

[EXHIBIT A.]

MONDAY, New York, March 12, 1855.

Dr. H. Roussett,

Dear Sir:—I have concluded on reflection, to pay up the entire capital stock of the Bank, and take up under the Cecil charter. I find it will give better satisfaction to the public.

It will be quite inconvenient for me to raise the money at present—but will do so inasmuch as I have embarked in the matter. I will try to satisfy the public in all their wishes. We will pay the State her *Bonus* and also the *Tax* as other Banks of the State.

You may give the required notice to the stockholders in the newspaper. Give notice for them to pay the balance, 60 per cent. at the time you set in your notice. I think the charter requires three months notice to stockholders. You and Mr. Burgher look at the *Cecil* charter, and give the notice as there required.

Yours, respectfully,

S. WAGGONER.

[EXHIBIT B.]

NEW YORK, March 30, 1855.

Dr. Henry Roussett,

Dear Sir;—Mr. Burgher has sent me a copy of Mr. Hambleton's opinion. We will do as he recommends—notwithstanding very able lawyers differ with him in opinion.

I shall be at Greensborough by the 1st of May.

Yours truly,

S. WAGGONER.