed to drift into bankruptcy, and been settled under the pro-

visions of the general laws governing the settlement of insolvent estates.

Limiting the number of commissioners to one, and providing for the investment in United States bonds of the funds of the company pending the collection of sums sufficient for the payment of dividends during the entire period of liquidation, might and probably would have yielded an additional amount of from \$50,000 to \$100,000 to the creditors of the company; otherwise the results obtained justify, in the opinion of the commissioner, the means employed.

For convenience of reference copies of the several acts of Congress relating to the Freedman's Savings and Trust Company, and the settlement of its affairs will be found in the appendix; also copy of the bill (H. R. 6204, Forty-seventh Congress, second session) introduced by the Hon. John R. Lynch, of Mississippi, which provides for the payment to the creditors of the company of the difference between the amount of dividends paid and the verified balances due them at the time of its failure.

There are circumstances surrounding the incorporation of the company by act of Congress without proper safeguards; the subsequent amendment of its charter and its management, as pointed out in previous reports of the commissioner and in the report of the majority of the Committee on Education and Labor on the Lynch bill (Report 1991, part 1, House of Representatives, Forty-seventh Congress, second session), which would make the passage of this bill by Congress a commendable act and one that would meet with the approval of the country.

I have the honor to be, very respectfully, your obedient servant,

JNO. JAY KNOX,

Commissioner.

Hon. JOHN G. CARLISLE,

Speaker of the House of Representatives.

APPENDIX.

Nuisance, sewer, and paving scrip belonging to the Freedman's Savings and Trust Company.

To whom assessed.	Square.	Lot.	Amount.	Interest from—
Ann Pickerell	172	4	\$151 96	May 31, 1871.
Elizabeth L. Watson	172	6	252 79	Do.
Do	172	8	253 11	Do.
Martha Noble	172	9	133 19	Do.
G. W. Harkness and James McGuire	172	of 10	44 66	Do.
Do	172	of 11	51 81	Do.
Do	172	of 12	77 02	Do.
James Stoddard	37	of 22	16 18	Aug. 3, 1870.
Do	37	of 22	16 15	Do.
Do	37	of 22	16 15	Do.
Do	37	of 22	16 15	Do.
Brooke Mackall	43	5	82 63	Do.
Do	43	5	82 62	Do.
Do	43	5	82 62	Do.
Do	43	5	82 62	Do.
William Easby	59	2	57 32	Do.
Do	59	2	57 30	Do.
Do	59	2	57 30	Do.
Do	59	2	57 30	Do.
Silas L. Loomis, trustee	65	of s. of 1	31 32	Do.
Do	65	s. of 1	31 32	Do.
Do	65	s. of 1	31 32	Do.
Do	65	s. of 1	31 32	Do.
G. T. McGlue	107	of 26	2 58	Do.
Do	107	of 26	2 56	Do.
Do	107	of 26	2 56	Do.
Do	107	of 26	2 56	Do.
A. Naylor	107	of 27	10 50	Do.
Do	107	of 27	10 47	Do.
Do	107	of 27	10 47	Do.
Do	107	of 27	10 47	Do.
Benjamin Qualls	107	of 27	16 41	Do.
Do	107	of 27	16 41	Do.
William P. Elliott	79	of s. C	62	Nov. 7, 1870.
Do	79	of s. C	10	Do.
Do	79	of s. C	10	Do.
Do	79	of s. C	10	Do.
Maria B. Hoban	80	of 16	23 47	Do.
Do	80	of 16	23 47	Do.
Samuel Sanderford	102	of 6	23 40	Do.
Do	102	of 6	23 40	Do.
Mary Ann Eckel	102	of 10	23 02	Do.
Do	102	of 10	23 00	Do.
Do	102	of 10	23 00	Do.
Do	102	of 10	23 00	Do.
German Lutheran Church	121	5	42 44	Do.
Do	121	5	42 44	Do.
Do	121	5	42 44	Do.
Do	121	5	42 44	Do.
Thomas Lawson	122	of 9	2 70	Do.
Do	122	of 9	2 70	Do.
John B. Turton, trustee	142	of 12	11 73	Do.
Do	142	of 12	11 71	Do.
Do	142	of 12	11 71	Do.
Do	142	of 12	11 71	Do.
Do	142	of 13	3 63	Do.
Do	142	of 13	3 61	Do.
Do	142	of 13	3 61	Do.
Do	142	of 13	3 61	Do.
United States	169	s. 1	14 14	Do.
Do	169	s. 1	14 14	Do.
Do	169	s. 1	14 14	Do.
Do	169	s. 1	14 14	Do.
Do	169	s. 2	17 07	Do.
Do	169	s. 2	17 05	Do.
Do	169	s. 2	17 05	Do.
Do	169	s. 2	17 05	Do.

Nuisance, sewer, and paving scrip, &c.—Continued.

To whom assessed.	Square.	Lot.	Amount.	Interest from—
United States.....	169	s. 3	\$17 07	Nov. 7, 1870.
Do.....	169	s. 3	17 05	Do.
Do.....	169	s. 3	17 05	Do.
Do.....	169	s. 3	17 05	Do.
Do.....	169	s. 4	17 07	Do.
Do.....	169	s. 4	17 05	Do.
Do.....	169	s. 4	17 05	Do.
Do.....	169	s. 4	17 05	Do.
Do.....	169	s. 4	17 05	Do.
Edgar Speeden.....	169	s. 5	17 05	Do.
Do.....	169	s. 6	17 05	Do.
Do.....	169	s. 7	17 05	Do.
Thomas Lawson.....	169	s. 49	9 90	Do.
Do.....	169	s. 49	9 90	Do.
Do.....	169	s. 49	9 90	Do.
Do.....	169	s. 49	9 90	Do.
Do.....	169	s. 50	9 90	Do.
Do.....	169	s. 50	9 90	Do.
Do.....	169	s. 50	9 90	Do.
Do.....	169	s. 50	9 90	Do.
Edgar Patterson.....	5	11	12 37	Aug. 7, 1871.
Do.....	5	11	12 35	Do.
Do.....	5	11	12 35	Do.
Do.....	5	11	12 35	Do.
Edgar Patterson.....	5	12	10 22	Do.
Do.....	5	12	10 20	Do.
Do.....	5	12	10 20	Do.
Do.....	5	12	10 20	Do.
George W. and John D. Maynard.....	25	s. 1	1 28	Do.
Do.....	25	s. 1	1 28	Do.
Do.....	25	s. 1	1 28	Do.
Do.....	25	s. 2	1 11	Do.
Do.....	25	s. 2	1 11	Do.
Do.....	25	s. 2	1 12	Do.
Do.....	25	s. 3	1 11	Do.
Do.....	25	s. 3	1 11	Do.
Do.....	25	s. 3	1 12	Do.
Do.....	25	s. 4	1 11	Do.
Do.....	25	s. 4	1 11	Do.
Do.....	25	s. 4	1 12	Do.
Do.....	25	5	1 11	Do.
Do.....	25	5	1 11	Do.
Do.....	25	5	1 12	Do.
Do.....	25	6	1 11	Do.
Do.....	25	6	1 11	Do.
Do.....	25	6	1 11	Do.
Do.....	25	7	1 11	Do.
Do.....	25	7	1 11	Do.
Do.....	25	7	1 11	Do.
Do.....	25	8	1 11	Do.
Do.....	25	8	1 11	Do.
Do.....	25	8	1 11	Do.
Do.....	25	9	1 11	Do.
Do.....	25	9	1 11	Do.
Do.....	25	9	1 11	Do.
Do.....	25	10	1 11	Do.
Do.....	25	10	1 11	Do.
Do.....	25	10	1 11	Do.
Do.....	25	11	1 11	Do.
Do.....	25	11	1 11	Do.
Do.....	25	11	1 11	Do.
Do.....	25	12	1 11	Do.
Do.....	25	12	1 11	Do.
Do.....	25	12	1 11	Do.
Do.....	25	13	1 11	Do.
Do.....	25	13	1 11	Do.
Do.....	25	14	1 11	Do.
Do.....	25	14	1 11	Do.
Do.....	25	14	1 11	Do.
Do.....	25	15	1 11	Do.
Do.....	25	15	1 11	Do.
Do.....	25	15	1 11	Do.
Do.....	25	16	1 11	Do.
Do.....	25	16	1 11	Do.
Do.....	25	16	1 11	Do.
Do.....	25	17	10 25	Do.
Do.....	25	17	10 25	Do.
Do.....	25	17	10 25	Do.
Francis Dainese.....	38	s. 1	5 61	Do.
Do.....	38	s. 1	5 60	Do.

Nuisance, sewer, and paving scrip, &c.—Continued.

To whom assessed.	Square.	Lot.	Am unt.	Interest from—
Francis Dainese.....	38	s. 1	\$5 60	Aug. 7, 1871.
Do.....	38	s. 1	5 60	Do.
George L. Crow.....	38	s. 13	2 86	Do.
Do.....	38	s. 13	2 86	Do.
Do.....	38	s. 13	2 86	Do.
Do.....	38	s. 13	2 86	Do.
Thomas Lawson, National Soldiers and Sailors' Home.....	169	s. 26	11 53	Do.
Do.....	169	s. 26	11 54	Do.
Do.....	169	s. 26	11 54	Do.
Do.....	169	s. 26	11 54	Do.
Do.....	169	s. 27	17 64	Do.
Do.....	169	s. 27	17 62	Do.
Do.....	169	s. 27	17 62	Do.
Do.....	169	s. 27	17 62	Do.
Do.....	169	s. 28	5 68	Do.
Do.....	169	s. 28	5 69	Do.
Do.....	169	s. 28	5 69	Do.
Do.....	169	s. 28	5 69	Do.
H. R. Landsdale, trustee, Mrs. Todd.....	142	of 14	13 91	Do.
Brooke Mackall.....	5	C	3 45	Nov. 11, 1870.
Do.....	5	C	3 43	Do.
Do.....	5	C	3 43	Do.
Do.....	5	C	3 43	Do.
Do.....	5	D	3 45	Do.
Do.....	5	D	3 43	Do.
Do.....	5	D	3 43	Do.
Do.....	5	D	3 43	Do.
Nicholas Callan.....	5	7	30 63	Do.
Do.....	5	7	30 61	Do.
Do.....	5	7	30 61	Do.
Do.....	5	7	30 61	Do.
Total.....			3, 125 80	

TAX DEEDS.

Schedule of tax deeds held by the Freedman's Savings and Trust Company.

To whom assessed.	Square.	Lot.	Consideration.	Date of sale.
Thomas Carberry.....	754	6	\$12 88	Dec. 10, 1874.
Albert Grant.....	760	s. 1	310 08	Do.
Do.....	760	s. 3	244 52	Do.
Do.....	760	s. 4	244 52	Do.
Do.....	760	s. 5	244 52	Do.
Do.....	760	s. 6	244 52	Do.
Do.....	760	s. 8	244 52	Do.
Do.....	760	s. 9	244 52	Do.
Do.....	760	s. 10	244 52	Do.
Do.....	760	s. 11	244 52	Do.
Do.....	760	s. 12	244 52	Do.
Do.....	760	s. 13	244 52	Do.
Do.....	760	s. 14	306 46	Do.
Do.....	760	s. 16	122 80	Do.

Names of persons and corporations still indebted to the Freedman's Savings and Trust Company, their places of residence, amount of indebtedness, character of indebtedness, security, and efforts made to collect the same.

Name.	Residence.	Amount.	Interest from—	Character of indebtedness.	Security.	Remarks.
Robert Williams, United States Army.	Unknown	\$4,143 74	Nov. 25, 1876	Loan on real estate	None	Balance per auditor's report after sale of security; judgment, equity, 4118.
R. P. Dodge.....	Georgetown, D. C.	4,770 88	Various dates.....	do	do	Balance after sale of security; judgment, equity, 3217, for \$7,386.47 and interest; judgment sold for \$3,000. This case has been twice prosecuted to Supreme Court, United States, and the case of Earl <i>vs.</i> Dodge, in which the commissioner has intervened to secure a portion of the proceeds of sale of property sold in that case, is now pending in that court.
James Cooper.....	Unknown	1,045 58	Mar. 12, 1875	do	do	Balance after sale of security; deemed worthless.
S. P. Brown.....	Washington, D. C.	397 16	And interest.....	do	Lot 53, S. P. Browns', sub. of Mount Pleasant.	Balance after sale of security, excepting lot 53. No less than six suits had to be instituted to enforce the collection of the S. P. Brown loan. One of them, that of the F. S. & T. Co. <i>vs.</i> National Savings Bank, having been prosecuted to final hearing in Supreme Court United States. As far as Mr. Brown is concerned the case has been compromised and the original note canceled.
William Prater	Uniontown, D. C.	243 92	June 30, 1874	do	Deed of trust on lot 6, section 3, Barry Farm.	Property sold at auction, but title to property proving bad sale abandoned. Deemed worthless.
B. M. Barker.....	Unknown	392 84	Apr. 13, 1875	do	None	Balance after sale of security; deemed worthless.
Hilary Lancaster	Washington, D. C.	309 81	July 6, 1877	do	do	Balance per auditor's report after sale of security; judgment, equity, 5099.
George W. Duvall.....	Prince George's County, Maryland.	5,703 93	July 1, 1876	do	do	Balance after sale of security; judgment, law, 16206.
Joseph Brooks <i>et al</i>	Washington, D. C.	332 80	July 23, 1875	do	do	Balance after sale of security; judgment, law, 16194.
William F. Crane	Clerk, Post-Office Department.	297 48	May 11, 1875	do	do	Balance after sale of security; judgment, law, 16204.
John T. Holly.....	Unknown	221 05	Nov. 30, 1875	do	do	Balance after sale of security; deemed worthless.
James H. A. Schureman	Washington, D. C.	1,607 96	Apr. 8, 1876	do	do	Balance after sale of security; judgment for \$1,299.06 and interest from April 8, 1876; equity, 4624.

John Hogan	do	221 00	Sept. 27, 1878	do	do	Balance after sale of security; deemed worthless.
Alfred H. Parry	Unknown	418 00	Dec. 21, 1875	do	do	Do.
F. P. Stanton	Washington, D. C.	3,480 10	Various dates less \$305 12 paid on account.	do	do	Balance after sale of security under decree of circuit court, Montgomery County, Maryland. Portion of proceeds applied to satisfy prior incumbrance.
Edward K. Allen	Unknown	1,330 11	Feb. 1, 1875	do	do	Balance after sale of security.
Maria L. Cranford	Georgetown, D. C.	325 80	Nov. 4, 1874	do	do	Balance after sale of security; deemed worthless.
Llewellyn Deane	Washington, D. C.	55 22	Dec. 30, 1878	do	140 shares of the capital stock of the Young Men's Christian Association.	Judgment for \$1,000; law, 15506. Security of little or no present value.
Do	do	1,000 00	July 1, 1873	Overdraft		
Samuel Jackson	Deceased	379 78	May 9, 1877	Loan on real estate	None	Balance per auditor's report after sale of security; judgment, equity, 5284.
J. E. Zug	Washington, D. C.	596 69	Apr. 7, 1874	do	do	Balance after sale of security; deemed worthless.
J. N. Trook	do	2,077 89	Aug. 31, 1875	do	do	Sale of security enjoined. Injunction subsequently dissolved; deemed worthless.
Jerome Brown, jr.	do	135 00	May 1, 1876	do	do	Balance after sale of security. Difference in interest between 6 and 10 per cent. Payment disputed and uncollectible.
Marshall Brown	do	1 72	Mar. 18, 1875	do	do	Balance after sale of security.
F. F. Lee	Georgetown, D. C.	281 02	July 30, 1874	do	do	Balance after sale of security. The sale of the security in this case involved a long litigation.
R. L. Berry	Uniontown, D. C.	196 22	Oct. 25, 1876	do	do	Balance after sale of security.
Thomas Donohoo	Washington Co., D. C.	503 39	June 9, 1877	do	do	Do.
James Dent	Unknown	380 65	Oct. 18, 1873	do	do	Do.
George M. Lauckton	do	6,204 76	Sept. 24, 1878	do	do	Balance after sale of security. Auditor's report; equity, 4743.
Robert Kopp	Washington, D. C.	426 92	Apr. 5, 1876	do	do	Balance after sale of security; judgment, law, 16192.
John Harris	Deceased	4 72	Sept. 30, 1879	do	do	Balance after sale of security; worthless.
Isaac Boxly	Unknown	122 96	Sept. 27, 1872	do	do	Balance after sale of security.
John Jackson	Washington, D. C.	89 14	Mar. 17, 1876	do	do	Do.
Henry N. Barlow	do	214 62	On \$191.73 from Sept. 15, 1880.	Loan on chattel mortgage.	Mortgage on paintings.	
Henson Davis	Deceased	23 65	Sept. 7, 1876	Loan on real estate	None	Balance after sale of security; worthless.
William Bowen	Washington, D. C.	3,300 98	May 4, 1873	do	do	Balance after sale of security under decree in equity, 4737.
Do	do	2,146 62	Nov. 8, 1873	do	do	Judgment, law, 16197.
Do	do	1,684 67	Sept. 13, 1873	Personal notes	do	
John B. Keith	Unknown	311 45	Feb. 14, 1876	Loan on real estate	do	Balance after sale of security; deemed worthless.

Names of persons and corporations still indebted to the Freedman's Savings and Trust Company, &c.—Continued.

Name.	Residence.	Amount.	Interest from—	Character of indebtedness.	Security.	Remarks.
Lincoln Building Association.	Washington, D. C..	\$498 50	Apr. 23, 1878.....	Loan on real estate....	None.....	Balance after sale of security; two suits grew out of this case.
John W. Van Hook.....	Uniontown, D. C....	2,024 30	Oct. 20, 1875.....	do.....	do.....	Balance after sale of security under decree in equity, 3004.
Joseph Daniels.....	Washington, D. C....	5,820 07	June 19, 1873.....	do.....	do.....	Balance after sale of security; judgment against Daniels for \$7,898.68, law, 16139; judgment against Horace White for \$4,661.70, equity, 4149, less \$612.50 paid on account.
Elizabeth Barrett.....	Deceased.....	267 28	Oct. 19, 1878.....	do.....	do.....	Security sold under decree of court, equity, 6233; balance due after sale of security.
F. Stromberger.....	Washington, D. C....	148 36	Nov. 12, 1874.....	do.....	do.....	Balance after sale of security under decree of court.
William P. Wood.....	do.....	2,029 83	May 3, 1880.....	do.....	do.....	Balance after sale of security; judgment, equity, 5011.
L. A. Tuell.....	Unknown.....	3 94	July 8, 1874.....	do.....	do.....	Balance after sale of security.
J. T. H. Hall.....	Washington, D. C....	1,325 30	Sept. 29, 1877.....	do.....	do.....	Balance per auditor's report after sale of security; judgment, equity, 5327.
Juan Boyle.....	do.....	1,495 02	Oct. 26, 1874.....	Loan on real estate, second deed of trust.	do.....	Balance after sale of security; judgment for \$1,253.33 and interest, law, 14085.
Do.....	do.....	513 69	Interest on \$950 from June 10, 1875.	Loan on real estate, second deed of trust, in Montgomery County.	do.....	Balance after sale of security.
Do.....	do.....	4,366 66	May 6, 1874.....	Promissory note.....	do.....	Reduced to judgment 13777.
Juan Boyle & Co.....	do.....	31,129 17	May 10, 1875.....	do.....	\$8,000 Selma, Marion and Memphis Railroad bonds.	Judgment against Boyle for \$28,000 and interest; No. 14102.
Alexander Stewart.....	Unknown.....	32 15	June 7, 1878.....	Loan on real estate.....	None.....	Balance after sale of security; deemed worthless.
Daniel Shehan.....	Washington, D. C....	161 97	Apr. 3, 1875.....	do.....	do.....	Balance after sale of security.
Jos. Brooks.....	do.....	201 00	Sept. 16, 1873.....	do.....	Lot 4, section 1, Barry farm.	Security sold under decree in equity 5137; proceeds in hands of trustee.
C. A. Marshall.....	Unknown.....	188 00	Aug. 12, 1874.....	do.....	Deed of trust on lots 12 and 13, square 818.	Title to security, and loan worthless.
C. Kaiser.....	Washington, D. C....	4,100 00	{ Oct. 25, 1873, less	{ do.....	None.....	{ Balance after sale of security under decree in equity 4552; affirmed by
Do.....	do.....	770 71	{ \$65 paid Apr. 17, 1875.	{ do.....	do.....	{ Supreme Court United States.
Nelson Burey.....	Unknown.....	37 33	Oct. 3, 1876.....	do.....	do.....	Balance after sale of security.
Rudolph Lobsiger.....	Maryland.....	1,388 57	Aug. 30, 1875.....	do.....	do.....	Do.
Do.....	do.....	1,437 00	Jan. 7, 1875.....	Loan on note.....	do.....	In suit.

Do.....	do	538 30	Feb. 27, 1874.....	Loan on chattel mortgage.....	do	Balance after sale of security; in suit, law, 14855; no service
Tucker and Sherman.....	Washington, D. C..	190 25	Nov. 9, 1874.....	Loan on real estate.....	do	Balance after sale of security.
Hon. F. W. Osborne.....	Unknown	4, 602 45	Mar. 16, 1882.....	Loan on real estate, Pensacola, Fla.	do	Balance per master's report after sale of security under decree of circuit court of the United States, northern district of Florida.
James E. Welch.....	do	76 20	Oct. 3, 1877.....	Loan on real estate.....	do	Balance after sale of security.
Elizabeth Meade.....	Washington, D. C..	814 68	Apr. 5, 1875.....	do	do	Do.
Agricultural Association of Nashville, Tenn.	Nashville, Tenn	1, 626 50	Nov. 11, 1879.....	Loan on real estate, Nashville.	do	Balance after \$2,000 paid in compromise, the result of much litigation in the courts of Nashville, Tenn.
William Robinson	Deceased	210 00	Aug. 28, 1876.....	Loan on real estate.....	do	Balance after sale of security.
Mary Nolan	Unknown	130 25	Mar. 12, 1874.....	do	do	Balance after payment of \$700 in compromise.
Isaac J. Pindle	do	98 33	Apr. 22, 1874.....	do	do	Balance after sale of security.
William R. Arnold	Havre de Grace, Md.	496 70	Nov. 13, 1876.....	do	do	Do.
James H. A. Schureman	Washington, D. C ..	54 70	Nov. 23, 1874.....	do	do	Do.
Justin Granby	Unknown	76 37	July 25, 1874.....	do	do	Do.
E. R. Knight.....	Memphis, Tenn.....	1, 700 00		Loan on real estate, Memphis, Tenn.	Mortgage on real estate.	In suit.
W. D. C. Murdock	Unknown		Interest on \$1,000 from Feb. 10, 1871, less \$25.85 paid on account.	Loan on collateral note secured by deed of trust on real estate.	None	No. 217 C. Balance after sale of security under decree in equity 2764; judgments 15704 and 15705.
C. W. Havener and C. A. Sherman, trading as C. W. Havener & Co.	Deceased	900 00	Sept. 11, 1872	Note of C. A. McEwon secured by deed of trust on real estate.	do	No. 1222 B. Security surrendered by F. S. & T. Co. September 30, 1873; judgment against Havener, law 15705.
		724 28	Jan. 4, 1876.....	Note of C. W. Havener secured by deed of trust on real estate.	do	No. 1398 B. Balance after sale of security under decree in equity 2764; judgment 15705.
			Interest on \$400 from March 21, 1871, less \$10.04 paid on account.	Collateral note secured by real estate.	do	No. 361 C. Balance after sale of security under decree in equity 2764; judgment 15705.
		1, 298 20	Mar. 27, 1871	do	do	No. 364 C. Balance after sale of security under decree in equity 2764; judgment 15705.
			Interest on \$800 from May 6, 1871, less \$31.40 paid on account.	do	do	Do.
		508 07	July 25, 1871	do	do	No. 557 C. Balance after sale of security under decree in equity 2764; judgment 15705.
		350 00	Apr. 22, 1873.....	Note	do	Judgment 15705.
		450 00	Apr. 30, 1876.....	do	do	Do.
C. W. Havener.....	Deceased	408 02	Apr. 8, 1871	Loan on real estate.....	do	No. 296 C. Balance after sale of security under decree in equity 2764; judgment 15707.

Names of persons and corporations still indebted to the Freedman's Savings and Trust Company, &c.—Continued.

Name.	Residence.	Amount.	Interest from—	Character of indebtedness.	Security.	Remarks.
C. W. Havener.....	Deceased	\$11 40	Interest on \$1,200 from April 7, 1871.	Loan on real estate	None	No. 297 C. Balance after sale of security under decree in equity 2764; judgment 15707.
		110 40	do	do	do	No. 298 C. Balance after sale of security under decree in equity 2764; judgment 15707.
		138 30	Interest on \$1,200 from April 13, 1872.	do	do	No. 308 C. Balance after sale of security under decree in equity 2764; judgment 15707.
		138 30	do	do	do	No. 309 C. Balance after sale of security under decree in equity 2764; judgment 15707.
		138 30	Interest on \$1,200 from April 14, 1872.	do	do	No. 310 C. Balance after sale of security under decree in equity 2764; judgment 15707.
		841 77	Interest from November 10, 1876.	do	do	No. 396 C. Balance after sale of security under decree in equity 4567; judgment, law, 17029.
Malvina Tolson.....	Unknown	253 76	May 31, 1876	do	do	Balance after sale of security; judgment, law, 16198.
Robert Gilmore.....	Washington, D. C.	99 26	Apr. 8, 1876	do	do	Balance after sale of security.
S. T. Suit	Suitland, Md.	24,754 20	Mar. 15, 1877	do	do	Balance after sale of security; judgment 17893.
Anderson Richardson	Unknown	40 26	Mar. 22, 1879	do	do	Balance after sale of security.
Peter Lowery	Nashville, Tenn.	1,007 55		Loan on real estate, Nashville, Tenn.	do	Balance after sale of security; judgment.
John Wilkes	North Carolina.....	5,616 10	Apr. 8, 1876	Loan on real estate.....	do	Balance after sale of security under decree in equity 4639; in suit; no service.
Evan Lyons	Deceased	6,310 77	Mar. 11, 1875	do	do	Balance after sale of security.
Thomas Barton	Unknown	200 00	Nov. 27, 1874	do	do	Security worthless; no title.
Beverly T. Eaglin	do	150 00	May 1, 1875	do	do	Balance after sale of security.
William H. Gray	do	227 78	Oct. 30, 1879	do	do	Balance after sale of security under decree of court in equity 5338.
Do	do	22 33	July 4, 1874	Personal note	do	Judgment, law, 15939.
Mary T. Benjamin.....	Uniontown, D. C.	50 00	May 5, 1872	Accepted order on sec. and treas. of county schools Dist. of Col.	do	Worthless.
George H. Stowell	Unknown.....	121 27	Aug. 19, 1875	Loan on real estate.....	do	Balance after sale of security; judgment for \$100.27, and interest from August 9, 1875; law 16202.
Aaron Pindle.....	do	238 17	Oct. 27, 1876	do	do	Balance after sale of security; deemed worthless.
James Harper	Uniontown, D. C.	73 45	Apr. 30, 1877	do	do	Balance after sale of security.

Thomas Craig	Unknown	35 26	June 7, 1878	do	do	Balance after sale of security; deemed worthless.
Amos Hill	do	73 63	Apr. 12, 1877	do	do	Balance after sale of security.
John Lane	Washington, D. C.	68 85	May 12, 1875	do	do	Do.
Ellen Dorsey	do	142 26	June 7, 1876	do	do	Do.
George Mattingly and Albert Grant	Washington, D. C.	11,008 88	Feb. 10, 1873	do	do	Balance after sale of security. The sale and transfer of the security in this case was resisted in court by Albert Grant, who claimed a prior lien against the property, for several years. The suit brought by the Commissioners against Mattingly on this note was compromised by the payment of \$1,000.
Nath. W. Evans	do	36 14	Dec. 1, 1876	do	do	Balance after sale of security.
Joseph Middleton	do	213 63	May 16, 1876	do	do	Do.
William Nelson	Uniontown, D. C.	94 04	Apr. 12, 1877	do	do	Do.
Annetta Jordan	Deceased	2,518 01	Nov. 11, 1874	do	do	Balance after sale of security; deemed worthless.
Clara B. Hall	Unknown	234 90	Mar. 29, 1876	do	do	Balance after sale of security; judgment for \$350 and interest, law 16686.
W. A. Ballard	do	261 86	Mar. 27, 1875	do	do	Balance after sale of security; deemed worthless.
Benjamin Lannum	Washington, D. C.	2 01	June 13, 1876	do	do	Do.
Fifth Baptist Church	do	4,478 75	Sept. 26, 1879	do	do	Balance after release of security. Result of compromise.
Silas L. Loomis, trustee	do	2,727 61	July 3, 1877	do	do	Balance per auditor's report after sale of security; judgment, equity, 5328.
Joseph Pandler	Unknown	48 87	Feb. 22, 1875	Loan on chattels		Worthless.
George W. Nason, jr.	New Berne, N. C.	1,016 06	July 11, 1874	Loan on real estate	do	Balance after sale of security.
Patsy Smallwood	Washington, D. C.	52 86	Oct. 30, 1874	do	do	Do.
A. C. Bradley and A. R. Shepherd	Washington, D. C., and Mexico.	11,463 88	Feb. 16, 1880	Deferred payment on real estate bought from F. S. & T. Co.	do	In suit both at law and in equity. Equity No. 5723 and 7675. Law 21867 and 21868.
C. H. Holden	Washington, D. C.	1,849 82	May 23, 1876	Loan on real estate	do	Balance after sale of security; deemed worthless.
Do.	do	529 05	May 29, 1876	do	do	Do.
Do.	do	814 07	June 14, 1879	do	do	Do.
R. M. Hall	Deceased	2,734 44	Feb. 4, 1875	do	do	Balance after sale of security; judgment 15694.
Do.	do	115 84	Interest on \$76.84 from Jan. 9, 1873.	Loan on collateral notes secured by deed of trust on real estate.	Deed of trust on north half lot 25, square 977.	Bopp notes.
R. M. Hall and D. P. Holloway	do	180 00	Mar. 2, 1874	Loan on endorsed note	None	Judgment 13523.
Sophia Stewart	Unknown	197 89	Nov. 11, 1876	Loan on real estate	do	Balance after sale of security.
J. A. Wood	Atlanta, Ga.	749 00	Aug. 15, 1873	Loan on real estate, Atlanta, Ga.	Security exempt under homestead law.	Judgment for principal, interest, and costs.
R. S. Eggleston	do	320 88	do	do	None	Balance after sale of security; deemed worthless.
Cornelius Jenkins	do	99 12	do	do	Mortgage on lot	In suit.

Names of persons and corporations still indebted to the Freedman's Savings and Trust Company, &c.—Continued.

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FREEDMAN'S SAVINGS AND TRUST COMPANY.

Name.	Residence.	Amount.	Interest from--	Character of indebtedness.	Security.	Remarks.
E. S. Fowler	Unknown	\$1,199 11	Dec. 11, 1880.....	Loan on real estate, District of Columbia.	None	Balance after sale of securities and after payment by General O. O. Howard of \$3,500 in compromise. (See Commissioners' letter to General Howard, Dec. 10, 1880.)
Samuel Strong.....	Washington, D. C..	989 21	May 3, 1877.....	Loan on real estate.....	do	Balance per auditors' report after sale of security. Judgment for balance, equity, 5282.
Mrs. Mary J. Warner	do	1,170 00	From various dates.	Deferred payments on real estate.	do	Balance after sale of security. Suit to enforce collection abandoned under rulings of court in cases under the "Married Woman's" act.
George R. Price.....	do	4,234 96	Sept. 24, 1877.....	do	do	Balance after sale of security under decrees in equity, Nos. 3987 and 4990.
Frank Quarles	Atlanta, Ga.	692 78	May 15, 1875	Loan on real estate in Atlanta, Ga.	do	Balance after release of security; result of compromise.
William M. Pumphrey	Washington, D. C..	127 80	Apr. 30, 1874	Loan on real estate.....	do	Balance after sale of security.
S. S. Smoot	do	2,874 86	Nov. 5, 1874.....	Loan on second trust note.	Considered worthless. Bank of Washington has prior trust for \$35,000 and interest from June 24, 1872.	Judgment, law, 15708.
James T. Pike.....	Unknown	5,560 40	.....	Loan on real estate in Maryland.	None	Balance after sale of security; judgment, law, 16201.
Do.....	do	465 64	Oct. 14, 1875.....	Loan on real estate C St. N. E.	do	Balance after sale of security; judgment, law, 16207.
Do.....	do	101 85	.....	Personal note.....	do	Judgment, law, 16207.
Do.....	do	110 00	.....	do	do	Do.
Saint James Parish	Washington, D. C..	1,606 90	May 3, 1876	Loan on real estate.....	do	Balance after sale of security; judgment for defendants.
J. B. Carter.....	do	376 49	Jan. 11, 1875.....	do	do	Balance after sale of security; judgment, law, 14490.
George H. Simonds	Unknown.....	340 33	Sept. 24, 1874	do	do	Balance after sale of security.
Sophia Holmes	Washington, D. C..	245 81	Nov. 23, 1877.....	do	do	Do.
Do.....	do	40 00	Oct. 18, 1872.....	Personal notes.....	do	Worthless.
R. I. Fleming.....	Washington, D. C..	1,229 65	Jan. 22, 1876	Loan on real estate.....	do	Balance after sale of security. Discharged in Bankruptcy. See equity 4067.
Do.....	do	13,535 12	Jan. 4, 1876	do	do	Do.
Do.....	do	15,706 80	May 21, 1875	Sundry securities.....	130 shares Y. M. C. A. stock, of little present value.	Balance after sale of available securities. See equity 4067.
Do.....	do	2,874 05	Jan. 12, 1874.....	Personal note.....	None	Judgment, law, 13696. See also equity 4067.

Do	do	416 62	Apr. 20, 1874	do	do	Do.
Do	do	3, 308 08	And interest	Note given for lumber furnished by F. S. & T. Co.	do	Judgment, law, 13847.
William Reynolds.....	Unknown	356 54	June 5, 1877	Loan on real estate.....	do	Balance after sale of security.
J. L. N. Bowen.....	Deceased	77 91	July 21, 1876	do	do	Do.
Perry H. Carson.....	Washington, D. C.	1, 322 64	Mar. 17, 1876	On 2nd mortgage.....	do	Security sold under prior trust.
S. C. Pomeroy.....	do	6, 566 73	Dec. 16, 1876	Loan on collaterals.....	do	Balance after sale of security. Judgment No. 14891.
Eugene S. Calvert.....	Maryland	123 52	Jan. 13, 1875	Loan on collateral notes.....	do	Balance after sale of security.
Sarah B. Sherman and Eugene S. Calvert.	do	13, 226 82		Collateral notes in preceding case.	do	Judgment No. 17608 against Calvert for \$14,967.05 and interest from Oct. 26, 1881; in suit as to Mrs. Sherman.
Boughton & Moore.....	Washington, D.C.	6, 351 29	Various dates	On collateral second-mortgage notes.	do	Security sold under prior trusts.
Thomas H. Talbot.....	Boston, Mass.	25 45	Mar. 1, 1880	On collateral real-estate note.	do	Bankrupts.
Brooks, Chase, Fletcher & Waller, trustees.	Washington, D.C.	625 00	Apr. 30, 1874	Second deed of trust on "Liberty Hall"	do	Balance disallowed by court.
George Burgess.....	do	2, 806 78	Apr. 18, 1876	Loan on real estate	do	Security sold under prior trusts.
A. T. C. Dodge.....	do	3, 376 58	June 5, 1875	Loan on second deed of trust note.	do	Balance after sale of security. Judgment, law, 16193.
Laura M. Stewart.....	do	76 08	Aug. 7, 1875	Loan on real estate	do	Sold under prior trust. Judgment for defendant.
Francis Wright, G. P. Hopkins, and E. P. Plumb.	Unknown	626 29	June 5, 1874	do	do	Balance after sale of security.
Rosalie M. and John S. Bradford.	Washington, D. C.	4, 430 43	July 23, 1878	Balance due on real estate bought from F. S. and T. Co.	do	Balance after resale of property; worthless.
George W. Hawkins.....	Georgetown, D. C.	287 68	Sept. 2, 1876	Balance due on real estate bought from F. S. & T. Co.	do	Do.
Leonidas Scott.....	Washington, D. C.	215 69	Dec. 27, 1876	Loan on real estate.....	do	Balance after sale of security.
R. H. McCain.....	Memphis, Tenn.	578 19	Various dates	Loan on real estate in Memphis, Tenn.	Mortgage.....	In suit in supreme court of Tennessee.
George D. Johnson and Leonidas Scott.	Washington, D. C.	11, 381 28	May 7, 1874	Lumber sold to them	None	Judgment, law, 14188.
Charles N. Thomas and George D. Johnson.	Deceased	350 00	Oct. 7, 1872	Personal note	do	Judgment, law, 14722.
G. P. Hopkins.....	Washington, D. C.	435 83	On \$2,500 from Feb. 23, 1874, to Apr. 10, 1880, and on \$400 from Oct. 10, 1880.	Loan on N. P. R. R. stock.	do	Judgment, law, 13997.
F. W. Brooks.....	New York City	6, 150 00	Apr. 25, 1874	Loan on personal note	125 shares International Steamship and Railroad Supply Company.	Security of no value. Judgment for \$8,869.64 and interest from March 23, 1879.
F. H. Gassaway.....	California	9 20	And interest on \$3,300 from Mar. 30, 1872.	Loan on sundry collaterals.	None	Balance after collecting amounts due on collaterals. Judgment 13714.

Names of persons and corporations still indebted to the Freedman's Savings and Trust Company, &c.—Continued.

Name.	Residence.	Amount.	Interest from—	Character of indebtedness.	Security.	Remarks.
F. H. Gassaway	California	\$3,006 39	July 6, 1876	Personal note and guaranty of W. S. Huntington.	None	Judgment 13714.
Do.....	do	2,506 66	Jan. 30, 1873	Sundry collaterals of no value and deed of trust on 20 acres of land in Maryland.	20 shares of Capital Publishing Company's stock; 20 shares Seal-lock Company's stock.	Balance after sale of Maryland land. In suit, law, 15330. No service.
Daniel Welch	Deceased	331 40	.....	Loan on personal note ..	None	Balance after sale of security; deemed worthless.
Daniel Welch & Co	do	8 75	.....	Loan on collateral note secured by deed of trust.	Real estate note	Being paid in instalments by present owner of real estate.
John Spicer	Washington, D. C.	3,035 10	.....	Loan on chattel mortgage.	None	Judgment for defendant, Supreme Court United States.
Arthur Flynn	Unknown	110 04	May 13, 1871	Loan on personal note ..	do	Judgment for \$111.54 and interest; law, 14088.
Frank Trigg	Washington, D. C.	125 13	.....	do	do	Worthless.
J. B. Stewart	Deceased	2,084 47	Aug. 10, 1871	Loan on acceptance of C. W. Havener & Co., secured by claim against U. P. R. R. Co.	do	Balance after compromise; \$1,297.47 paid in compromise.
W. G. Finney	Washington, D. C.	133 00	Oct. 17, 1871	Personal note secured by life-insurance policy; forfeited for non-payment of premiums.	do	Clerk First Auditor's office.
G. W. Dyer	do	77 33	Feb. 24, 1876	Philadelphia city bonds.	do	Balance after sale of security and judgment obtained for the balance; judgment sold and transferred.
Hon. A. W. Randall	Deceased	800 00	May 26, 1872	Personal note	do	Estate insolvent; not collectible.
D. M. Davis and R. A. Balloch ..	Washington, D. C.	532 44	Dec. 4, 1873	Personal note, with sundry collaterals.	do	Judgment, law, 16414. against D. M. Davis.
Henry Brown	Unknown	296 00	May 28, 1875	On personal notes, with real-estate notes as collateral.	do	Balance after sale of real estate; deemed worthless.
Carolina A. Sherman and } Holtzclaw & Bruff. }	Washington, D. C. {	{ 996 27 189 44	{ Feb. 27, 1874 Mar. 17, 1876 }	{ Personal notes with real-estate note and other securities as collateral. }	{ do do }	{ Judgment, law, 15646, against T. J. Holtzclaw; verdict in favor of C. A. Sherman; dismissed as to Bruff; balance after sale of security. Judgment, law, 15645, against T. J. Holtzclaw; verdict in favor of Bruff.
Ed. Johnson	Unknown	571 00	.....	Personal note	28 shares of Young Men's Christian Association stock.	Security of no present value.

Franklin Sherman.....	Virginia	580 92	June 14, 1880.....	Note secured by \$1,000 C. & O. R. R. bonds.	None	Balance after sale of security.
D. A. Connolly.....	Deceased	1,122 26	Apr. 1, 1874.....	Loan on real estate.....	do	Balance after sale of security; judgment, law, 15990.
J. M. Brown	Washington, D. C. .	3,522 00	July 15, 1877; less \$60 paid on account.	Note.....	\$4,000 Detroit Car Loan Company stock.	Judgment, law, 16196.
Frank T. Howe and Donn Piatt.	Washington and Ohio.	210 00	And interest on \$200 from Dec. 31, 1872.	On note and security...	5 shares Capital Publishing Company stock.	Judgment against Piatt, law, 13713; security of no value.
Hallet Kilbourn, president	Washington	3,001 00	Mar. 3, 1873	On promissory note	None	Judgment for Kilbourn, law, 14570.
Plato Lee.....	Unknown.....	100 00	Oct. 18, 1874.....	On note, with worthless collateral.	do	Worthless.
James T. Benedict	Washington, D. C. .	2,012 00	May 7, 1873	On note, with collateral notes secured by second deed of trust.	do	Security sold under prior trusts; judgment, law, 13521.
H. R. Searle.....	Deceased	{ 944 00 138 15 }	{ Various dates	On personal notes	{ 1/2 interest in Washington Building Block Company. 70 shares of Seal Lock Company's stock.	Security deemed worthless; judgment 17401.
W. S. Huntington.....	do	3,600 00	Feb. 21, 1872	Note of C. W. Hayden, president.	None	Security worthless; estate insolvent.
Maryland Freestone Mining and Manufacturing Co.	Washington, D. C. .	1,500 00	Nov. 29, 1872	Endorsed note	do	Judgment 13351.
Henry Lacy.....	Unknown.....	43 56	July 11, 1874	Note	do	Worthless.
B. K. Morris.....	do	30 00	Feb. 12, 1873	Two notes	do	Judgment 15029.
A. R. Fowler.....	Hyattsville, Md.	50 00	Various dates	Note	do	Judgment 15931.
Charles R. Douglas	Washington, D. C. .	280 00	Oct. 31, 1873	Draft drawn on himself as treasurer and secretary county schools.	do	Judgment 13522.
Do.....	do	50 00	Feb. 18, 1873	Note secured by second deed of trust.	do	Balance after sale of security, from which the company realized but \$41.59. Balance of proceeds used to pay prior trust. Judgment 14852.
Do.....	do	1,923 41	Jan. 26, 1874.....	Teacher's order on treasurer of county schools.	do	Worthless.
David Miller	Unknown.....	150 00	Nov. 3, 1874	Note	do	Do.
William Ellis.....	do	15 00	Mar. 18, 1873	Note and claims against District of Columbia as collateral.	{ do	Balance after sale of security; judgment 14491.
George H. Newman	do	100 00	Apr. 21, 1873	Promissory note and claims against District of Columbia as collateral.	{ do	Do.
Do.....	do	50 00	Dec. 1, 1873	Overdraft.....	{ do	Do.
Do.....	do	100 00	Sept. 20, 1872		{ do	Do.
Do.....	do	61 00	Various dates		do	Balance after sale of security; judgment, 14492.
Newman & Middleton.....	do	3,784 52				
George W. Van Hook	Columbus, Miss.....	142 70	Dec. 12, 1872	Note	do	Worthless.
F. S. Lamson and Zalmon Richards.	Washington, D. C. .	722 00	Various dates	Note endorsed by Richards.	do	Judgment 14090.
F. S. Lamson	do	528 92	Aug. 9, 1873.....	Overdraft.....	do	Judgment 15332.

Name.	Residence.	Amount.	Interest from—	Character of indebtedness.	Reports.	Remarks.
J. Smolinski	Washington, D. C..	\$495 00	Various dates	Notes with claims against District of Columbia as collateral.	None	Balance after sale of security; judgment 14778.
Smolinski & Lyle.....	do	1,034 49	do	do	do	Balance after sale of security; judgment 14779.
Bazil Frazier	Unknown.....	85 50	May 17, 1873	Accepted draft on C. R. Douglas, treas. and sec. co. schools.	do	Worthless.
Alexander Lowery	do	560 27	Apr. 26, 1873	Note	do	Do.
Addison Clayton and John T. Johnson.....	do	50 00	Aug. 12, 1873	do	do	Judgment 15937.
J. H. Richardson	Washington, D. C..	50 00	Aug. 21, 1873	do	do	Worthless
Thomas Lucas and John C. Cox.....	do	1,029 50	Aug. 30, 1873	do	do	Judgment 13779.
J. C. Lay	do	321 00	Feb. 3, 1874	do	do	Judgment 15333.
E. R. Haight	do	234 50	Jan. 26, 1874	do	do	Judgment 15331.
Jas. A. Nelson	do	713 45	Sept. 3, 1873	do	do	Judgment 14724.
Moses Orr and Jos. Brooks.....	do	143 00	Sept. 16, 1873	do	do	Judgment 14091.
R. W. Waters	Unknown.....	160 00	Oct. 18, 1873	do	do	Judgment 13524.
John A. Gray and William J. Cooke.....	Washington, D. C..	52 50	Nov. 18, 1873	do	do	
John A. Gray	do	50 00	June 30, 1874	do	do	
J. F. Hartigan and Jas. T. Pike.....	do	50 00	Nov. 21, 1873	do	do	Judgment 15932.
Joseph Brooks	do	607 68	Various dates	Two notes	do	Judgment 14084.
Joseph Brooks and Thomas W. Chase, trustees Sons and Daughters of Liberty.	do	394 00	Jan. 20, 1874	Note	do	Worthless.
T. H. Williams	Unknown.....	380 00	May 16, 1874	do	do	Judgment 13525.
Arthur Simms	Washington, D. C..	196 00	Jan. 14, 1874	Three notes	do	Judgment 14093.
E. H. Stanton	Unknown.....	33 33	Pay voucher.....	do	do	Worthless.
T. J. Latham and S. S. Smoot.....	Washington, D. C..	1,811 00	Mar. 4, 1874	Note	do	Judgment, law, 15778.
Thomas W. Chase	do	50 00	Feb. 26, 1874	do	do	Judgment, law, 15928.
A. Hubbell	do	10 00	Feb. 27, 1874	do	do	Worthless.
F. A. Benter and W. J. Cooke.....	do	80 00	May 9, 1874	do	do	Deemed worthless.
Charles White and W. J. Cooke.....	do	225 00	Apr. 25, 1874	do	do	Do.
H. C. Johannes and W. J. Cooke.....	San Francisco, Cal.; Washington, D. C.	100 00	May 12, 1874	do	do	Do.
Samuel P. Robertson and W. J. Cooke.....	Washington.....	80 00	May 4, 1874	Two notes	do	Do.

Charles C. Wilson and W. J. Cooke.	.....do	80 00	May 5, 1874	One note.....	.....do	Do.
Mary E. Coburn and W. J. Cooke.	.....do	100 00	May 8, 1874	.....do .....	.....do	Do.
T. W. Miller, Otis Gray, and W. J. Cooke.	.....do	144 10	Aug 17, 1874	.....do .....	.....do	Judgment against Miller, law, 16411 ; Gray and Cooke not served.
Isaiah Washington.	Deceased	150 00	Various dates	Two notes .....	.....do	Judgment, law, 15335.
Richard Wells and Robert Hatton.	Unknown	31 28	June 23, 1874	Note .....	.....do	Judgment, law, 15927.
Washington Waller and Albert McIntosh.	Washington, D.C...	35 00	Apr. 20, 1874	.....do .....	.....do	Judgment, law, 15930.
Lew. Alden and George J. G. Negley.	Unknown	90 00	Apr. 2, 1874	.....do .....	.....do	Deemed worthless.
Elizabeth Knowles	Washington, D. C	26 28	July 3, 1874	Pay voucher.....	.....do	Judgment, law, 15926.
Thomas Gibbs & E. S. Savoy	.....do	74 00	Apr. 13, 1874	Note .....	.....do	Judgment, law, 15924.
Robert Hatton.	.....do	30 00	Apr. 7, 1874	Pay voucher.....	.....do	Judgment, law, 15925.
Henry Lacey	.....do	138 00	Apr. 24, 1874	Note .....	.....do	Judgment, law, 14089.
L. C. Dillon	.....do	58 53	Interest on \$93.33 from May 13, 1874, to Mar. 30, 1875, and on \$58.53 since that date.	.....do .....	.....do	
C. S. Schermerhorn.	Baltimore, Md	275 00	Aug. 1, 1877	.....do .....	.....do	Deemed worthless.
Albert McIntosh, James A. Nelson and Thomas W. Chase.	Washington, D. C...	173 00	June 20, 1874	.....do .....	.....do	Judgment, law, 15334.
C. M. Alexander.	.....do	50 00				Memorandum in cash account.
E. C. Sammis.	Unknown	10 00				Memorandum in cash account; worthless.
P. O. Jenkins	.....do	161 25	June 7, 1875	Rent .....	.....do	Judgment, law, 14853.
R. Glead	Columbus, Miss.	153 09	May 10, 1875	Note .....	.....do	Deemed worthless.
A. Bury	Natchez, Miss	227 80	Aug. 23, 1875	.....do .....	.....do	Do.
John H. McChesney	Washington, D. C	101 00	Various dates	Notes .....	.....do	Judgment, law, 18837.
J. V. W. Vandenburg.	Unknown	25,197 23	Jan. 14, 1882	Claims against District of Columbia.	.....do	Balance after sale of security. Judgment, equity, 4463.
H. L. Cranford <i>et al.</i> , trading as the Abbott Paving Company.	Washington, D. C...	39,209 98	.....do .....	.....do .....	.....do	Balance after sale of security. Judgment, equity, 4465.
Arthur Pannell	Maryland	1,149 52	Various dates	Notes .....	.....do	In suit; no service.
Noah Robinson	Washington, D. C	74 07	.....do .....	.....do .....	.....do	Deemed worthless.
Dexter & Co.	New York City	591 50		Note .....	.....do	Do.
D. S. Jones	Deceased	150 00	Apr. 8, 1873	Approved pay voucher.	.....do	Judgment 14854. (See equity suit of Mutual Beneficial Relief Association <i>vs.</i> G. H. Wood, administrator.)
Cynthia Rockwell	Washington, D. C...	250 00	June 24, 1873	Draft on C. R. Douglas, treas. county schools.	.....do	Deemed worthless.
J. S. Crocker, jr	Unknown	55 00	Mar. 25, 1873	Accepted draft on Z. Richards, auditor D. C.	.....do	
Henson Davis	Deceased	35 00	Mar. 1, 1873	Approved voucher of board public schools,	.....do	Deemed worthless.

Names of persons and corporations still indebted to the Freedman's Savings and Trust Company, &c.—Continued.

Name.	Residence.	Amount.	Interest from—	Character of indebtedness.	Security.	Remarks.
Anna M. Boston	Washington, D. C. . .	\$45 00	July 17, 1873	Draft on Carter Stewart, treas. public schools.	None	Deemed worthless
D. N. Brown	do	21 67	Jan. 9, 1874	Approved voucher of trustees of public schools.	do	Do.
Gilbert Moyers	do	830 00	Mar. 12, 1875	Note	do	Loan made at Vicksburg Branch. Judgment, supreme court District of Columbia; law, 14723.
MISCELLANEOUS CLAIMS.						
Edwin Beecher	Unknown	15,455 70	And interest	Balance due from him as cashier Montgomery, Ala., branch F. S. & T. Co.	None	Balance due after payment of \$3,500 by surety; result of compromise.
Charles L. Mather, receiver	do	4,480 04	do	Funds advanced to him to defray expenses of saw-mill in Florida.	do	Worthless.
J. G. Hamilton	Minnesota	2,270 55	do	Balance due from him as cashier Lexington, Ky., branch F. S. & T. Co.	do	Judgment against Cravath, Hamilton's security; compromised.
First National Bank of New Orleans, La.	Washington, D. C. . .	409 71	do	Balance due on deposit account.	do	Balance after settlement of affairs of bank by receiver.
George W. Stickney	do	2,465 09	do	Unsettled balance as actuary F. S. & T. Co.	do	Deemed worthless.
Chesapeake & Ohio Railroad bonds.	do	191 08	do	Loan on bonds	do	Worthless.
Northern Pacific Railroad bonds.	do	311 49	do	Loan on bonds	do	Do.
Maryland Mining and Manufacturing Company.	do	75,000 00	do	Notes	\$75,000 second-mortgage bonds.	Property securing bonds sold to satisfy prior encumbrances; worthless.
William M. Randolph, attorney.	Memphis, Tenn.	685 00	do	do	do	Amount advanced him to defray necessary expenditures in sundry suits, &c.
Property at branches	do	28,907 28	do	do	One safe and office furniture valued at about \$600.	This account represents the loss on office furniture, safes, &c.
Henry Smith, attorney	Deceased	1,484 60	And interest	do	do	Claim in suit in Orphan's Court. It represents sundry collections made by Smith.
COLLECTIONS AT BRANCHES.						
New York branch	do	4,239 90	do	do	do	Uncollectible.
Shreveport branch	do	3,180 87	do	do	do	Do.
Sundry accounts	do	4,249 67	do	do	do	Do.

Real estate of Freedman's Savings and Trust Company at time of failure.

Location.	Character.	Cost.	Carried in assets at time of failure.	Sold for.	Loss.	Profit.	Remarks.
Baltimore, Md.....	Banking house	\$16,642 04	\$16,642 04	\$15,500 00	\$1,142 04	Sold for \$3,000.00.
Beaufort, S. C.....	do	1,730 00	6,000 00	.....	.....	.....
Charleston, S. C.....	do	6,985 53	10,000 00	5,500 00	4,500 00	Title worthless. In suit; title defective.
Chattanooga, Tenn.....	Vacant lot	1,000 00	1,200 00	.....	1,200 00	.....
Jacksonville, Fla.....	Banking house.....	35,257 76	39,000 00	.....	.....	.....
Memphis, Tenn.....	Vacant lot	6,517 25	6,517 25	2,500 00	4,017 25	.....
Nashville, Tenn.....	Banking house.....	27,479 70	27,479 70	5,500 00	21,979 70	Sold under prior incumbrances.
Tallahassee, Fla.....	do	4,578 08	4,578 08	1,140 00	3,438 08	.....
Vicksburg, Miss.....	do	16,246 46	20,000 00	3025 00	16,975 00	.....
Washington, D. C.....	do	258,315 66	313,218 26	250,000 00	63,218 26	.....
Do	Sundry houses on S street N. W., be- tween Seventeenth and Eighteenth streets.	4,451 75	4,451 75	4,451 75	

Loans at branches.

Name.	Residence.	Amount.	Interest from—	Security.	Remarks.
BEAUFORT, S. C.					
Claims against Beaufort County, South Carolina.		\$9,307 43	And interest..	No security.....	Claims rejected by the commissioners appointed under an act of the general assembly of South Carolina, approved June 11, 1877, to ascertain the indebtedness against Beaufort County. Declared illegal and fraudulent by courts of South Carolina.
School certificates, Beaufort County, South Carolina.		2,368 71	...do .....	...do	
Alden and Waters.....	Beaufort, S. C.....	4,642 82	Mar. 18, 1872..	...do	Judgment; worthless.
William H. Alden, jr.....	do	6,737 75	Nov. 1, 1872..	...do	Do.
Bennett & Co.....	Deceased	10,350 00	Various dates.	\$1,200 Port Royal and Augusta Railroad bonds; \$600 capital stock Port Royal and Augusta Railroad.	Estate insolvent.
Jas. G. Thompson.....	Beaufort.....	1,796 33	...do	None	Worthless.
W. L. Brisbane	do	612 00	Feb. 1, 1871..	Bond and mortgage on lot in Beaufort.	Security sold to satisfy prior lien.
J. F. Lukins	do	1,189 28	Mar. 11, 1871..	None	Balance after sale of security; deemed worthless.
C. G. Kendall	do	2,200 00	Jan. 1, 1873..	...do	Judgment; deemed worthless.
J. W. Collins	do	195 00	Jan. 1, 1872..	...do	Balance after sale of security; judgment deemed worthless.
M. M. Kingman & Co.....	do	20,669 25	Various dates.	...do	Do.
R. G. Holmes	do	7,200 00	...do .....	...do	Balance after sale of security; deemed worthless.
Toby Watson	do	70 00	May 11, 1871..	Bond and mortgage on real estate.	
Jos. W. Seabrook	do	50 00	Mar. 3, 1874..	None	Worthless.
William H. Maulden.....	do	350 00	Various dates.	...do	Do.
J. Enslow & Co	do	400 00	May 22, 1874..	...do	Do.
JACKSONVILLE, FLA.					
O. B. Hart	Jacksonville	4,735 00	Apr. 10, 1871..	None	Balance after sale of security; judgment deemed worthless.
W. Kendrick	do	2,482 71	Mar. 4, 1874..	...do	Do.
C. L. Mather	Unknown.....	560 00	July 9, 1872..	...do	Worthless.
C. L. Mather & Co.....	do	7,175 80	Various dates.	Chattel mortgage.	Balance after sale of security; worthless.
C. L. Mather, receiver	do	34,002 79	.....	Moneys advanced to defray expenses of saw-mill.	Worthless.
F. A. Dockray.....	Unknown.....	6,514 88	June 1, 1873..	Note secured by 10,000 Memphis and El Paso Railroad bonds, 384 $\frac{1}{2}$ shares capital stock and \$6,200 approved accounts of Jacksonville and St. Augustine R. R. Co.	Securities and loan worthless.

M. S. Littlefield.....	New Jersey.....	5,565 24	And interest..	Note secured by 3 diamonds, chattel mortgage on carriages and \$5,000 in notes of the Tallahassee R. R. Co.	Balance after sale of diamonds. Tallahassee Railroad Company's notes and chattel mortgage worthless.
M. S. Littlefield and Blakely & Gibbs.	New Jersey and Florida.	4,115 30	Nov. 18, 1871..	Accepted drafts of Littlefield on Blakely & Gibbs, secured by \$14,250 2nd mortgage, free land bonds of Florida, Atlantic and Gulf Central Railroad Company, \$787.50 coupons of Pensacola and Georgia Railroad Company, and \$105 coupons of Tallahassee Railroad Company.	Balance after collection of coupons. Free land bonds considered worthless.
E. M. Cheney.....	Jacksonville.....	2,290 00	Various dates.	Note secured by 4,166 shares of stock of J. P. and M. R. R. Company and \$400 county scrip	Security deemed worthless.
J. J. Holland.....	do.....	2,185 00	July 1, 1874...	Chattel mortgage on jewelry..	Security worthless; bankrupt.
J. J. Rohr.....	Jacksonville.....	6,153 00	Jan. 1, 1874...	Second mortgage on hotel property.	Security sold to satisfy prior incumbrances; deemed worthless.
F. E. Little.....	Clerk Treasury Department.	7,653 54	July 18, 1873..	Personal notes. No security.	Deemed worthless.
W. L. Coan.....	Washington, D. C.	1,049 90	.....	Overdraft while cashier of Jacksonville branch.	Do.
M. F. Swain.....	Unknown.....	216 01	March 1, 1874..	Personal note.....	Do.
Allen & Farrar.....	do.....	21,343 46	And interest..	do.....	Judgment; deemed worthless.
Ann Coleman.....	Jacksonville.....	25 00	Sept. 7, 1872..	Bond and mortgage on lot and shanty.	Deemed worthless.
MEMPHIS, TENN.					
E. R. Knight.....	Deceased.....	37,329 70	Various dates.	Notes secured by deeds of trust on lands in Arkansas and staves shipped to Europe.	Judgment for \$61,769.44 in courts of Tennessee against the widow and heirs-at-law of E. R. Knight. It is considered very doubtful whether anything can be realized from either judgment or security. Suits pending in Clay and Saint Francis counties, Arkansas, to foreclose trusts.
W. L. Marsh.....	Washington, D. C.	10,000 00	Various dates	None.....	Judgment; deemed worthless.
J. H. Willett.....	Memphis.....	1,856 60	Feb. 1, 1873...	Collateral notes, secured by real estate.	Judgments; deemed worthless.
C. A. Edwards.....	Memphis.....	500 00	Dec. 22, 1873...	Trust deeds on Arkansas land.	Deemed worthless.
Frank Tally.....	do.....	169 25	Interest on \$300 from Feb. 24, 1874.	Chattel mortgage.....	Balance after sale of security; deemed worthless.
Joseph Petty.....	do.....	25 46	Interest on \$165.46 from Jan. 1, 1874.	Deed of trust on real estate...	Balance after sale of security.
Sarah Nolan.....	do.....	76 21	Interest on \$102.21 from Jan. 1, 1874.	do.....	Judgment; deemed worthless.
Richard Williams.....	do.....	31 00	Interest on \$92.00 from Jan. 1, 1874.	do.....	Do.

Loans at branches—Continued.

Name.	Residence.	Amount.	Interest from—	Security.	Remarks.
Robert Green.....	Memphis	\$360 00	Jan. 1, 1874..	Deed of trust on reale state...	Judgment.
Simon Turner	do	148 45	Jan. 1, 1874..	do	Do.
VICKSBURG, MISS.					
Eugene Platt.....	Vicksburg	1,136 00	Various dates.	Notes.....	Judgment; worthless.
B. McNamara	do	25 00	Mar. 21, 1874..	Note.....	Worthless.
John D. Baird	New Orleans	260 00	Feb. 27, 1874..	2 notes	Do.
William Finnie	Vicksburg	100 00	Feb. 14, 1874..	Note.....	Do.
T. W. Cardozo	Boston	175 39	Jan. 1, 1874..	do	Judgment; worthless.
J. Reinhardt	Texas	3,000 00	Apr. 15, 1874..	5 notes	Discharged in bankruptcy; worthless.
A. B. Reading	Unknown	714 89	Feb. 14, 1874..	Note.....	Judgment. worthless.
G. M. Barber	do	1,500 00	Interest on \$2,000 from Jan. 1, 1874.	Notes.....	Judgment; balance after payment of \$500 in compromise.
A. S. Butcher	Vicksburg	305 00	Mar. 29, 1873..	Note.....	Worthless.
Milton Coates	do	203 50	Sept. 1, 1873..	do	Do.
J. L. Lake	Washington, D. C.	211 38	Various dates.	Due bills, &c.....	Do.
J. M. Broadwater	Vicksburg	639 00	do	4 notes	Do.
Robert Brown	do	263 20	July 1, 1874..	Sight draft	Do.
T. W. Cardozo and V. Williams.	do	262 70	Jan. 25, 1873..	Mortgage on real estate	Balance after sale of security; worthless.
BALANCES DUE FROM BRANCHES.					
Columbus, Miss .....	.....	144 12	.....	None	Due from a former cashier.
Little Rock, Ark .....	.....	1,100 00	.....	do	Unexplained; short in cash.
Lynchburg, Va. ....	.....	915 57	.....	do	Due from F. W. Bronaugh, late cashier.
Natchez, Miss .....	.....	1,458 08	.....	do	Worthless notes and due-bills.
New Berne, N. C. ....	.....	1,020 73	.....	do	Embezzlement of C. A. Nelson, late cashier; judgment and execution on 65 acres of land and improvements situate on Neuse road, township No. 8, Craven County, North Carolina; not sold for want of bidders.
Raleigh, N. C. ....	.....	2,375 20	.....	do	Unexplained; short in cash.
Wilmington, N. C. ....	.....	111 19	.....	do	Due from J. H. Smyth, late chashier.
Richmond, Va. ....	.....	87 00	.....	do .....	.....
Washington, D. C. ....	.....	953 72	.....	do	Unexplained; short in cash.

List of overdrafts.

Name.	Amount.	Security.	Remarks.
ALEXANDRIA, VA.			
George L. Seaton	\$101 68	None.....	Worthless.
Sarah T. Fisher	10	do	Do.
Edward Garnett	84	do	Do.
David Turner	22 00	do	Do.
ATLANTA, GA.			
Louis Turner	2 00	None.....	Worthless.
David Hayne	16 77	do	Do.
Edmond Robinson	40	do	Do.
James Mitchell	1 10	do	Do.
John Harris	15 85	do	Do.
William Ross	4 00	do	Do.
Thomas Holland	41 83	do	Do.
Squire Simmons	11 45	do	Do.
Barrill Parks	1 51	do	Do.
Mascow Jackson	1 04	do	Do.
James Lounds	02	do	Do.
George McKinney	02	do	Do.
T. N. Chase	19 30	do	Do.
P. D. Cory	4 75	do	Do.
Willie G. Craig	14 45	do	Do.
Charles Jones	65	do	Do.
Eddie Butler	4 00	do	Do.
Simeon W. Beard	40	do	Do.
BEAUFORT, S. C.			
Morris Howard	24 50	None.....	Worthless.
Douray Middleton	10 00	do	Do.
Winchell M. French	268 93	do	Do.
Clara Days	5 00	do	Do.
R. G. Holmes	304 75	do	Do.
R. H. Gleaves	100 00	do	Do.
Joseph Robinson	1 44	do	Do.
Joseph W. Collins	380 61	do	Do.
Bailey Stewart	13 03	do	Do.
M. M. Kingman	212 09	do	Do.
Charles G. Kendall	86 53	do	Do.
Bennett & Co.	2,000 00	do	Do.
Nelson R. Scovel	11,230 79	do	Do.
HUNTSVILLE, ALA.			
John Bynum	23	None.....	Worthless.
J. H. Bone	4 17	do	Do.
Darby Beadle	10	do	Do.
J. W. Cooper	10	do	Do.
Charley Dail	1 00	do	Do.
John and Duleina Davis	2 80	do	Do.
Elcey Donald	56	do	Do.
Hannah N. Doyle	35	do	Do.
John Evans	10	do	Do.
William Glass	10 00	do	Do.
Ned Harris	65 98	do	Do.
Mrs. Maria Lacey	7 03	do	Do.
Peter Lowry, jr.	1 00	do	Do.
Alfred Patton	8 50	do	Do.
Luke Turner	10 00	do	Do.
Simons Wortham	10	do	Do.
George Womack	37	do	Do.
Silas Wheat	4 00	do	Do.
Lue Williams	1 70	do	Do.
COLUMBUS, MISS.			
Dick Blenitt	98	None.....	Worthless.
Eliza Cummings	88	do	Do.
Guy McCloud	16 11	do	Do.
William N. Munroe & Co.	04	do	Do.
Henry Penrose	4 09	do	Do.
William Reeves	11	do	Do.
Elzy Richards	90	do	Do.
Profit and loss	162 00	do	Do.
JACKSONVILLE, FLA.			
Profit and loss	951 02	None.....	Worthless.
Simeon Jones	1 30	do	Do.
Bettihur & Tonge	299 25	do	Do.
Mahala T. Scott	1 34	do	Do.

List of overdrafts—Continued.

Name.	Amount.	Security.	Remarks.
LEXINGTON, KY.			
D. N. Brown.....	\$8 23	None.....	Worthless.
Ambrose Smith.....	4 50	do.....	Do.
Thomas Clarke.....	6 00	do.....	Do.
LYNCHBURG, VA.			
Madison Merchant & Co.....	63	None.....	Worthless.
William George & Co.....	11 13	do.....	Do.
Charles George.....	290 32	do.....	Do.
William Streti & Co.....	54 36	do.....	Do.
Dandridge Morris.....	1 61	do.....	Do.
Pleasant P. White.....	10 00	do.....	Do.
L. Higginbotham.....	15	do.....	Do.
Stephen Miller, agent.....	7 00	do.....	Do.
Nicholas Butler.....	36	do.....	Do.
W. F. Bonaugh.....	77	do.....	Do.
LOUISVILLE, KY.			
General B. P. Runkle.....	184 12	None.....	Worthless.
Louisa Cochran.....	27	do.....	Do.
Wesley Tipton.....	26 00	do.....	Do.
Sarah Hagans.....	1 00	do.....	Do.
R. M. Johnson.....	2 00	do.....	Do.
Alexander Criddle.....	5 00	do.....	Do.
Sarah Green.....	3 84	do.....	Do.
John H. Keen, in trust.....	50	do.....	Do.
Lee Irving.....	2 00	do.....	Do.
Lydia Ann Hankley.....	24 73	do.....	Do.
Alfred Mays.....	1 00	do.....	Do.
Elizabeth Hunter.....	1 75	do.....	Do.
Harry Gibson, treasurer.....	17 91	do.....	Do.
Vincent Helm.....	4 00	do.....	Do.
George W. Reynolds.....	29 04	do.....	Do.
Martin Rogers.....	85	do.....	Do.
Lucy Ann Spalding.....	9 00	do.....	Do.
Mary Ann Mays.....	1 00	do.....	Do.
LITTLE ROCK, ARK.			
Mrs. H. R. Pinckney.....	15 00	None.....	Worthless.
MACON, GA.			
Abram Redd.....	1 00	None.....	Worthless.
Tempa Nixon.....	15	do.....	Do.
Lula Massey.....	10	do.....	Do.
Julia Erby.....	15	do.....	Do.
Isaac Williams.....	40	do.....	Do.
E. H. Lightfoot.....	3 00	do.....	Do.
Plez Harvey.....	10	do.....	Do.
Richard Bassett.....	1 00	do.....	Do.
Oscar Swaze.....	95	do.....	Do.
David Johnson.....	15	do.....	Do.
George H. Pope.....	10	do.....	Do.
Hartwell Epps.....	10	do.....	Do.
Florence Johnson.....	15	do.....	Do.
George Edwards.....	10	do.....	Do.
Richard Flarlyn.....	2 25	do.....	Do.
Moore & Alexander.....	97	do.....	Do.
Joseph L. Day.....	4 80	do.....	Do.
Clarence Gibson.....	3 47	do.....	Do.
Joseph Walker.....	70	do.....	Do.
Gaston & Clark.....	4 61	do.....	Do.
Wahala Woodliff.....	14 14	do.....	Do.
Presbyterian Sunday School.....	1 51	do.....	Do.
W. H. P. Church.....	20 60	do.....	Do.
MEMPHIS, TENN.			
A. A. Barnard.....	25 10	None.....	Worthless.
David Hogan.....	50	do.....	Do.
H. Pendleton.....	77	do.....	Do.
Alfred Washington.....	1 07	do.....	Do.
Charles Williams.....	45	do.....	Do.
Laborers' treasurer.....	37 61	do.....	Do.
Mumford Hareton.....	20 00	do.....	Do.
Albert Williams.....	3 40	do.....	Do.
Dr. H. Matson.....	2 00	do.....	Do.

List of overdrafts—Continued.

Name.	Amount.	Security.	Remarks.
MEMPHIS, TENN.—Continued.			
G. W. Matthews.....	\$4 00	None.....	Worthless.
Rebecca Harris.....	1 50	do.....	Do.
M. A. Hanson.....	85	do.....	Do.
Moses Brown.....	48 49	do.....	Do.
L. M. Taylor.....	1 60	do.....	Do.
G. W. King.....	16 75	do.....	Do.
Nancy DeMases.....	9 89	do.....	Do.
Enoch Holliday.....	40	do.....	Do.
N. C. Brewer.....	75	do.....	Do.
Jesse Piper.....	11 38	do.....	Do.
Rachel Holman.....	8 91	do.....	Do.
R. J. Walker.....	37 55	do.....	Do.
Frank Tally.....	37 38	do.....	Do.
J. K. Hunter.....	210 00	do.....	Worthless.
E. R. Knight.....	8,322 42	do.....	Do.
Profit and loss.....	539 26	do.....	Do.
P. C. Thayer.....	281 03	do.....	Do.
Marsh & Warner.....	417 89	do.....	Do.
E. Adams & Co.....	10 50	do.....	Do.
L. Heyman.....	114 23	do.....	Do.
R. D. Raney & Co.....	5,164 94	do.....	Do.
NATCHEZ, MISS.			
C. H. Kirkendall.....	326 54	None.....	Worthless.
P. C. Willman.....	147 06	do.....	Do.
Henry Singleton.....	142 00	do.....	Do.
Adams Jackson.....	50 00	do.....	Do.
Benjamin Thornton, treasurer.....	40 80	do.....	Do.
W. F. Franklin.....	14 00	do.....	Do.
Henderson Smallwood.....	5 00	do.....	Do.
F. Moroney.....	3 00	do.....	Do.
J. R. Chappotin.....	2 00	do.....	Do.
NASHVILLE, TENN.			
Barbara Shook.....	8 50	None.....	Worthless.
Smith & Harding, attorneys.....	24 18	do.....	Do.
Molly Napier.....	77	do.....	Do.
Thomas G. Harris.....	25	do.....	Do.
NEW BERNE, N. C.			
William Slade.....	5 00	None.....	Worthless.
Sylvia Conner.....	16 02	do.....	Do.
Sophia Abbott.....	50	do.....	Do.
Southy Dawson.....	1 00	do.....	Do.
Simeon Lee.....	10 00	do.....	Do.
Richard Lane.....	5 00	do.....	Do.
George Scott.....	2 00	do.....	Do.
Alexander Dudley.....	1 62	do.....	Do.
David Simmons.....	50	do.....	Do.
William Smedick.....	45 00	do.....	Do.
Robert Norfleet.....	19	do.....	Do.
Charles Hibbard.....	20 00	do.....	Do.
Nelson Spencer.....	5 00	do.....	Do.
Joseph Groce.....	50	do.....	Do.
J. W. Hilton.....	11 00	do.....	Do.
R. S. Civils.....	02	do.....	Do.
Alexander Conner.....	50	do.....	Do.
Shadrack Fenno.....	41	do.....	Do.
Whitemilk Cotton.....	25	do.....	Do.
Charles Hibbard.....	17 05	do.....	Do.
Benjamin Frater.....	4 00	do.....	Do.
Tobias Moore.....	1 00	do.....	Do.
Mary Jane Smith.....	3 00	do.....	Do.
John S. Palmer.....	3 33	do.....	Do.
Moses Moore.....	50	do.....	Do.
James Maxwell.....	1 37	do.....	Do.
James U. Smith.....	22	do.....	Do.
Thomas A. Dillahant.....	10	do.....	Do.
Alice O. Kane.....	89	do.....	Do.
NEW YORK.			
Priscilla Gray.....	2 60	None.....	Worthless.
Emery M. Johnson.....	45	do.....	Do.
Emily A. Zulick.....	99 97	do.....	Do.
Emily F. Johnson.....	09	do.....	Do.

List of overdrafts—Continued.

Name.	Amount.	Security.	Remarks.
NEW YORK—Continued.			
Ann E. Henderson.....	\$0 82	None	Worthless.
African Union Church.....	16 26	do	Do.
Cora Butler.....	1 00	do	Do.
Henry and Winfield Hainson.....	30	do	Do.
Eugene Johnson.....	10 00	do	Do.
Levin Pally.....	30 00	do	Do.
J. Willars.....	09	do	Do.
May McKenzie.....	50	do	Do.
Maria Tasheira.....	25	do	Do.
J. W. Bowers.....	266 61	do	Judgment.
Michael Clarke.....	40	do	Worthless.
Oscar Purdy.....	01	do	Do.
Nettie Heally.....	09	do	Do.
Louis Debreaux.....	02	do	Do.
Charles Weaver.....	60	do	Do.
George H. Thomas.....	1,563 50	do	Do.
Profit and loss.....	64 35	do	Do.
Alice Green.....	10	do	Do.
Andrew Coates.....	10	do	Do.
Maria Lomast.....	24	do	Do.
John Rich & Co.....	02	do	Do.
Caroline M. Clute.....	50 45	do	Do.
Charles T. Menzel.....	90	do	Do.
NORFOLK, VA.			
Alfred Selden.....	13 09	None	Worthless.
Albert Pactlock.....	3 92	do	Do.
A. D. Blake.....	13 85	do	Do.
T. F. Paige, jr.....	11 35	do	Do.
Charles Gatewood.....	32	do	Do.
Jane Grinnell.....	1 00	do	Do.
John D. Epps.....	110 75	do	Do.
John W. Barbour.....	2 40	do	Do.
Castile C. Williams.....	89	do	Do.
Millie Smith.....	2 67	do	Do.
Andrew Williams.....	7 49	do	Do.
Charles T. Barry.....	1 85	do	Do.
Henry Martin.....	2 78	do	Do.
John J. Hodges.....	5 82	do	Do.
Sarah Holland.....	1 85	do	Do.
Jordan Smith.....	3 00	do	Do.
C. H. Wyatt & Co.....	6 20	do	Do.
Error account.....	371 53	do	Do.
Suspense account.....	263 62	do	Do.
J. Lee Hopper, agent.....	25 70	do	Do.
James E. Fuller.....	50	do	Do.
PHILADELPHIA, PA.			
William W. Thomas.....	4 77	None	Worthless.
John Rollins.....	4 00	do	Do.
James N. Lavatt.....	75	do	Do.
Daniel George.....	3 95	do	Do.
RALEIGH, N. C.			
Edward Alexander.....	1 75	None	Worthless.
A. H. A. Brodie.....	124 37	do	Do.
Rufus Bryant.....	3 40	do	Do.
E. H. Bience.....	2 12	do	Do.
Lemuel Bryant.....	25	do	Do.
Daniel Bryant.....	30	do	Do.
Dennis Brewer.....	35	do	Do.
James Burnett.....	15	do	Do.
J. S. Buncombe.....	60	do	Do.
J. R. Caswell.....	312 72	do	Do.
Margaret Curtis.....	4 68	do	Do.
J. R. Caswell, agent.....	4 10	do	Do.
Margaret A. Curtis.....	5 68	do	Do.
Betsy Clawson.....	1 00	do	Do.
R. S. Cotton.....	1 10	do	Do.
P. D. Cotton.....	60	do	Do.
Nelson Dunston.....	10 10	do	Do.
Gilbert Didsens.....	15	do	Do.
John Dickerson.....	2 85	do	Do.
Stewart Ellison.....	85	do	Do.
William Elliott.....	75	do	Do.
Anthony Farrar.....	3 00	do	Do.

List of overdrafts—Continued.

Name.	Amount.	Security.	Remarks.
RALEIGH, N. C.—Continued.			
Henry F. Farrar	\$0 75	None	Worthless.
Benjamin G. Green	05	do	Do.
Minerva Gaston	05	do	Do.
Lemuel Hinton	11 00	do	Do.
Samuel Hays	2 00	do	Do.
May J. Hardie	1 65	do	Do.
Elizabeth Hamson	12 64	do	Do.
Jacob C. Hinton	95	do	Do.
Jordan Hall	1 30	do	Do.
J. C. L. Harris	17 98	do	Do.
John Ivey	2 00	do	Do.
Carey Irvin	12 90	do	Do.
David Lane	5 30	do	Do.
Francis Lunsford	30	do	Do.
Lizzie Lindsay	50	do	Do.
Moses Lockhart	20	do	Do.
Charles Liggins	45	do	Do.
Major W. H. Martin	32 07	do	Do.
William Mitchell	3 80	do	Do.
Richard Merritt	6 07	do	Do.
Daniel Morgan	1 55	do	Do.
Rev. W. W. Morgan	4 59	do	Do.
Rev. Joseph Nicholas	64 69	do	Do.
A. J. McKenzse	8 35	do	Do.
W. D. Nensom	65	do	Do.
John O'Kelly	9 87	do	Do.
Annie O'Kelly	44 65	do	Do.
Hubbard O'Kelly	1 05	do	Do.
Henry Patterson	9 75	do	Do.
George W. Price, jr	1 40	do	Do.
Mary A. Parker	1 82	do	Do.
Jerrie Petrie	1 10	do	Do.
Rosetta Pleasant	6 00	do	Do.
Mary Page	26 36	do	Do.
Green Perry	2 87	do	Do.
Henry Pleasant	40	do	Do.
Charles Powel	40	do	Do.
R. L. Pettiford & John Manuel	9 70	do	Do.
W. H. Quick	1 00	do	Do.
Samuel Payner	4 10	do	Do.
Oliver Roan	5 00	do	Do.
Beny Richardson	60	do	Do.
John Stewart	45	do	Do.
James Taylor	20	do	Do.
Jacinda Terrill	50	do	Do.
M. Upperman	3 82	do	Do.
Peter Upperman	26	do	Do.
W. T. Wright	46 48	do	Do.
Mary A. E. Wright	3 25	do	Do.
Norval Williams	4 22	do	Do.
Robert Williams	5 63	do	Do.
Caroline Whitaker	25	do	Do.
G. W. Williams	87	do	Do.
Frederick Yergin	75	do	
RICHMOND, VA.			
Elizabeth Goodhall	3 08	None	Worthless.
Cornelius Taylor	58	do	Do.
Charles Jones	25	do	Do.
L. N. Peterson	11 25	do	Do.
William Troy	32 12	do	Do.
L. A. Fields & Co	1 00	do	Do.
Randolph Griffin	3 00	do	Do.
John Oliver	5 70	do	Do.
SAINT LOUIS, MO.			
Saint Louis Benevolent Society	95	None	Worthless.
Washington Simmonds	25 00	do	Do.
Milton Peters	1 00	do	Do.
Mary Grant	5 00	do	Do.
Emanuel Gordon	75	do	Do.
Eliza Scott	10 00	do	Do.
N. H. Hodge	3 13	do	Do.
Mark Smith	1 46	do	Do.
Louis Wilson Payne	50	do	Do.
B. Franklin	7 03	do	Do.
John F. Campion	145 00	do	Do.

List of overdrafts—Continued.

Name.	Amount.	Security.	Remarks.
SAINT LOUIS, MO.—Continued.			
Ellen Kennedy.....	\$1 85	None.....	Worthless.
Henry Johnson.....	3 70	do.....	Do.
Mary E. Craftley.....	75	do.....	Do.
Lucy Cooper.....	3 63	do.....	Do.
Ben Lankford.....	1 00	do.....	Do.
Mason Walker.....	16 00	do.....	Do.
Cecelia Paston.....	5 78	do.....	Do.
Anna M. Smith.....	10 31	do.....	Do.
Sarah Wayatte.....	1 94	do.....	Do.
Lucy Ann Delany.....	3 76	do.....	Do.
Prince Burk.....	9 80	do.....	Do.
H. Washington.....	3 14	do.....	Do.
Frank C. Berry.....	12 52	do.....	Do.
Jennie Carter.....	15	do.....	Do.
Samuel Roberson.....	9 03	do.....	Do.
John Reeder.....	1 75	do.....	Do.
James Scott.....	1 93	do.....	Do.
William Dunning.....	5 79	do.....	Do.
Solomon Lane.....	4 79	do.....	Do.
Lawton & Chilton.....	101 67	do.....	Do.
James A. Johnson.....	10 00	do.....	Do.
L. P. Glamorgan.....	30 67	do.....	Do.
SHREVEPORT, LA.			
Samuel Fells.....	53	None.....	Worthless.
Kimler Austin.....	3 86	do.....	Do.
Samuel Jordan.....	05	do.....	Do.
M. A. Walsh.....	15 00	do.....	Do.
C. C. Antoine.....	29 30	do.....	Do.
Harriet Clark.....	6 60	do.....	Do.
Ellen Butcher.....	2 00	do.....	Do.
Dazia Webster.....	24	do.....	Do.
Helen Davis.....	50	do.....	Do.
Francis Parsons.....	25 36	do.....	Do.
Charity Williams.....	1 79	do.....	Do.
Harrison A. Vincent.....	18 40	do.....	Do.
Profit and loss.....	16 45	do.....	Do.
Oscar L. Van Creelan.....	135 90	do.....	Do.
TALLAHASSEE, FLA.			
Miles Matthews.....	61	do.....	Do.
Peter Birney.....	20	do.....	Do.
John W. Wyatt.....	22	do.....	Do.
VICKSBURG, MISS.			
Gilbert Middleton.....	19 78	None.....	Worthless.
Henry L. Williams.....	213 56	do.....	Do.
V. Zollinger.....	65 92	do.....	Do.
John D. Beaird.....	2 60	do.....	Do.
Memoranda account.....	11 55	do.....	Do.
Sidney Brooks, J. P.....	26 92	do.....	Do.
James N. Short.....	2 36	do.....	Do.
George M. Barber & Co.....	813 52	do.....	Do.
Sally Crosby.....	45 98	do.....	Do.
Joseph McCloy.....	23 64	do.....	Do.
Weldon W. Edwards.....	40 00	do.....	Do.
J. L. Lake, jr.....	802 55	do.....	Do.
A. B. Richardson, agent.....	4 13	do.....	Do.
Isaac Gotthelf.....	92	do.....	Do.
C. N. Bush.....	48 39	do.....	Do.
Milton Coates.....	5 79	do.....	Do.
Z. P. Dederick & Co.....	08	do.....	Do.
R. J. Temple.....	15 45	do.....	Do.
Peter Crosby, sheriff.....	8 59	do.....	Do.
B. A. Lee.....	47 60	do.....	Do.
Augustus Newton, jr.....	4 00	do.....	Do.
Martha Porter.....	25	do.....	Do.
James L. West.....	65	do.....	Do.
WILMINGTON, N. C.			
John Webster.....	42	None.....	Worthless
Elsie Cain.....	02	do.....	Do.
Collins Evans.....	1 75	do.....	Do.
Caswell Ivy.....	40 00	do.....	Do.
Mary Hardy.....	19 08	do.....	Do.

List of overdrafts—Continued.

Name.	Amount.	Security.	Remarks.
WILMINGTON, N. C.—Continued.			
Louise Watkins.....	\$1 11	None	Worthless.
Dick Chatam.....	26	do	Do.
Adam Brown.....	10 00	do	Do.
Charley Lowery.....	1 20	do	Do.
Judy Payne.....	2 90	do	Do.
John B. Buckner.....	178 93	do	Do.
Francis Boney.....	2 00	do	Do.
Henry D. McNeil.....	54	do	Do.
Simeon Richardson.....	11 50	do	Do.
L. E. Rice.....	14 89	do	Do.
Laura Williams.....	7 02	do	Do.
J. M. Wise.....	3 80	do	Do.
Eliza Holland.....	1 10	do	Do.
Charles Anderson.....	05	do	Do.
Nicholas Rone.....	04	do	Do.
J. O. Winants.....	37	do	Do.
George W. Price.....	1 19	do	Do.
Washington Hein.....	2 68	do	Do.
Emily Hall.....	2 62	do	Do.
H. H. Simmons.....	16 05	do	Do.
George Murry.....	15	do	Do.
Wilmington Excelsior Club No. 1.....	2 24	do	Do.
D. M. Bine.....	13 04	do	Do.
V. D. Macumber, former cashier.....	2,016 19	do	Do.
Lewis Henry.....	2 50	do	Do.
W. H. Moore.....	57 35	do	Do.
J. Henry Butler.....	21 90	do	Do.
Error account of J. A. Smyth, late cashier.....	291 44	do	Do.
James Harker.....	20	do	Do.
J. Bishop.....	5 00	do	Do.
William H. Gerken.....	53 18	do	Do.
WASHINGTON, D. C.			
John Miller.....	10 35	None	Worthless.
J. G. Meyers.....	19 74	do	Do.
Harry Donehue.....	20 34	do	Do.
J. M. Browne.....	821 26	do	Judgment 16194.
Benjamin Swallow.....	8 40	do	Worthless.
Marcellus Bailey.....	35 46	do	Do.
H. N. Howard.....	143 00	do	Do.
Charles H. Bliss.....	188 15	do	Do.
Edward S. Jones.....	25 40	do	Do.
Robert E. Williams.....	13 80	do	Do.
Henry Johnson.....	03	do	Do.
Zalmon Richards.....	115 51	do	Do.
Ira A. Hopkins.....	74 54	do	Do.
Douglas Brothers.....	561 52	do	Judgment 15991.
Robert A. Phillips.....	15 89	do	Worthless.
R. M. Hall.....	838 98	do	Do.
Horace Boughton.....	2 00	do	Do.
R. J. Nicholson.....	6 00	do	Do.
Ballard Pavement Company.....	13 46	do	Do.
J. Daniels.....	140 22	do	Judgment 15329.
Smolinski & Lyle.....	40 06	do	Worthless.
J. J. Georges.....	01	do	Do.
A. Cummings.....	5 33	do	Do.
George D. Johnson.....	28 11	do	Judgment 15940.
George D. Johnson, agent.....	19 00	do	Do.
Holden & Spence.....	49	do	Worthless.
E. L. Spence.....	2 70	do	Do.
William E. Matthews.....	30	do	Do.
Ellock La Rue.....	10 00	do	Do.
James Vincent.....	10 00	do	Do.
John Lane.....	5 00	do	Do.
James Dent.....	1 38	do	Do.
Patience Hardy.....	4 00	do	Do.
Enoch Magruder.....	5 00	do	Do.
James R. Parker.....	50	do	Do.
John Smiley.....	03	do	Do.
Joseph Brown.....	2 00	do	Do.
Alicinda Letcher.....	1 02	do	Do.
D. L. Eaton & Co.....	95 13	do	Do.
John Kimball.....	38 29	do	Do.
G. P. Hopkins.....	1 55	do	Do.
Daniel Shaw.....	5 00	do	Do.
Sunday Plater.....	10 51	do	Do.
Mrs. S. T. Goodall.....	50	do	Do.
George Grice.....	50	do	Do.

List of overdrafts—Continued.

Name.	Amount.	Security.	Remarks.
WASHINGTON, D. C.—Continued.			
Robert Delaney	\$25 50	None	Worthless.
Mary E. Williams	20 00	do	Do.
Caroline Jackson	3 75	do	Do.
Augustus Jones	13 00	do	Do.
George Washington	1 00	do	Do.
Elizabeth Herbert	1 08	do	Do.
William H. Brown	39	do	Do.
Elizabeth J. Brown	70	do	Do.
William Warner	6 00	do	Do.
John J. Gray	14 04	do	Do.
Mary Washington	6 50	do	Do.
William H. Doolittle	5 00	do	Do.
Alexander Ashley	1 19	do	Do.
Fanny Johnson	20 00	do	Do.
Lewis Byrne	1 00	do	Do.
Samuel Lee	4 98	do	Do.
Charles H. Chum	6 50	do	Do.
Edward Gibson	59 04	do	Judgment 15935.
James W. Hawkins	11 00	do	Worthless.
George Ingraham	92	do	Do.
Hester A. Garnett	1 07	do	Do.
William Dodson	33	do	Do.
James G. Madison	5 02	do	Do.
William H. Gray	8 75	do	Do.
George Williams Barnes	3 84	do	Do.
George Johnson	18	do	Do.
Judson Hard	8 31	do	Do.
Edward S. Fowler, treasurer First Cong. S. S.	5 00	do	Do.
Margaret Dugan	66	do	Do.
Mary Grayson	7 00	do	Do.
Charlotte Watts	37	do	Do.
John H. Woodward	10 00	do	Do.
Abraham Johnson	15	do	Do.
Amelia Colbert	1 75	do	Do.
Charles Meyer	80 00	do	Judgment, 15933.
George Smith	25 00	do	Worthless.
John Bolden	20	do	Do.
Cleland Claxton	21 98	do	Do.
Stafford Payne	02	do	Do.
William S. Keppeth	01	do	Do.
Maria Hicks	40	do	Do.
Mary R. Goines	37 58	do	Do.
Rebecca Lancaster	02	do	Do.
Braxton Harrison	02	do	Do.
Edmund Tyler	1 25	do	Do.
Emily Tyler	1 76	do	Do.
James Schooler	14 95	do	Do.
Patrick Cosgrove	10 00	do	Do.
Amelia T. Brown	30 00	do	Do.
Cornelius Hamilton	25 00	do	Do.
O. S. B. Wall	25 00	do	Do.
C. N. Meding	48	do	Do.
William H. Goodacre	28 25	do	Do.
George Grant	38	do	Do.
C. F. Grimes	70 00	do	Do.
James Schooley	90 29	do	Do.
Matilda A. Wheeler	1 97	do	Do.
Dr. Robert Phillips	10 00	do	Do.
Octavia Herndon	3 12	do	Do.
Samuel J. Davis	02	do	Do.
Laurence G. Fletcher	2 00	do	Do.
Charles Weiss	15 00	do	Do.
Lucius W. Sydnor	5 00	do	Do.
Mrs. A. G. Gaston, agent	27 59	do	Do.
Eliza Bolden	4 99	do	Do.
Rachel Mason	5 10	do	Do.
James W. Somers	02	do	Do.
Joseph E. Venning	02	do	Do.
William Alexander	11	do	Do.
Thomas Sorrel	5 00	do	Do.
A. C. Spalding	15 00	do	Do.
W. F. Bronaugh	9 40	do	Do.
W. G. Meldrum	50	do	Do.
John C. Hain	50	do	Do.
Sons and Daughters of Mayberry	09	do	Do.
Louisa Coates	10	do	Do.
Peter Roberts	1 35	do	Do.
Thomas Perry	9 40	do	Do.
Thomas Little	10	do	Do.

List of overdrafts—Continued.

Name.	Amount.	Security.	Remarks.
WASHINGTON, D. C.—Continued.			
E. J. Knowles	\$0 65	None	Worthless.
James Grant	10 27	do	Do.
George T. Cook	653 96	do	Do.
John J. Knox	20	do	Do.
John Bell	5 00	do	Do.
Francis Henry	10	do	Do.
Alexander Williamson	9 00	do	Do.
Alexander Davis	49 50	do	Do.
H. B. Philbrook	90 85	do	Do.
Daniel Welsh & Co	171 54	do	Judgment, 16195.
A. Pannell	221 51	do	Worthless.
McNair & Wheeler	30	do	Do.
Sally Jenifer	18 00	do	Do.
Joshua Whitney & Co.	150 41	do	Disputed.
Nancy Lomax	25 00	do	Worthless.
New Church Book and Tract Society	35 71	do	Do.
F. H. Young	22 08	do	Do.
John S. Polar	18 61	do	Do.
Chris. C. Callan	6 00	do	Do.
J. E. Ayres	35 00	do	Do.
John R. Harrison	24 78	do	Do.
John L. Duffy	70 00	do	Do.
John Brattle	50	do	Do.
Henry Bailey	70 36	do	Do.
H. E. Addison	64 72	do	Do.
James H. Hawes	28 91	do	Do.
M. Duffy	12 00	do	Do.
A. B. Rogerson	5 00	do	Do.
N. H. Miller	17 84	do	Do.
William Roe	3 90	do	Do.
Charles E. Chaparrat	10 87	do	Do.
Edward Lloyd	16 00	do	Do.
Julia A. Holmes	15 85	do	Do.
Tanney E. Ruffin	4 44	do	Do.
T. J. Bickslee	25 20	do	Do.
Mary Ellings	20	do	Do.
Thomas Thompson	1 67	do	Do.
Mount Olivet Lodge (1,333)	4 67	do	Do.
J. McC. Perkins	25 00	do	Do.
Lucy Ray	85	do	Do.
Thomas Smith	2 00	do	Do.
Francis A. Pannell	2 77	do	Do.
John W. Smith	15	do	Do.
Elizabeth Baldwin	5 00	do	Do.
George Schermerhorn	288 90	do	Judgment, 14095.
James Stevenson	9 92	do	Worthless.
Thomas Bond	2 65	do	Do.
Francis Johnson	02	do	Do.
Smith Kelly	3 00	do	Do.
Joseph H. Sheffield	53	do	Do.
Daniel and Terrence Duffy	03	do	Do.
William B. Logan	15 00	do	Do.
H. S. Stotler	10 00	do	Do.
Allen Rutherford	1 09	do	Do.
Samuel Barrow	3 72	do	Do.
Charles Wieman	34 32	do	Do.
Sophonria Wade	200 00	do	Do.
Joseph Walsh	07	do	Do.
Bennett R. Bates	02	do	Do.
A. Erdman	25 75	do	Do.
Eveline Hutchinson	75	do	Do.
Thomas W. Chase	26 75	do	Do.
John Bradford	1 00	do	Do.
William C. McIntire	45 04	do	Do.
J. M. McAvoy	6 00	do	Do.
A. Pollock	73	do	Do.
Thomas G. Allen	50 00	do	Do.
Edward Burcharts	1 00	do	Do.
Alfred Day	42	do	Do.
J. M. Ormes	4 54	do	Do.
A. L. Lowell	25 00	do	Do.
Wilson Church Fund	18 40	do	Do.
Mary Bell	23 42	do	Do.
William and Lucy Munroe	20 00	do	Do.
Calvin T. A. Holland	1 00	do	Do.
F. C. Holland	10 06	do	Do.
Mrs. A. A. Whitney	30	do	Do.
Charles E. Green	01	do	Do.

List of overdrafts—Continued.

Name.	Amount.	Security.	Remarks.
WASHINGTON, D. C.—Continued.			
C. H. Boynton.....	\$6 00	None.....	Worthless.
James L. Davis.....	12 04	do.....	Do.
A. H. M. Taylor.....	48 70	do.....	Do.
Kate Wood.....	10 00	do.....	Do.
E. Freyhold.....	1 00	do.....	Do.
W. J. Murray.....	7 00	do.....	Do.
John W. Hunter.....	10 86	do.....	Do.
David Johnson.....	10	do.....	Do.
George W. Phillips.....	142 71	do.....	Jugment, 14092.
G. T. Langley.....	30	do.....	Worthless.
J. C. Napier.....	30 00	do.....	Do.
Linds T. Jones.....	133 33	do.....	Do.
James A. Handy.....	9 86	do.....	Do.
Thomas Lewis.....	2 77	do.....	Do.
George Wheeler.....	50 00	do.....	Do.
J. W. Nichols.....	4 00	do.....	Do.
William E. Harley.....	4 00	do.....	Do.
William H. and Mary Ann Tee.....	12 99	do.....	Do.
Margaret Hetzell.....	4 84	do.....	Do.
Peter Hays.....	50	do.....	Do.
Clara E. Collins.....	3 94	do.....	Do.
Peter Lewis.....	3 50	do.....	Do.
Horace T. White.....	42 10	do.....	Do.
R. B. Lloyd, agent.....	108 57	do.....	Do.
Mrs. S. B. A. Robinson.....	39 01	do.....	Do.
Jerome B. Ten Eyck.....	02	do.....	Do.
Rev. W. B. Evans.....	8 18	do.....	Do.
Arthur Simmons.....	39 47	do.....	Do.
W. F. Johnson.....	54 27	do.....	Do.
James Barry.....	10	do.....	Do.
Juan Boyle & Co.....	1 98	do.....	Do.
Thomas M. Healey.....	31 00	do.....	Judgment, 16120.
C. A. Newton.....	3 30	do.....	Worthless.
John H. Cook.....	20 00	do.....	Disputed.
Joseph G. Hill.....	1 00	do.....	Worthless.
Mildred A. Bolden.....	4 10	do.....	Do.
Lewis Thomas.....	2 00	do.....	Do.
Elizabeth Davis.....	2 59	do.....	Do.
R. H. Marsh.....	66 05	do.....	Judgment, 15936.
Thomas H. Cushing.....	20	do.....	Worthless.
Mary H. Cook.....	50	do.....	Do.
Samuel Jackson.....	1 00	do.....	Do.
Jennie L. Hall.....	6 75	do.....	Do.
Jerry Lomax.....	4 00	do.....	Do.
T. J. Lazenby.....	5 15	do.....	Do.
Walter Bowden.....	10	do.....	Do.
Jennie Hughes.....	10 00	do.....	Do.
John Ernest.....	25	do.....	Do.
Sarah Jackson.....	7 23	do.....	Do.
Cynthia Gaskins.....	6 00	do.....	Do.
John W. Sanderson.....	1 00	do.....	Do.
Oliver C. Black.....	32	do.....	Do.
Maria Turner.....	01	do.....	Do.
Stephen Smallwood.....	94	do.....	Do.
Lorenzo Westcott.....	47	do.....	Do.
Annie Campbell.....	06	do.....	Do.
Charles D. Parker.....	7 75	do.....	Do.
Wolfgang Ruckdschel.....	10 00	do.....	Do.
Robert Gilmore.....	97	do.....	Do.
John Crawford.....	01	do.....	Do.
Sarah Ann Lewis.....	2 60	do.....	Do.
Everett J. Willard.....	1 48	do.....	Do.
Joseph Henson.....	1 76	do.....	Do.
N. S. Wright.....	80	do.....	Do.
A. Michaels.....	5 53	do.....	Do.
Robert Jones.....	10	do.....	Do.
Juvenile Union Friendship.....	15 63	do.....	Do.
G. R. Thompson.....	01	do.....	Do.
W. T. Mockbee.....	3 44	do.....	Do.
A. S. Taylor.....	9 99	do.....	Do.
A. R. Fowler.....	129 25	do.....	Do.
Frank Wilson.....	81	do.....	Do.
Eugene Johnson.....	3 00	do.....	Do.
William H. & Julia Griffin.....	6 50	do.....	Do.
Sunday Bryant.....	4 00	do.....	Do.
Lamp Stewart.....	13 00	do.....	Do.
Thomas Evans.....	3 83	do.....	Do.
Catharine Shinn.....	25 00	do.....	Do.
Richard T. Budd.....	3 06	do.....	Do.

List of overdrafts—Continued.

Name.	Amount.	Security.	Remarks.
WASHINGTON, D. C.—Continued.			
Lewis Bolden	\$10 00	None	Worthless.
John Fallen	25	do	Do.
William H. Lewis	7 00	do	Do.
Martha Jones	3 87	do	Do.
Stephen King	01	do	Do.
Frederick Wallace	3 00	do	Do.
Andrew Jackson	8 35	do	Do.
Moses Madrid	26	do	Do.
Vincent West	2 39	do	Do.
John Pinckney	13 64	do	Do.
James H. Toy	3 07	do	Do.
Charles Johnson	13 07	do	Do.
Colored Union Benevolent Association	10 00	do	Do.
John H. Brown	10 85	do	Do.
Fifth Baptist Church	221 90	do	Do.
J. W. Wright	6 50	do	Do.
Jerome F. Johnson	8 20	do	Do.
Jerome A. Johnson	13 37	do	Do.

RECAPITULATION.

Balances due on loan account.....	\$436, 107 13
Miscellaneous claims	131, 661 54
Collections at branches	11, 670 44
Loss on real estate	120, 922 08
Loans at branches	233, 548 93
Due from branches	8, 165 66
Overdrafts	51, 563 11

993, 638 89

List of judgments of record in the District of Columbia.

Debtor.	Judgment.	No.	Amount.	Interest from—
Robert Williams	Equity	4118	\$4, 143 74	November 25, 1877.
Horace White	do	4149	4, 661 70	December 17, 1877.
James H. A. Schureman	do	4624	1, 299 06	April 8, 1876.
Aaron G. Underhill	do	4857	4, 065 44	October 8, 1872.
William P. Wood	do	5011	2, 029 83	May 3, 1880.
Hillary Lancaster	do	5099	309 81	July 7, 1877.
Samuel Strong	do	5282	989 21	May 3, 1877.
Samuel Jackson	do	5284	379 78	May 9, 1877.
J. T. H. Hall	do	5927	1, 325 30	September 29, 1877.
Silas L. Loomis, Tr., and Esther C. Packard	do	5328	2, 776 31	July 3, 1877.
Maryland Freestone M. and M. Co., of Montgomery County, Maryland, C. W. Hayden, president.	Law	13351	1, 500 00	November 29, 1872.
James T. Benedict	do	13521	2, 000 00	May 7, 1873.
R. M. Hall and D. P. Holloway	do	13523	175 00	April 17, 1874.
Thomas H. Williams	do	13525	370 00	May 16, 1874.
R. W. Waters	do	13524	150 00	October 18, 1873.
Robert L. Fleming	do	13696	4, 002 23	Various dates.
Donn Piatt	do	13713	200 00	December 31, 1872.
F. H. Gassaway	do	13714	3, 775 16	Various dates.
Juan Boyle	do	13777	4, 368 66	May 6, 1874.
Thomas Lucas and John C. Cox	do	13779	1, 000 00	
Gorham P. Hopkins	do	13997	400 00	Interest on \$2,500 from Feb. 23, 1874.
Joseph Brooks	do	14084	586 68	Various dates.
Juan Boyle	do	14085	1, 253 33	September 30, 1874.
Arthur Flynn	do	14088	111 54	February 27, 1874.
Henry Lacy	do	14089	115 00	Do.
F. S. Lamson and Zalmon Richards	do	14090	700 00	Various dates.
Moses Orr and James Brooks	do	14091	120 00	January 24, 1874.
George W. Phillips	do	14092	142 71	February 21, 1874.
Arthur Simmons	do	14093	176 01	Various dates.
George Schermerhorn	do	14095	288 90	March 25, 1874.
Juan Boyle	do	14102	28, 000 00	May 6, 1874.
George D. Johnson and Leonidas Scott	do	14188	11, 381 28	May 7, 1874.
James B. Carter	do	14490	350 00	February 11, 1875.
George H. Newman	do	14491	290 00	Various dates.
George H. Newman and H. H. Middleton	do	14492	3, 825 69	Do.
George D. Johnson	do	14722	350 00	October 7, 1872.
Gilbert Moyers	do	14723	830 00	March 12, 1875.
James A. Nelson	do	14724	700 00	September 3, 1873.

List of judgments of record in the District of Columbia—Continued.

Debtor.	Judgment.	No.	Amount.	Interest from—
Joseph Smolinski.....	Law.....	14778	\$495 00	Various dates.
Joseph Smolinski and John G. Lyle.....	do.....	14779	1,034 49	Do.
Charles R. Douglas.....	do.....	14852	1,800 00	March 20, 1873.
P. O. Jenkins.....	do.....	14853	140 25	June 7, 1875.
D. S. Jones.....	do.....	14854	150 00	April 8, 1873.
S. C. Pomeroy.....	do.....	14891	6,000 00	Various dates.
Joseph Daniels.....	do.....	15329	140 22	January 5, 1874.
E. R. Haight.....	do.....	15331	222 68	January 26, 1874.
E. S. Lamson.....	do.....	15332	528 92	August 9, 1873.
J. C. Lay.....	do.....	15333	300 00	February 4, 1874.
Albert McIntosh, James A. Nelson, and Thomas W. Chase.....	do.....	15334	150 00	June 20 1874.
Isaiah Washington.....	do.....	15335	150 00	Various dates.
L. Deane.....	do.....	15506	1,000 00	July 3, 1873.
T. J. Holtzclaw.....	do.....	15645	136 79	March 17, 1876.
Do.....	do.....	15646	996 27	February 27, 1874.
Perry H. Carson.....	do.....	15693	1,000 00	April 9, 1874.
R. M. Hall.....	do.....	15694	3,129 24	Various dates.
John B. Wheeler.....	do.....	15704	2,200 00	Do.
Charles W. Havenner.....	do.....	15705	7,350 00	Do.
Do.....	do.....	15707	8,400 00	Do.
S. S. Smoot.....	do.....	15708	3,000 00	November 1, 1873.
S. S. Smoot and T. J. Latham.....	do.....	15778	1,800 00	March 1, 1874.
Thomas Gibbs.....	do.....	15924	74 00	April 13, 1874.
Robert Hatton.....	do.....	15925	30 00	Do.
Elizabeth Knowles.....	do.....	15926	26 28	July 3, 1874.
Richard Wells and Robert Hatton.....	do.....	15927	31 28	June 23, 1874.
Thomas Chase.....	do.....	15928	50 00	February 26, 1874.
R. K. Morris.....	do.....	15929	30 00	February 12, 1873.
Washington Waller and Albert McIntosh.....	do.....	15930	35 00	April 20, 1874.
A. R. Fowler.....	do.....	15931	50 00	Various dates.
J. F. Hartigan and James T. Pike.....	do.....	15932	50 00	November 21, 1873.
Charles Meyers.....	do.....	15933	\$80 00	July 1, 1873.
Edward Gibson.....	do.....	15935	59 66	Do.
R. H. Marsh.....	do.....	15936	66 05	July 1, 1874.
Addison Clayton and John T. Johnson.....	do.....	15937	50 00	August 12, 1873.
Charles H. Peters and Collins Crusor.....	do.....	15938	50 00	June 30, 1874.
William H. Gray.....	do.....	15939	22 33	July 4, 1874.
George D. Johnson.....	do.....	15940	28 11	July 1, 1874.
Thomas M. Healey.....	do.....	16120	31 00	July 11, 1874.
Daniel A. Connelly.....	do.....	15990	1,122 26	April 1, 1874.
Frederick Douglas, jr.....	do.....	15991	561 52	June 1, 1873.
Joseph Daniels.....	do.....	16139	7,898 68	January 17, 1878.
Robert Kopp.....	do.....	16192	405 92	April 5, 1876.
George Burgess.....	do.....	16193	2,785 78	April 18, 1876.
Joseph M. Brown.....	do.....	16196	4,425 00	Various dates.
William Bowen.....	do.....	16197	1,660 93	Do.
Malvina Folson.....	do.....	16198	233 32	May 31, 1876.
Francois Wright, Gorham P. Hopkins, and Benjamin M. Plumb.....	do.....	16200	772 76	June 5, 1874.
Francis T. Pike and James T. Benedict.....	do.....	16201	5,478 50	December 11, 1875.
George H. Stowell.....	do.....	16202	100 27	August 9, 1875.
William F. Crane.....	do.....	16204	276 48	May 11, 1875.
George W. Duvall.....	do.....	16206	5,682 93	July 1, 1873.
James T. Pike.....	do.....	16207	2,673 84	Various dates.
T. Wilde Miller.....	do.....	16411	121 10	August 17, 1874.
Eugene Calvert.....	do.....	17608	14,967 09	Do.
D. M. Davis.....	do.....	16414	532 44	December 4, 1873.
Clara B. Hall.....	do.....	16686	350 00	November 5, 1873.
William Robinson.....	do.....	16687	188 75	Do.
C. W. Havenner.....	do.....	17029	879 52	November 10, 1876.
Henry R. Searle.....	do.....	17401	1,061 15	Various dates.
Samuel Taylor Siut.....	do.....	17893	24,754 20	March 15, 1877.
John H. McChesney.....	do.....	18837	80 00	Various dates.
J. V. W. Vandenburg.....	Equity.....	4463	25,197 23	January 14, 1882.
H. L. Crawford <i>et al.</i>	do.....	4465	39,209 98	Do.
A. B. Mullett <i>et al.</i>	Law.....	9401	1,400 00	And interest.

Check disbursements in detail.

Date.	No.	Name of payee.	Amount.	Character of expenditure.
1882.				
Dec.	4	452 James C. Sprigg, agent.....	\$35 00	Office rent.
	5	453 Glenn W. Cooper, attorney.....	10 00	Release of judgment.
	9	454 R. J. Meigs, clerk supreme court, District of Columbia.....	31 95	Court costs, sundry suits.
	9	455 B. Beale, secretary.....	5 00	Continuation of abstract of title.
	18	456 William Mann.....	14 25	Letter-heads.
	18	457 R. J. Meigs, clerk supreme court, District of Columbia.....	30 00	List of suits and judgments.
	30	458 John Jay Knox.....	83 34	Salary of commissioner.
	30	459 R. H. T. Leipold.....	208 34	Salary of agent.
	30	460 William B. Todd.....	125 00	Salary of clerk.
	30	461 William H. Haynes.....	50 00	Do.
1883.				
Jan.	3	462 Thomas L. Tullock, post-master.....	2 00	Box rent.
	3	463 James C. Sprigg, agent.....	35 00	Office rent.
	11	465 William H. Lockwood.....	53 65	Court costs (Cyrus Mitchell case).
	17	467 William Mann.....	3 80	Dividend journals.
	18	468 Enoch Totten, attorney.....	900 00	Professional services.
	18	469 Augustus E. Wilson, attorney.....	27 40	Fee and expenses.
	23	470 F. T. Browning, attorney ..	10 00	Costs in John E. Clarke case.
	27	471 Jos. L. Pearson.....	8 40	Printing briefs, Dodge case.
	31	472 John Jay Knox.....	83 33	Salary of commissioner.
	31	473 R. H. T. Leipold.....	208 33	Salary of agent.
	31	474 William B. Todd.....	125 00	Salary of clerk.
	31	475 William H. Haynes.....	50 00	Do.
Feb.	3	476 James C. Sprigg, agent.....	35 00	Office rent.
	28	477 John Jay Knox.....	83 33	Salary of commissioner.
	28	478 R. H. T. Leipold.....	208 33	Salary of agent.
	28	479 William B. Todd.....	125 00	Salary of clerk.
	28	480 William H. Haynes.....	50 00	Do.
Mar.	1	481 Enoch Totten, attorney.....	77 00	Costs, &c., Dodge Virginia attachment case.
	2	482 James C. Sprigg, agent.....	35 00	Office rent.
	2	483 B. Beale, secretary.....	40 00	Abstract of title, lot 1, square 730.
	7	484 F. E. Alexander, attorney.....	66 40	To release lot 4, square 784 from judgment.
	8	485 R. J. Meigs, clerk supreme court, District of Columbia.....	6 30	Additional costs, Dodge case.
	10	486 D. O'C. Callaghan, attorney.....	5 00	Procuring release of old trust.
	13	487 Treasurer United States.....	345 00	Engraving and printing dividend checks.
	17	488 John L. Gink.....	4 00	Publication of notice, Clarke case.
	24	489 John Dixon.....	90 00	Painting Wheeler house.
	24	490 R. C. Armstrong.....	141 00	Range, Wheeler house.
	24	491 A. S. Pratt & Son.....	37 50	Insurance Jacksonville property.
	26	492 William B. Todd.....	125 00	Salary of clerk.
	29	493 Howard Neagle.....	36 00	Preparing schedule for final dividend.
	31	494 John Jay Knox.....	83 33	Salary of commissioner.
	31	495 R. H. T. Leipold.....	208 33	Salary of agent.
	31	496 William H. Haynes.....	65 96	Salary of clerk.
	31	497 J. T. Howenstein.....	77 40	Salary, preparing for and paying final dividend.
	31	498 William H. Bishop, jr.....	55 65	Do.
	31	499 Nathan Ritter.....	14 51	Do.
Apr.	2	500 Gibson Bros.....	1 25	Printing postal cards.
	2	501 R. C. Armstrong.....	7 20	Repairing roof, Wheeler house.
	2	502 James C. Sprigg, agent.....	35 00	Office rent.
	2	503 H. K. Willard, secretary ..	10 63	Insurance, Wheeler property.
	2	504 Thomas L. Tullock, post-master.....	2 00	Box rent.
	2	505 Free & Nairn.....	4 50	Ink, envelopes, &c.
	9	506 Stewart & Marbury, attorneys.....	150 00	Fee, Dodge Virginia attachment case.
	11	507 Eugene Carusi, attorney....	143 78	Releasing Stewart property from judgment.
	11	508 B. Beale, secretary.....	10 00	Continuation abstract of title.
	11	509 John F. Cook, collector.....	528 40	Taxes.
	19	510 F. Douglass.....	5 75	Copy of deed from Shepherd to Taylor and al.
	27	511 M. W. Howenstein.....	75 00	Salary, preparing for payment of final dividend.
	28	512 J. T. Howenstein.....	93 33	Do.
	28	513 Nathan Ritter.....	70 00	Preparing for payment of final dividend.
	28	514 James Stewart.....	70 00	Do.
	28	515 John Dixon.....	100 00	Painting Wheeler property.
	28	516 Mary L. Croggon.....	111 29	Preparing for payment of final dividend.
	28	517 Nellie G. Smith.....	89 03	Do.
	30	518 John J. Knox.....	83 33	Salary of commissioner.
	30	519 R. H. T. Leipold.....	208 33	Salary of agent.
	30	520 William B. Todd.....	125 00	Salary of clerk.
	30	521 William H. Haynes.....	75 00	Do.

Check disbursements in detail—Continued.

Date.	No.	Name of payee.	Amount.	Character of expenditure.
1883.				
Apr. 30	522	William H. Bishop, jr.	\$75 00	Paying final dividend.
May 1	523	H. G. Fant.	129 74	Commissions collecting J. B. Stewart loan.
2	524	James C. Sprigg, agent.	35 00	Office rent.
3	525	E. T. Todd.	140 00	Preparing for payment of final dividend.
10	527	John F. Cook, collector.	89 50	Taxes.
11	528	John Mitchell.	20 15	Plumbing, Wheeler property.
15	529	John Sherman & Co.	98 03	Carpentering, Wheeler property.
16	530	Thomas K. Wallace.	4 25	Notary fees.
17	531	National Republican.	5 25	Advertising sale of journals.
28	535	C. E. Knox.	150 00	Preparing for payment of final dividend.
29	536	William H. Haynes.	75 00	Salary of clerk.
31	537	John Jay Knox.	83 33	Salary of commissioner.
31	538	R. H. T. Leipold.	208 33	Salary of agent.
31	539	William B. Todd.	125 00	Salary of clerk.
31	540	J. T. Howenstein.	53 28	Paying final dividend.
31	541	William H. Bishop, jr.	40 00	Do.
31	542	Nathan Ritter.	27 50	Do.
31	543	James M. Stewart.	27 50	Do.
June 2	545	James C. Sprigg, agent.	35 00	Office rent.
13	547	Thomas L. Tullock, post-master.	101 00	Postage stamps.
28	550	Gibson Brothers.	8 40	Printing circulars.
28	551	John Jay Knox.	83 33	Salary of commissioner.
28	552	R. H. T. Leipold.	208 33	Salary of agent.
28	553	William B. Todd.	125 00	Salary of clerk.
28	554	William H. Haynes.	75 00	Do.
28	555	James T. Howenstein.	100 00	Paying final dividend.
28	556	William H. Bishop, jr.	75 00	Do.
28	557	N. Ritter.	75 00	Do.
28	558	James M. Stewart.	75 00	Do.
July 31	560	John Jay Knox.	83 33	Salary of commissioner.
31	561	R. H. T. Leipold.	208 33	Salary of agent.
31	562	William B. Todd.	125 00	Salary of clerk.
31	563	William H. Haynes.	75 00	Do.
Aug. 2	565	Enoch Totten.	500 00	Professional services.
17	566	Wilmington, N. C., post-office.	24 00	Publishing notice of final dividend.
17	567	Natchez Democrat.	11 25	Do.
17	568	Huntsville Gazette.	10 00	Do.
17	569	Daily News, Lynchburg.	9 00	Do.
17	570	Arkansas Gazette.	9 75	Do.
17	571	Virginia Star, Richmond.	6 75	Do.
17	572	Georgia Baptist, Augusta.	6 00	Do.
17	573	New York Tribune.	45 90	Do.
17	574	Baltimore American.	14 50	Do.
17	575	Weekly Floridian, Tallahassee.	4 00	Do.
17	576	News and Courier, Charleston.	12 60	Do.
17	577	Morning News, Savannah.	17 90	Do.
17	578	Public Ledger, Philadelphia.	12 00	Do.
17	579	Times-Democrat, New Orleans.	14 00	Do.
17	580	Memphis Appeal.	10 40	Do.
17	581	Public Ledger, Norfolk.	10 50	Do.
17	582	American, Nashville.	29 00	Do.
17	583	Nutshell, New Berne.	22 50	Do.
17	584	Evening Star, Washington.	20 00	Do.
20	585	Sea Island News, Beaufort.	12 87	Publishing notice of final dividend.
20	586	Columbia Times-Herald.	11 25	Do.
20	587	Louisville (Ky.) Commercial.	44 00	Do.
20	588	Gibson Brothers.	10 50	Printing circulars.
21	589	Mobile Register.	22 50	Publishing notice of final dividend.
23	590	W. A. McKenney, attorney.	11 00	Costs, Knox vs. District of Columbia.
24	591	James G. Payne, attorney.	25 00	Auditor's fees, McCormick case.
24	592	Vicksburg Herald.	18 00	Publishing notice of final dividend.
25	593	Shreveport Times.	18 50	Do.
31	594	John Jay Knox.	83 33	Salary of commissioner.
31	595	R. H. T. Leipold.	208 33	Salary of agent.
31	596	William B. Todd.	125 00	Salary of clerk.
31	597	Luther Dorsey.	25 00	Salary of janitor.
31	599	William H. Haynes.	75 00	Salary of clerk.
31	600	Evening Visitor, Raleigh.	20 00	Publishing notice of final dividend.
Sept. 3	602	James C. Spriggs, agent.	35 00	Office rent.
6	603	New Era, Alexandria, Virginia.	5 00	Publishing notice of final dividend.
10	604	Telegraph and Messenger, Macon.	16 65	Do.

Check disbursements in detail—Continued.

Date.	No.	Name of payee.	Amount.	Character of expenditure.
1883.				
Sept.	15	605 Lexington (Ky.) Transcript.	\$20 00	Do.
	17	606 Adams Express Company	8 35	Expressage on pass-book.
	25	607 Florida Times-Union	9 00	Publishing notice of final dividend.
	27	608 John F. Cook, collector	494 90	Taxes.
	29	609 John Jay Knox	83 33	Salary of commissioner.
	29	610 R. H. T. Leipold	208 33	Salary of agent.
	29	611 William B. Todd	125 00	Salary of clerk.
	29	612 William H. Haynes	75 00	Do.
	29	613 Luther Dorsey	25 00	Salary of janitor.
Oct.	1	614 Frank B. Conger, postmaster.	2 00	Box rent.
	1	615 James C. Spriggs, agent	35 00	Office rent.
	19	616 William Mann	14 25	Letter-heads.
	22	617 Enoch Totten, attorney	1,100 00	Professional services.
	30	618 Thomas K. Wallace	3 75	Notary fees.
	31	619 John Jay Knox	83 34	Salary of commissioner.
	31	620 R. H. T. Leipold	208 33	Salary of agent.
	31	621 William B. Todd	125 00	Salary of clerk.
Nov.	2	622 James C. Spriggs, agent	35 00	Office rent.
	22	623 John F. Cook, collector	38 65	Taxes.
	24	624 John Jay Knox	83 33	Salary of commissioner.
	24	625 R. H. T. Leipold	208 33	Salary of agent.
	24	626 William B. Todd	125 00	Salary of clerk.

Cash disbursements in detail.

Date.	Character of expenditure.	Amount.
1882.		
Dec.	4 Ice	\$1 25
	6 Entry of releases of property from judgments	1 20
	14 Commissions for collecting rents, 60 cents; expressage, \$1	1 60
	20 Commissioner's fee for acknowledging deed to South Carolina property	3 00
	20 Envelopes	75
	26 Postage stamps	7 00
	28 Commission on rents	2 00
1883.		
Jan.	3 Janitor, \$2.50; notary's fees, \$2	4 50
	11 Fees for collecting tax scrip, \$2.29; mucilage, 10 cents; ink, 65 cents	3 04
	16 Expressage, 30 cents; ice, \$1.25	1 55
	18 Expenses on collecting coupons on South Carolina bonds, \$1.27; expressage, \$1.45	2 72
	22 Serving subpoenas, \$1; postage stamps, \$6	7 00
	24 Legal-cap paper, \$2; wood and coal, \$1.70	3 70
Feb.	1 Ice, \$1.35; janitor, \$4	5 35
	12 Fees for collecting tax scrip, \$2.66; expressage, 30 cents	2 96
	16 Telegram	75
	17 Serving subpoenas, \$1; pencils, 45 cents	1 45
	20 Paper basket, 90 cents; water rent, \$3.24	4 14
	21 Serving subpoenas	50
	23 Repairing schedule, \$1.60; postage stamps, \$3.40	5 00
	28 Copying ink	1 50
Mar.	2 Janitor, \$4; pins, 14 cents	4 14
	8 Ice	1 20
	10 Taxes, \$8.44; special taxes and interest, \$78.71; recording release, \$1.25	88 40
	10 Quitclaim, and recording same	5 62
	12 Blank deed, 5 cents; witness' fees, \$1.25; notary's fee, 50 cents	1 80
	13 Recording deed, \$1.75; telegram, \$1.07	2 82
	17 Commissions on sale of Ivy City lots, \$20; telephone, 10 cents	20 10
	19 Expressage	75
	23 Postage stamps, \$4.50; postal cards, \$2	6 50
	24 Taxes	16 69
	29 Soap	25
	31 Postage stamps	3 00
Apr.	3 Janitor, \$4; removing books, 50 cents	4 50
	5 Ice, \$1.35; pencils, 25 cents	1 60
	9 Referee's fees \$10; commissions, collecting Beaufort County claims, \$7.68	17 68
	9 Commissions on collections at Beaufort, S. C.	5 30
	9 Postage	24
10 and 13	Car tickets	50
	19 Serving subpoenas, \$2; postage, \$1; mucilage, 10 cents	3 10
	23 Attorney's fees for collection, &c., at Lexington, Ky.	200 00
	23 Witness' fees	1 25
	24 Repairing Stewart property, \$3.75; cleaning snow, 10 cents; commissions collecting rents, \$2.04	5 89

Cash disbursements in detail—Continued.

Date.	Character of expenditure.	Amount.
1883.		
Apr. 26	Rubber bands, \$2; postal cards, \$2; postage, \$6.50.....	\$10 50
May 2	Janitor, \$2.50; salary, Howenstein, \$10	12 50
5	Ice, \$1.25; expressage, 25 cents; expense collecting South Carolina bonds, \$8.25.....	9 75
7 and 9	Blotters, \$1; expressage on District of Columbia bonds, \$5.50	6 50
11	Commissions on sale of Ivy City lot 17, block 7	5 00
11	Postage stamps	1 50
19 and 22	Extra postage, 60 cents; expressage and telegram, \$1.25.....	1 85
24	Postage stamps, \$80; extra postage, 15 cents; paper and twine, \$1.25	81 40
25	Postage, 39 cents; pens, 25 cents	64
28	Car tickets, \$1; postage, \$1; exchange, 43 cents.....	2 43
June 1	Janitor	2 50
2	Ink, 75 cents; postage, \$1; envelopes, \$1.25	3 00
4-9	Ice, \$1.35; postage, \$1; car fare, \$1; commissions collecting rents, \$2.25.....	5 60
11-16	Nails, 5 cents; pass book envelopes, \$5	5 05
19-29	Postage, \$2; soap, 25 cents; expressage, \$1.35; commissions on sale of bonds, \$81.25.....	84 85
30	Repairs Vicksburg property, \$20; commissions, \$6; exchange, 25 cents; envelopes, 25 cents	26 50
July 2	Attorney's fees for collections, &c., at Lexington, Ky.	300 00
2	Janitor, \$2.50; postage stamps, \$50; broom and duster, \$1 75	54 25
2	Rent of office	35 00
6	Commissions collecting rents, \$2.25; chain of title Clarke case, \$5	7 25
10	Postage, 50 cents; box rent, \$2; twine, 18 cents; mop, 45 cents	3 13
12	Expressage	36 15
14	Mapping paper, 60 cents; salaries Ritter, Bishop, and Stewart, \$112.50.....	113 10
18	Postage stamps	12 00
21-25	Ink, 75 cents; court costs, \$17; notary's fee, 50 cents; postage stamps, \$3	21 25
27	Postage stamps	18 00
28	Taxes, \$7 50; salary Howenstein, \$100.....	107 50
31	Salary messenger	25 00
Aug. 6-8	Blotters, 20 cents; ice, \$2.60; commissions collecting rents, \$2.25	5 05
9	Rent of office, \$35; postage stamps to pay dividends less than 10 cents, \$6.70.....	41 70
10	Expressage, \$27.85; twine, 18 cents	28 03
15	Postage stamps, \$20; mucilage, 10 cents; pins, 10 cents.....	20 20
18	Envelopes	65
31	Postage stamps to pay dividends less than 10 cents	1 20
Sept. 10	Postage stamps, \$5; ice, \$1.35	6 35
12	Commissions collecting rents	2 25
15	Postage stamps	5 00
18	Soap, 25 cents; press copy-book, \$1.25; stamps, \$3; extra postage, 25 cents	4 75
28	Commissions, sale of Vicksburg property, \$151.25; exchange, \$3.09; stamps, \$6.75.....	161 09
Oct. 28	Musgrove claim against Vicksburg property	1,637 69
3	Ice, \$1.25; pass-book envelopes, \$2.50; notary's fee, 50 cents	4 25
8	Envelopes, 65 cents; car tickets, 25 cents	90
10	Insurance, Jacksonville property	33 75
12	Expressage	2 90
17	Attorney's fees and costs collecting, Atlanta, overdraft, \$33.45; New York exchange, 25 cents	33 70
17	Salary, Haynes	37 50
22-31	Postage stamps, \$6; commissions collecting rents, \$2.25; janitor, \$5	13 25
Nov. 2	Ice, \$1.35; commissions collecting rents, \$2.25; insurance, \$34.....	37 60
5	Exchange	1 00
8	Commissions on sale safe, \$20; storage, \$14; ink, \$1.75	35 75
17	Expressage, 65 cents; attorney's fees, Lexington, Ky., collections, \$350.50; legal cap, \$1.25	352 40
19	Postage stamps	50
21	Mucilage	10
23	Commissions, Beaufort, S. C., collections, \$1.50; commissioner of deeds, \$1.....	2 50
27	Postage stamps	1 00
		3,915 64

AN ACT to incorporate the Freedman's Savings and Trust Company.

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled, That Peter Cooper, William C. Bryant, A. A. Low, S. B. Chittenden, Charles H. Marshall, William A. Booth, Gerritt Smith, William A. Hall, William Allen, John Jay, Abraham Baldwin, A. S. Barnes, Hiram Barney, Seth B. Hunt, Samuel Holmes, Charles Collins, R. R. Graves, Walter S. Griffith, A. H. Wallis, D. S. Gregory, J. W. Alvord, George Whipple, A. S. Hatch, Walter T. Hatch, E. A. Lambert, W. G. Lambert, Roe Lockwood, R. H. Manning, R. W. Ropes, Albert Woodruff, and Thomas Denny, of New York; John M. Forbes, William Clafin, S. G. Howe, George L. Stearns, Edward Atkinson, A. A. Lawrence, and John M. S. Williams, of Massachusetts; Edward Harris and Thomas Davis, of Rhode Island; Stephen Colwell, J.

Wheaton Smith, Francis E. Cope, Thomas Webster, D. S. Hunt, and Henry Samuel, of Pennsylvania; Edward Harwood, Adam Poe, Levi Coffin, J. M. Walden, of Ohio, and their successors, are constituted a body corporate in the city of Washington, in the District of Columbia, by the name of the Freedman's Savings and Trust Company, and by that name may sue and be sued in any court of the United States.

SEC. 2. *And be it further enacted*, That the persons named in the first section of this act shall be the first trustees of the corporation, and all vacancies by death, resignation, or otherwise, in the office of trustee shall be filled by the board, by ballot, without unnecessary delay, and at least ten votes shall be necessary for the election of any trustee. The trustees shall hold a regular meeting, at least once in each month, to receive reports of their officers on the affairs of the corporation, and to transact such business as may be necessary; and any trustee omitting to attend the regular meetings of the board for six months in succession may thereupon be considered as having vacated his place, and a successor may be elected to fill the same.

SEC. 3. *And be it further enacted*, That the business of the corporation shall be managed and directed by the board of trustees, who shall elect from their number a president and two vice-presidents, and may appoint such other officers as they may see fit; nine of the trustees, of whom the president or one of the vice-presidents shall be one, shall form a quorum for the transaction of business at any regular or adjourned meeting of the board of trustees; and the affirmative vote of at least seven members of the board shall be requisite in making any order for, or authorizing the investment of, any moneys, or the sale or transfer of any stock or securities belonging to the corporation, or the appointment of any officer receiving any salary therefrom.

SEC. 4. *And be it further enacted*, That the board of trustees of the corporation shall have power, from time to time, to make and establish such by-laws and regulations as they shall judge proper with regard to the elections of officers and their respective functions, and generally for the management of the affairs of the corporation, provided such by laws and regulations are not repugnant to this act, or to the Constitution or laws of the United States.

SEC. 5. *And be it further enacted*, That the general business and object of the corporation hereby created shall be to receive on deposit such sums of money as may, from time to time, be offered therefor, by or on behalf of persons heretofore held in slavery in the United States, or their descendants, and investing the same in the stocks, bonds, Treasury notes, or other securities of the United States.

SEC. 6. *And be it further enacted*, That it shall be the duty of the trustees of the corporation to invest, as soon as practicable, in the securities named in the next preceding section, all sums received by them beyond an available fund, not exceeding one-third of the total amount of deposits with the corporation, at the discretion of the trustees, which available funds may be kept by the trustees, to meet current payments of the corporation, and may by them be left on deposit, at interest or otherwise, or in such available form as the trustees may direct.

SEC. 7. *And be it further enacted*, That the corporation may, under such regulations as the board of trustees shall, from time to time, prescribe, receive any deposit hereby authorized to be received, upon such trusts and for such purposes not contrary to the laws of the United States as may be indicated in writing by the depositor, such writing to be subscribed by the depositor and acknowledged or proved before any officer in the civil or military service of the United States, the certificate of which acknowledgment or proof shall be indorsed on the writing; and the writing, so acknowledged or proved, shall accompany such deposit and be filed among the papers of the corporation, and be carefully preserved therein, and may be read in evidence in any court or before any judicial officer of the United States, without further proof; and the certificate of acknowledgment or proof shall be *prima facie* evidence only of the due execution of such writing.

SEC. 8. *And be it further enacted*, That all sums received on deposit shall be repaid to such depositor when required, at such time, with such interest, not exceeding seven per centum per annum, and under such regulations as the board of trustees shall, from time to time, prescribe, which regulations shall be posted up in some conspicuous place in the room where the business of the corporation shall be transacted, but shall not be altered so as to affect any deposit previously made.

SEC. 9. *And be it further enacted*, That all trusts upon which, and all purposes for which, any deposit shall be made, and which shall be indicated in the writing to accompany such deposit, shall be faithfully performed by the corporation, unless the performing of the same is rendered impossible.

SEC. 10. *And be it further enacted*, That when any depositor shall die, the funds remaining on deposit with the corporation to his credit, and all accumulations thereof, shall belong and be paid to the personal representatives of such depositor, in case he shall have left a last will and testament, and in default of a last will and testament, or of any person qualifying under a last will and testament, competent to act as executor, the corporation shall be entitled, in respect to the funds so remaining on deposit to the credit of any such depositor, to administration thereon in preference to all other

persons, and letters of administration shall be granted to the corporation accordingly in the manner prescribed by law in respect to granting of letters of administration, with the will annexed, and in cases of intestacy.

SEC. 11. *And be it further enacted*, That in the case of the death of any depositor, whose deposit shall not be held upon any trust created pursuant to the provisions hereinbefore contained, or where it may prove impossible to execute such trust, it shall be the duty of the corporation to make diligent efforts to ascertain and discover whether such deceased depositor has left a husband, wife, or children surviving, and the corporation shall keep a record of the efforts so made, and of the results thereof; and in case no person lawfully entitled thereto shall be discovered, or shall appear, or claim the funds remaining to the credit of such depositor before the expiration of two years from the death of such depositor, it shall be lawful for the corporation to hold and invest such funds as a separate trust-fund, to be applied, with the accumulations thereof, to the education and improvement of persons heretofore held in slavery, or their descendants, being inhabitants of the United States, in such manner and through such agencies as the board of trustees shall deem best calculated to effect that object: *Provided*, That if any depositor be not heard from within five years from the date of his last deposit, the trustees shall advertise the same in some paper of general circulation in the State where the principal office of the company is established, and also in the State where the depositor was last heard from; and if, within two years thereafter, such depositor shall not appear, nor a husband, wife, or child of such depositor, to claim his deposits, they shall be used by the board of trustees as hereinbefore provided for in this section.

SEC. 12. *And be it further enacted*, That no president, vice-president, trustee, officer, or servant of the corporation shall, directly or indirectly, borrow the funds of the corporation or its deposits, or in any manner use the same, or any part thereof, except to pay necessary expenses, under the direction of the board of trustees. All certificates or other evidences of deposit made by the proper officers shall be as binding on the corporation as if they were made under their common seal. It shall be the duty of the trustees to regulate the rate of interest allowed to the depositors, so that they shall receive, as nearly as may be, a ratable proportion of all the profits of the corporation after deducting all necessary expenses: *Provided, however*, That the trustees may allow to depositors to the amount of five hundred dollars or upwards one per centum less than the amount allowed others: *And provided, also*, Whenever it shall appear that, after the payment of the usual interest to depositors, there is in the possession of the corporation an excess of profits over the liabilities amounting to ten per centum upon the deposits, such excess shall be invested for the security of the depositors in the corporation; and, thereafter, at each annual examination of the affairs of the corporation any surplus over and above such ten per centum shall, in addition to the usual interest, be divided ratably among the depositors, in such manner as the board of trustees shall direct.

SEC. 13. *And be it further enacted*, That whenever any deposits shall be made by any minor, the trustees of the corporation may, at their discretion, pay to such depositor such sum as may be due to him, although no guardian shall have been appointed for such minor, or the guardian of such minor shall not have authorized the drawing of the same; and the check, receipt, or acquittance of such minor shall be as valid as if the same were executed by a guardian of such minor, or the minor were of full age, if such deposit was made personally by such minor. And whenever any deposits shall have been made by married women, the trustees may repay the same on their own receipts.

SEC. 14. *And be it further enacted*, That the trustees shall not, directly or indirectly, receive any payment or emolument for their services as such, except the president and vice-president.

SEC. 15. *And be it further enacted*, That the president, vice-president, and subordinate officers and agents of the corporation shall respectively give such security for their fidelity and good conduct as the board of trustees may, from time to time, require, and the board shall fix the salaries of such officers and agents.

SEC. 16. *And be it further enacted*, That the books of the corporation shall, at all times during the hours of business, be open for inspection and examination to such persons as Congress shall designate or appoint.

Approved, March 3, 1865.

AN ACT to amend an act entitled "An act to incorporate the Freedman's Savings and Trust Company," approved March third, eighteen hundred and sixty-five.

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled, That the fifth section of the act entitled "An act to incorporate the Freedman's Savings and Trust Company," approved March third, eighteen hundred and sixty-five, be, and the same is hereby, amended by adding thereto at the end

thereof the words following: "And to the extent of one-half in bonds or notes, secured by mortgage on real estate in double the value of the loan; and the corporation is also authorized hereby to hold and improve the real estate now owned by it in the city of Washington, to wit, the west half of lot number three; all of lots four, five, six, seven, and the south half of lot number eight, in square number two hundred and twenty-one, as laid out and recorded in the original plats or plan of said city: *Provided*, That said corporation shall not use the principal of any deposits made with it for the purpose of such improvement.

SEC. 2. *And be it further enacted*, That Congress shall have the right to alter or repeal this amendment at any time.

Approved, May 6, 1870.

AN ACT amending the charter of the Freedman's Savings and Trust Company, and for other purposes.

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled, That the act of Congress approved March third, eighteen hundred and sixty-five, entitled "An act to incorporate the Freedman's Savings and Trust Company," be, and the same is hereby, so amended that hereafter it shall be the duty of the trustees and officers of said company to make loans, to the extent of one-half the deposits by them received, upon bonds or notes secured by first mortgages or deeds of trust upon unencumbered real estate, situate in the vicinity of the agency or branch of said company from which such deposits are received, worth, upon cash appraisalment, at least double the amount of money loaned thereon. And the borrower shall at his own expense, or the bank shall at the expense of the borrower, keep the buildings upon said property insured in some good and solvent company, to the amount of one-half of their cash value for the benefit of the Freedman's Savings and Trust Company. The other half they shall invest in United States bonds, or keep on deposit in some national bank such sums as may be necessary to meet current payments.

SEC. 2. That it shall be the duty of said trustees and officers of said company to collect, as speedily as may be done without prejudice to the interests of the depositors, all sums of money by them loaned upon real estate outside of the States from which received; and as the same may be collected, they shall loan such funds as directed in the first section of this act.

SEC. 3. That when it shall appear that the interests of the depositors may require it, it shall be lawful for the trustees of the corporation, by and with the advice and consent of the Secretary of the Treasury, at any time to close any of the agencies or branches of the corporation, paying to the depositors of such agencies or branches a pro rata amount of the principal and interest which may be due them, and also a ratable proportion of any surplus which may have accumulated under the provisions of section eight of this act. And whenever it may be deemed advisable, or when so ordered by Congress, the general business and affairs of the corporation shall, in like manner, be closed up by the trustees of the corporation, as provided for in section seven herein.

SEC. 4. That said trustees and officers of said company shall not loan to any person or company at any one time more than ten thousand dollars of the funds of said trust company.

SEC. 5. That every officer, clerk, or agent of the company who shall embezzle, abstract, or willfully misapply any of the money, funds, or credits of the company, or shall, without authority of the trustees or proper officers of the company, issue or put forth any pass-book, certificate of deposit, or other evidence of indebtedness, draw any order, bill of exchange, make any acceptance, assign any note, bond, draft, bill of exchange, mortgage, or confess any judgment or decree whereby said company may be charged with any liability or be deprived of any of its assets, or shall make any false entry in any book, report, or statement of the company, or willfully deceive any officer of the company or any agent appointed to examine the affairs or condition of the company, shall be deemed guilty of a misdemeanor, and upon conviction thereof, shall be punished by imprisonment for a period not exceeding five years.

SEC. 6. That hereafter the officers or agents of said trust company shall not pay interest on the deposits exceeding five per centum.

SEC. 7. That whenever it shall be deemed advisable by the trustees of said corporation to close up its entire business, then they shall select three competent men not connected with the previous management of the institution and approved by the Secretary of the Treasury, to be known and styled commissioners, whose duty it shall be to take charge of all the property and effects of said Freedman's Savings and Trust Company, close up the principal and subordinate branches, collect from the branches all the deposits they have on hand, and proceed to collect all sums due said company, and dispose of all the property owned by said company as speedily as the interests of

the corporation require, and to distribute the proceeds among the creditors pro rata, according to their respective amounts. They shall make a pro rata dividend whenever they have funds enough to pay twenty per centum of the claims of depositors. Said commissioners, before they proceed to act, shall execute a joint bond to the United States, with good sureties, in the penal sum of one hundred thousand dollars, conditioned for the faithful discharge of their duties as commissioners aforesaid, and shall take an oath to faithfully and honestly perform their duties as such; which bonds shall be executed in presence of the Secretary of the Treasury, be approved by him, and by him safely kept; and whenever said trustees shall file with the Secretary of the Treasury a certified copy of the order appointing said commissioners, and they shall have executed the bonds and taken the oath aforesaid, then said commissioners shall be invested with the legal title to all of said property of said company, for the purposes of this act, and shall have full power and authority to sell the same and make deeds of conveyance to any and all of the real estate sold by them to the purchasers. Said commissioners may employ such agents as are necessary to assist them in closing up said company, and pay them a reasonable compensation for their services out of the funds of said company; and the said commissioners shall retain out of said funds a reasonable compensation for their trouble, to be fixed by the Secretary of the Treasury and the Comptroller of the Currency, and not exceeding three thousand dollars each per annum. Said commissioners shall deposit all sums collected by them in the Treasury of the United States until they make a pro rata distribution of the same.

SEC. 8. That from and after the passage of this act and until the first day of July, eighteen hundred and seventy-five, all the deposits made in said trust company shall be held by the trustees of said company as special deposits, and any investments made of said deposits shall be made and held for the use and benefit of said depositors only; and it shall be the duty of said trustees on or before the first day of July, eighteen hundred and seventy-five, to make a full and complete statement of all the assets and liabilities of said company and lay the same before the Secretary of the Treasury, and if said Secretary and the trustees shall at that time after investigating the condition of said company believe the same to be solvent then the trustees and said Secretary shall issue an order declaring that thereafter all deposits shall be general; but said order shall in no wise affect the special deposits, unless said depositors shall in writing consent that said special deposits shall become general deposits. But if the Secretary and trustees of said company shall on the first day July, eighteen hundred and seventy-five, after the examination aforesaid doubt the propriety of making the deposits thereafter general, then the deposits made shall still be special until the first day of July, eighteen hundred and seventy-six, or until the said Secretary and trustees deem it prudent to make said deposits general.

Approved, June 20, 1874.

AN ACT amending the charter of the Freedman's Savings and Trust Company, and for other purposes.

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled, That so much of the seventh section of the act entitled "An act amending the charter of the Freedman's Savings and Trust Company, and for other purposes," approved June twentieth, eighteen hundred and seventy-four, as authorizes the selection and appointment of three commissioners, be, and the same is hereby, repealed.

SEC. 2. That the Secretary of the Treasury is hereby authorized and directed to appoint the Comptroller of the Currency a commissioner, who shall execute a bond to the United States, with good securities, in the penal sum of twenty thousand dollars, conditioned for the faithful discharge of his duties aforesaid, and take an oath faithfully to perform his duties, which bond *shall be executed in the presence of said Secretary and approved by him,* and by him safely kept; and when said bond shall have been executed and oath taken, then said commissioner shall be invested with the possession and legal title to all the property of said company for the purposes of this act and the said act of June twentieth, eighteen hundred and seventy-four, and shall have all the rights, prerogatives, and privileges; and perform all the duties that were conferred and enjoined upon the three commissioners in said act of June twentieth, eighteen hundred and seventy-four; and from and after the qualification of said Comptroller as said commissioner the duties, rights, and authority of said three commissioners shall forthwith cease and determine: *Provided,* That nothing contained in this act shall in any way impede or delay any case or cases instituted in any court by or against the commissioners appointed under the provisions of the act to which this act is amendatory, but every such case shall, upon suggestion of the appointment of the Comptroller aforesaid, and due entry of the change on the docket of the court in which said case may be pending, be proceeded with in the name of such Comptroller in the same manner as if such change had not been made.

SEC. 3. That said commissioner, with the approval of the Secretary of the Treasury, shall have the right and authority to compound and compromise debts due to and liabilities of the company.

SEC. 4. That said commissioner, with the approval of the Secretary of the Treasury, shall have the right and authority to sell any of the real and personal property of said company at public or private sale, as in his judgment he may deem best, and to buy in for the benefit of the company any property which may be offered for sale to pay debts and liabilities to said company, if in his judgment said property is being sacrificed by said sale, and to make to the purchasers of property sold by him deeds of conveyance for their respective purchases.

SEC. 5. That said commissioner shall, by the tenth day of each annual session of Congress, make a written report to Congress of his proceedings up to the first day of said session; and for his service as commissioner aforesaid he shall, in addition to his present salary as Comptroller, receive an annual salary of one thousand dollars, to be paid out of the funds of said institution.

SEC. 6. That whenever said commissioner is prepared to make a dividend to the depositors, he is authorized and directed through the United States Treasurer to place in the various depository banks of the United States, which are convenient to said depositors, an amount sufficient to pay them, and the officers of said banks shall pay the depositors or their assignees, and take receipts from them in such way and manner as shall be prescribed by said commissioner and the Secretary of the Treasury; and said evidences of payment shall be returned by said officers to the commissioner, and by him preserved: *Provided*, That where there are no depository banks of the United States, then said commissioner may, with the approval of the Secretary of the Treasury, pay the depositors in said localities in such way as he may deem best.

SEC. 7. That said commissioner, with the approval of the Secretary of the Treasury, may prescribe such form as he may deem right and proper for the depositors to transfer their claims: *Provided*, Every such transfer shall state the amount of the claim transferred, and the amount actually received for the same.

SEC. 8. That said commissioner shall make payments to those depositors only whose pass-books have been properly verified and balanced, unless said pass-books have been lost or destroyed; then, upon satisfactory proof of such loss or destruction, and the amount due them, he may pay as though they had pass-books. But all claims founded on pass-books or otherwise not presented to said commissioner for examination and credit within six months from and after the passage of this act, as well as all dividends declared upon audited accounts not called for within two years from the date of their declaration, shall be barred, and their amounts shall inure to the benefit of the other depositors of the company.

SEC. 9. That it shall be the duty of the Solicitor of the Treasury, under the direction of said commissioner, to investigate the manner in which said company has been managed by its trustees and others having control thereof; and if, in the judgment of said Solicitor, the affairs of said company have been mismanaged, or managed fraudulently and corruptly, then said Solicitor, under the direction of said commissioner, shall cause such civil and criminal proceedings to be instituted in the courts against those participating in said mismanagement or fraudulent and corrupt management as he shall deem right and proper to attain the ends of justice. He shall pay fees and costs of suits out of the funds in his hands as commissioner aforesaid; and said Solicitor shall attend to all the suits in the courts held in the District of Columbia in which such company is in any manner a party, and he shall be the legal adviser of such commissioner in all matters in which such company is interested.

SEC. 10. That if from any cause there shall be any considerable delay in making a dividend to the depositors, then said commissioner shall, under the direction of the Secretary of the Treasury, invest the funds on hand in United States bonds, until such time as he may be prepared to make a dividend, as directed under the act of June twentieth, eighteen hundred and seventy-four.

Approved, February 21, 1881.

AN ACT to facilitate the payment of dividends to the creditors of the Freedman's Savings and Trust Company.

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled, That section six of the act amending the charter of the Freedman's Savings and Trust Company, and for other purposes, approved February 21, 1881, be, and the same is hereby, amended to read as follows: That, wherever said commissioner is prepared to make a dividend to the depositors, he is authorized and directed to declare, and pay such dividend in favor of the creditors of the bank, who have proved their claims as provided by law, with checks upon the Treasurer of the United States or the assistant treasurer of the United States at the city of New York, with such written signatures as may be approved by the Secretary of the Treasury.

Approved, April 5, 1882.

AN ACT authorizing the commissioner of the Freedman's Savings and Trust Company to examine and audit certain claims against said company, and to pay certain dividends barred by the act of February twenty-first, eighteen hundred and eighty-one, and for other purposes.

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled, That the commissioner of the Freedman's Savings and Trust Company be, and he is hereby, authorized and directed to examine and audit all claims against said company, and to pay all dividends on audited accounts which may have been presented to him for that purpose since the twenty-first day of August, eighteen hundred and eighty-one, notwithstanding the limitation for the presentation of such claims and the payment of dividends contained in section eight of an act entitled "An act amending the charter of the Freedman's Savings and Trust Company, and for other purposes," approved February twenty-first, eighteen hundred and eighty-one.

SEC. 2. That said commissioner shall keep an accurate record of all claims presented within the time finally limited by existing law for examination and audit, and all dividends barred under existing laws, called for from and after the passage of this act; and if at the expiration of the two-year limit for the payment of the final dividend prescribed by the act approved February twenty-first, eighteen hundred and eighty-one, any balance remains in the hands of said commissioner, he is hereby authorized and directed to make a pro rata distribution of said balance among the claimants who may have presented their claims for examination or for payment of barred dividends after the passage of this act, and within the time aforesaid.

Approved, February 17, 1883.

A BILL to reimburse the depositors of the Freedman's Savings and Trust Company for losses incurred by the failure of said company.

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled, That the commissioner of the Freedman's Savings and Trust Company and his successors in office be, and the same are hereby, authorized and directed to pay or cause to be paid, under such regulations as said commissioner, with the approval of the Secretary of the Treasury, shall prescribe, to all depositors of the Freedman's Savings and Trust Company whose accounts have been properly verified and balanced under existing laws, or to their legal representatives, a sum of money equal to the verified balances due said depositors from said company at the time of its failure, less the amount of dividends which have or may be declared from the assets of said company; and for this purpose the sum of one million two hundred thousand dollars, or so much thereof as may be necessary, is hereby appropriated out of any money in the Treasury of the United States not otherwise appropriated, said amount to be placed to the credit of said commissioner by the Secretary of the Treasury for the purposes in this act specified: *Provided*, That all claims not presented for payment under the provisions of this act within two years from and after its passage shall be forever barred: *And provided further*, That nothing in this act shall be construed to entitle depositors to the amount of any dividend or dividends barred under existing laws.