

that the committee made application to the bank for the diary of proceedings of the board of directors, and also of the books of the bank, for the purpose of enabling them to arrive at a correct understanding of the actual condition of the bank at this time, as well as the manner in which the institution has been conducted. This request was refused by the officers of the bank. The committee cannot now consent to an examination of the books with reference to any isolated question, or for any special purpose; but if you will now consent to lay before the committee the books of the institution for the purpose of a general examination of the same, the committee will still go into such examination.

The committee will cheerfully hear and examine any witnesses of respectability and not interested touching the affairs of the bank, that you may think proper to introduce for that purpose, or for the purpose of explaining or rebutting any testimony that may have been taken by this committee. Actuated by a spirit of courtesy, the committee have suffered the officers and directors of the bank to be present at the examination of all of the witnesses, and have extended to the bank the right of a cross examination, continuing to be influenced by the same feelings towards the gentlemen who may feel themselves implicated by the testimony which has been taken. We will hear them in defence by any well authenticated matter or other testimony. Unless the bank have some testimony of the character above indicated, to offer, the committee will adjourn this evening at 10 o'clock, P. M., to meet at Annapolis on Thursday morning next. Respectfully, &c.

J. M. BUCHANAN, *Chairman.*

To which the following answer was returned :

FARMERS AND MILLERS BANK, HAGERSTOWN,  
5 o'clock, P. M. 21st January, 1843.

J. M. BUCHANAN, Esq. *Chairman.*

SIR,—Your note dated 4 o'clock, P. M. this day has just been received, and I hasten to reply to it. In one of your former communications, you requested an examination of the diary of the board of directors and book of offering, which request, we felt ourselves bound to decline, because those books contained the private individual transactions of all persons having dealings with the bank. In a note addressed to you to day by the cashier, he offers to your examination the books of the bank, in relation to any matter you might desire to investigate, except the private accounts.

I now propose to lay before your committee all the books of the bank for the purpose referred to, and I am now willing that your committee shall have the books to examine every thing except the private accounts of individuals. You stated in your note of this evening, that you are willing to examine witnesses of respectability, not interested, touching the affairs of the bank. You will re-