

14th. Respondent had no knowledge on the subject; but what he derived from a general knowledge of the condition of the country. He knew for weeks before it took place that it was inevitable.

15th. None.

16th. None.

17th. None.

18th. The notes of this bank are paid or redeemed by current bank notes, for which purpose its funds are deposited in Baltimore and Philadelphia, and checked for when wanted. It has but a small amount of gold or silver on hand for change, and to pay out fractions of checks.

19th. Not opposed, as far as our own condition is concerned, because our liabilities are very limited and easily covered.

20th. It would be ruinous to both.

21st. At present it would.

22d. Undoubtedly.

23d. Our bank is indifferent on the subject, it awaits the action of the larger banks, and is ready to resume when they do.

24th. Certainly more favorable than it would be under other circumstances. All these things add to our ability to resume specie payments; whether they are sufficient, at this time, is questionable.

25th. Never to my knowledge; nor has this bank ever made a report to the State, not being required to do so by its charter.

26th. Refer to exhibit A., as to the cost of the real estate.

27th. Refers to exhibit B and C.

28th. All the certificates issued by this bank were issued for actual deposits of old bank notes taken in; they are payable only to the order of the depositor, and negotiable in that way, and no other.

The bank notes taken in, were received in all cases at their par value. The certificates are payable in most cases with interest.

W. H. FREEMAN.

*State of Maryland, City of Baltimore:*

Be it remembered, that on this twentieth day of February, in the year of our Lord one thousand eight hundred and thirty-eight, before the subscriber, a justice of the peace in and for the city of Baltimore, personally appeared William H. Freeman, and makes oath in due form of law, that the foregoing answers, with the exhibits therein referred to, are true to the best of his knowledge and belief.

Sworn before

THO. W. GRIFFITH.