

22. Will not the resumption, at any time, however remote, produce a pressure upon the banks and the community?

23. In continuing to suspend, is your bank influenced by a regard to the interests of the people, or to its own convenience.

24. Is it not a favorable time to resume specie payments, when importations have been greatly reduced; when the payment of the merchants' bonds to the government has been postponed; when cotton is rising in price; and when specie bears but a small premium, and foreign exchanges are at par?

25. Have you at any time ever borrowed from other banks or elsewhere any amount of specie, so as to enable you at the time of making your annual report to the Legislature, to show on hand a larger amount of specie than you bona fide owned or possessed?

26. What is the value of the real estate owned by your bank?

27. What amount of notes, certificates of deposit, or other paper for sums less than five dollars, have been issued by your bank, and what amount of such notes, or certificates, or other paper have you now in circulation?

28. Were the certificates of deposit issued by your bank intended for circulation, or were they given in each case for actual bona fide deposits?

It is expected that the answers to the foregoing interrogatories will be signed and sworn to by the proper officers of your bank.

The Committee, in making these inquiries, and requiring answers under oath, disclaim the intention of making charges or imputations against the management of your institution. They hope that the facts thus disclosed, will prove satisfactory to the Legislature, to the stockholders, and the people.

In behalf of the Committee, I subscribe myself,

Very respectfully,

Your obedient servant,

M. C. SPRIGG, Chairman.

*To the President and Directors of the*